

Summary of cover

This is a summary of the policy and does not contain the full terms and conditions of the cover, which can be found in the policy document. It is important that you read the policy document carefully when you receive it. This summary is provided to you for information purposes only and does not form part of your insurance contract. Please refer to policy wording for full details.

Material Damage – Section 1

Available on a specified perils or all risks basis for buildings, contents and stock.

Additional covers	Automatically Included?
Automatic reinstatement of sum insured following a loss.	✓
Replacement of locks following theft of keys.	✓
Additional metered water charges up to £10,000.	✓
Trace and access up to £10,000/10% of the sum insured.	✓
European Community and Public Authorities up to 15% of sum insured.	✓
Cost of debris removal.	✓
Temporary removal of contents, including stock in trade.	✓
Fire extinguishing expenses - including damage to lawns, trees and gardens caused by extinguishing operations.	✓
Professional fees.	✓
Theft damage to buildings.	✓
Cover for wines and spirits up to £1,000.	✓
Exhibitions up to £12,500.	✓
Capital additions - up to 15% of sum insured or £500,000 (whichever is the less).	✓
Subsidence, ground heave, landslip - subject to acceptance criteria and £1,000 excess.	Optional
Terrorism.	Optional

Main exclusions

- * Wear and tear, corrosion, rust, wet or dry rot, vermin, gradual deterioration, faulty or defective design or materials.
- * Faulty or defective workmanship, operational error or omission by you or your employees.
- * Mechanical or electrical breakdown or derangement.
- * Pollution or contamination.
- * Theft, other than theft involving forcible and violent entry to or exit from buildings, or violence or threat of violence.
- * Damage to gates, fences or moveable property in the open by weather related incidents.
- * Various exclusions apply to vacant or disused property.
- * Change in water level table.
- * Damage during construction, erection or installation.
- * Asbestos.

Business Interruption – Section 2

Loss of business income resulting from damage covered under buildings and contents.

Additional covers	Automatically Included?
Prevention of access.	✓
Interruption due to accidental failure of public electricity, gas, water and telecommunication supplies.	✓
Unspecified customers or suppliers within the EU, Norway, Switzerland and Iceland up to 10% of the sum insured or £250,000 whichever is the less.	✓
Temporary removal up to 15% of total sums insured or £250,000 whichever is less.	✓
Interruption due to damage at contract sites in the territorial limits.	Optional
Interruption due to damage at specified customer premises.	Optional
Interruption due to damage at specified supplier premises.	Optional
Interruption due to damage to property in transit in the territorial limits.	Optional

Main exclusions
* Losses excluded under Material damage section.
* Pollution or contamination.

Money – Section 3 Part 1

Loss of money belonging to your business or for which it is responsible.

Covers	Automatically included?
Loss of negotiable money (crossed cheques) - limit shown in schedule.	✓
Loss of money from premises during business hours.	✓
Loss of money from bank night safe - £5,000.	✓
Loss of money in transit, in custody of collectors, contract sites – limit shown in schedule.	✓
Loss of money in private dwellings of principal or authorised employee - £500.	✓
Loss of money from locked safe outside business hours.	✓
Damage to safes, franking machines and carrying cases.	✓
Damage to clothing and personal effects - £500 (including £25 personal money) any one person.	✓

Main exclusions
* Fraud, dishonesty or theft of any partner, director or employee not discovered within 14 days.
* Loss from an unattended vehicle unless the vehicle is stolen at the same time or is securely locked and money stored out of sight at the time of the loss.
* Falsification of accounts.
* Shortages due to error, omission, depreciation in the value or use of counterfeit money.
* Money or contents from any gaming or vending machine in excess of £500.
* Consequential loss.
* Losses arising outside Great Britain, Northern Ireland, the Channel Islands or the Isle of Man.

Money – Section 3 part 2

Benefits payable in respect of bodily injury sustained to you or your employee as a result of robbery or attempted robbery arising in the course of the business.

Covers	Automatically included?
Death	✓
Permanent loss of sight in one or both eyes.	✓
Loss of one or more limbs.	✓
Permanent and total disablement.	✓
Temporary total disablement.	✓
Incurred medical expenses 15% of any amount paid.	✓
Damage to clothing and personal effects - £500 any one person.	✓

Main exclusions

- * Loss arising elsewhere than in Great Britain, Northern Ireland, the Channel Islands or the Isle of Man.
- * Pregnancy.
- * Pre-existing physical or mental condition.

Trade all risks – Section 4

Cover for business equipment following accidental loss or damage.

Covers	Automatically included?
Damage by any cause, not specifically excluded, to property insured within territorial limits.	✓

Main exclusions

- * Consequential loss.
- * Mechanical, electrical, electronic, computer breakdown, failure or derangement.
- * Theft or attempted theft not involving forcible or violent entry.
- * Financial loss caused by the loss of use or malfunction of the property insured.

Goods in transit – Section 5

Cover for accidental damage to the property insured whilst in transit within the specified territorial limits. This includes loading, temporary housing for a period not exceeding 30 days and unloading.

Covers	Automatically included?
Expenses incurred in rescuing property insured following movement of the load in transit up to £500.	✓
Expenses incurred in debris removal or reloading any property insured which has fallen up to £2,500.	✓
Damage to containers, tarpaulins, ropes, chains and other fastenings.	✓
Expenses incurred in transferring to any other vehicle.	✓
Damage to driver's and their attendant's personal effects up to £500.	✓
Use of a substitute vehicle.	✓

Main exclusions

- * Transfer expenses only covered following fire, collision, overturning or impact of the conveying vehicle.
- * Money, jewellery, precious stones and metals, bullion, furs and livestock.
- * Mechanical or electronic derangement or breakdown.
- * Delays, loss of market or other consequential loss.
- * Carriage of explosives or other dangerous goods.

Computer breakdown – Section 6

Cover for damage to equipment specified in schedule due to breakdown occurring whilst it is at your premises.

Covers	Automatically included?
Incompatibility of computer records up to £10,000	✓
Consulting engineers' fees and claims investigation costs up to £5,000.	✓
Temporary repairs and /or expediting permanent repairs up to 50% of cost or £25,000 whichever is less.	✓
Removal of debris/protection from further damage up to £10,000.	✓
Additional rental charges up to £25,000.	✓
Increased costs of working/reinstatement of data.	✓

Main exclusions

- * Equipment more than 10 years old at inception of the policy.
- * Consequential loss.
- * Repair costs recoverable under guarantee, maintenance, rental, hire or lease agreement or contract.
- * ICoW – failure of telecommunication satellites due to age or atmospheric conditions.
 - o ICoW exclusion periods
 - the first 24 hours following damage/breakdown.
 - the first 30 minutes of electricity supply failure.
 - the first 24 hours of telecommunications failure.
- * ICoW – Deliberate action by you or any supply authority unless for safety reasons.
- * ICoW – Deliberate action caused by any telecommunications authority.

* Use of equipment not approved by the telecommunications authority.

Frozen Foods – Section 7

Damage to foodstuffs belonging to or held by you by deterioration, contamination or putrefaction whilst contained in the refrigerated plant.

Covers	Automatically included?
Rise or fall in temperature as a result of <ul style="list-style-type: none">- breakdown in inherent defect in the refrigerating plant;- non-operation of the thermostatic or automatic controlling device;- accidental failure of electricity supply; or- accidental damage to the refrigerating plant.	✓
Accidental leakage of refrigerant or refrigerate fumes from the refrigerating plant.	✓

Main exclusions

- * Incorrect setting of thermostats and automatic controls.
- * Any interruption to the supply of electricity which does not exceed 60 minutes.
- * Any deliberate withdrawal of electricity supply by the supplier.
- * Loss from the refrigerating plant itself.

Employers' liability – Section 8

Protection against your legal liability for bodily injury to your employees up to a limit of indemnity of £10,000,000 including costs and expenses.

Covers	Automatically included?
Temporary work overseas for non-manual employees normally residing in the United Kingdom.	✓
Legal expenses arising from Health and Safety and Corporate Manslaughter legislation.	✓
Unsatisfied court judgements.	✓
Indemnity to principal.	✓
Compensation for court attendance – up to £250 per day (director/ partner) or £150 per day (employee).	✓

Main exclusions

- * Liability for bodily injury to an employee in circumstances where compulsory insurance or security is required by Road Traffic Acts.
- * Liability arising offshore.

Public/Products liability – Section 9

- A Protection against your legal liability for bodily injury to third parties and damage to their property, including obstruction, trespass, nuisance, interference, wrongful arrest and eviction.
- B Legal liability for damages and costs following injury or damage by products supplied, sold, repaired, tested or maintained.

Covers	Automatically included?
A - Defective premises.	✓
A - Leased premises £250 excess.	✓
A - Contingent liability (non-owned vehicles).	✓
A - Overseas personal liability for you and any of your directors, employees or any spouse or child with them.	✓
A - Data Protection Act 1998.	✓
A - Car park and cloakroom liability.	✓
A - Consumer Protection Act and Food Safety Act.	✓
A & B - Cross liabilities.	✓
A & B - Compensation for court attendance - £250 per day (director/partner) and £150 per day (employee).	✓
A & B - Legal expenses arising from Health & Safety Legislation.	✓
A & B – Contractual liability.	✓

Main exclusions

- * Ownership or use of any craft or vehicle licensed for road use.
- * Advice, design or specification.
- * Liquidated damages, fines or penalties of any kind.
- * Products used as critical parts in any aircraft, aerospace device, hovercraft or waterborne craft or for marine or aviation purposes.
- * Products for delivery or use in the United States of America or Canada.
- * Cost incurred in the repair, reconditioning, replacement, removal, recall or breaking out of any product supplied.
- * Pollution or contamination occurring in the USA or Canada.
- * Punitive, exemplary or aggravated damages.
- * Asbestos.
- * Terrorism.

Motor – Section 10

Motor fleet covers for third party liability, accidental damage, fire, theft and glass on a specified vehicle or blanket basis.

Covers	Automatically included?
Liability to third parties – unlimited injury cover; up to £20 million property damage for commercial vehicles, £50 million for fleet cars.	✓
Loss of or damage to insured vehicles.	✓
Fire damage.	✓
Theft - ignition keys to be removed and vehicle secure.	✓
Personal effects up to £250.	✓
Glass and windscreen replacement.	✓
Medical expenses up to £250 per person.	✓
Legal fees up to £10,000.	✓
Vehicles loaned or hired cover subject to contract between the owner and you.	✓
Cross liabilities cover.	✓
Indemnity to principals cover.	✓

Main exclusions

- * Death or bodily injury to any person arising out of and in course of their employment.
- * Damage to property or animals in your custody or control whilst being carried in the insured vehicles.
- * Pollution or contamination.
- * Mis-delivery of the load from the vehicle.
- * Exemplary, aggravated or punitive damages.
- * Audio equipment over £600.
- * Terrorism.
- * Carriage of explosives, chemicals, chemical by-products, acids or goods of a dangerous or inflammable nature.

Professional Indemnity – Section 11

Indemnity against legal liability to pay damages and costs and expenses arising out of any negligent act, error or omission in the course of your business.

Covers	Automatically included?
Dishonesty of employees.	✓
Loss of documents up to £100,000.	✓
Libel and slander.	✓
Intellectual property rights.	✓

Main exclusions

- * Mobile/immobile property.
- * Contractual liability.
- * Goods or products.
- * Insolvency.
- * Pollution.
- * Work in connection with contracts outside the European Union, Channel Islands or the Isle of Man.
- * Action for damages brought in a court of law outside the European Union, Channel Islands or the Isle of Man.
- * Fines, penalties, multiplication of compensatory awards or damages.
- * Asbestos and toxic mould.

General information

1. Duration of policy

The policy will remain in force for 12 months from the date of commencement, or as otherwise shown on your policy schedule.

2. Misrepresentation

This policy shall be voidable if there has been any misrepresentation, misdescription or non-disclosure of any material fact.

3. Choice of law

The contract is based on English law and can only be amended with the express written agreement of both parties to the contract.

4. Your right to complain

Any enquiry or concern about this policy should be addressed in the first instance to your broker.

If you are not satisfied you may contact us at **Amlin House, Parkway, Chelmsford, Essex CM2 0UR.**

If you remain dissatisfied and wish to make a complaint, it may be possible in certain circumstances for you to refer to Policyholder and Market Assistance at Lloyd's Their address is:

Policyholder and Market Assistance

Lloyd's

One Lime Street

London EC3M 7HA

Tel 0207 327 5693

Fax 0207 327 5225

Email Complaints@lloyds.com

In the event that they are unable to resolve your complaint, it may be possible to refer it to the **Financial Ombudsman Service**. Further details will be provided at the appropriate time.

5. If you need to make a claim

If you need to make a claim, please telephone us on **01245 396688** and we will be pleased to advise you of the steps to take. It will assist if you have details of your policy and cover available when telephoning.