

Summary of Cover

This policy is designed to provide a comprehensive range of covers specifically tailored to meet the demands of your business.

This is a summary of the policy and does not contain the full terms and conditions of the cover, which are found in the policy document. It is important that you read the policy document carefully when you receive it. You should discuss with your insurance broker whether this cover is appropriate for your needs.

Material Damage “All Risks”	Standard Cover
Buildings and/or contents	✓
Equipment Breakdown	✓
Paintings or other works of art	£1,000
Personal effects of you and employees	£1,000
Key & Locks	£1,500
Metered Water	£10,000
Damage to Glass	£5,000
Trace & Access	£10,000
Fire Brigade Damage	£10,000
Terrorism	Optional
Seasonal increase for stock in November, December, January and 7 days prior to or post any bank holiday period	30% of stock sum insured (when Stock Cover is in force)

Important exclusions, conditions or limitations

Damage during construction, erection or installation or due to changes in the water table level, war and tear, gradual deterioration, mechanical or electrical breakdown (except where covered by the Equipment Breakdown extension) and terrorism

Money and Personal Assault

Loss of money belonging to the business or for which it is responsible	£1,500
Personal Assault while carrying the business' money:	✓
Death loss of limb(s) or eye(s)	£10,000
Temporary Total Disablement (per week, max two years)	£100

Important exclusions, conditions or limitations

Error, omission or where a safe or strong room is opened after hours by a key left on the premises, fraud or dishonesty by employees unless discovered within 7 working days

Specified Items “ All Risks”

Laptops used away from the premises, anywhere in the world	✓
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Important exclusions, conditions or limitations

Wear and tear, gradual deterioration, mechanical or electrical breakdown (except where covered by the Equipment Breakdown extension)

Goods in Transit

On land or water anywhere within the policy territory Optional

Important exclusions, conditions or limitations

Damage caused by improper packing, theft from any unattended unlocked vehicle or from any unattended vehicle overnight unless in a locked building or compound

Loss of Licence (available for certain trades in the Leisure sector)

Reduction in value of your premises resulting from non-renewal or withdrawal of liquor licence ✓

Important exclusions, conditions or limitations

Losses due to town and country planning, compulsory purchase orders, surrender, reduction or redistribution of licenses

Business Interruption

Financial protection following an Insured loss under the Material Damage “All Risks” section ✓

Important exclusions, conditions or limitations

Losses excluded under the Material Damage “All risks” section

Book Debts

Lost or destroyed following an Insured loss under the Material Damage (“All Risks”) section £5,000

Important exclusions, conditions or limitations

Losses excluded under the Material Damage “All risks” section

Employers' Liability

Any one event £10,000,000

Worldwide cover for employees temporarily working overseas ✓

Legal Costs and Expenses in defending prosecutions due to breach or alleged breach of health and safety regulations ✓

Important exclusions, conditions or limitations

Employees doing offshore work or any incident where Road Traffic Act legislation applies

Public and Products Liability

Bodily injury to third parties and damage to their property £2,000,000 (higher limits available)

Court attendance compensation

Director or Partner (per day) £250

Employee (per day) £100

Legal Costs and Expenses due to breach or alleged breach of health and safety regulations ✓

Contingent Motor Third Party Liability arising out of the use of vehicles not owned by you within the UK ✓

Personal Liability of employees, directors and their spouse, partner or ✓

dependants (whilst accompanying an employee or director) whilst overseas on business

Important exclusions, conditions or limitations

Loss or damage to property in your custody or control, contractual liability, libel and slander

Directors & Officers Liability

Claims against directors, officers and senior employees for actual or alleged breaches of duty, neglect, misstatements, errors or omissions.	£50,000 (Eligibility Criteria applies)
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Important exclusions, conditions or limitations

Claims arising out of pollution, sickness or death, criminal or dishonest acts or Employment Practice violations

Employee Dishonesty

Act or series of related fraud or dishonesty committed by an employee	Up to £50,000
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Important exclusions, conditions or limitations

Indirect or consequential losses, due to loss or damage to proprietary information or the employee holds more than 5% of the Insured's share capital

Legal Expenses

Cover for defending numerous types of legal dispute and investigations, including but not limited to	£100,000
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Employment cover	✓
Data Protection cover	✓
Prosecution Defence for the Insured cover	✓
Employee Protection cover	✓
Contract cover	✓
Property Protection cover	✓
Property Disputes cover	✓
Statutory Licence Protection cover	✓
Tax Disputes cover	✓
Jury Service cover	✓

Important exclusions, conditions or limitations

Compensation, interest, penalties or taxes except in respect to Employment cover, deliberate or unlawful acts or other situations where there is no realistic prospect of a successful defence

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These are brief product descriptions only. Refer to the policy for full terms and conditions applicable. Any scenarios are given as brief examples which may give rise to claims. These descriptions should not be relied on to justify coverage in any situation.