



R&Q Commercial Risk Services Limited

Package Combined Insurance Summary of Cover

April 2020 Edition

Package Combined Insurance

Policy Overview

This Policy is designed to cover the assets, earnings and the legal liabilities of **your business**.

About R&Q

This Insurance product has been underwritten by R&Q Commercial Risk Services Limited on behalf of the Insurers.

R&Q Commercial Risk Services Limited is registered in England and Wales No: 07313009 (FRN: 530938), Registered Office: 71 Fenchurch Street London, EC3M 4BS.

R&Q Commercial Risk Services Limited is an Appointed Representative of R&Q MGA Limited which is authorised and regulated by the Financial Conduct Authority (FRN: 440543).

R&Q Commercial Risk Services Limited is wholly owned subsidiary of Randall & Quilter Investment Holdings Ltd. Randall & Quilter Investment Holdings Ltd. is a diverse insurance group, headquartered in Bermuda but with extensive operations in the UK, US, Canadian, Bermuda and Continental Europe Markets. The Group is a leading insurance service provider to the non-life insurance market. Its extensive service offering (ranging from full back office management to bespoke services) covers the live, run-off and captive market segments.

About your Insurers

Sections 1-9 and 12-14
are underwritten by:

Brit Syndicates Limited
Proportion 50%

Brit Syndicates Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under reference number 429642. Brit Syndicates Limited is registered in England No. 824611. Registered office: The Leadenhall Building, 122 Leadenhall Street, London, EC3V 4AG.

Axis Syndicate 1686
Proportion 50%

Axis Syndicate 1686 is managed at Lloyd's by Axis Managing Agency Ltd. Axis Managing Agency Ltd is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under reference number 754962. Axis Managing Agency Ltd is registered in England at Willkie Farr & Gallagher (UK) LLP, 'Citypoint', 1 Ropemaker Street, London EC2Y 9AW. Registered number 8702952.

Sections 10 and 15
are underwritten by:

HSB Engineering Insurance Limited

HSB Engineering Insurance Limited is registered in England and Wales: 02396114, New London House, 6 London Street, London EC3R 7LP. Registered as a branch in Ireland: 906020. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (FRN:202738).

Section 11

is provided by ARAG plc and underwritten by the Insurer.

ARAG plc and Brit Syndicate 2987 at Lloyd's are authorised and regulated by the Financial Conduct Authority, registration number 452369 and 204930 respectively. Registered Office: ARAG plc, 9 Whiteladies Road, Clifton, Bristol BS8 1NN

About your Insurance Broker

Your Insurance Broker is the organisation through which **you** arranged this insurance and should be **your** first point of contact for any queries **you** may have on the Policy, other than claims. Claims contact numbers can be found under the **Notifying a Claim** Section of this document.

See also Section 18 – **Claims Procedure** and the **Enquiries and Complaints Procedure** of **your** Policy Wording Document which is to be read in conjunction with this Policy Summary.

Covers

Property – provides All Risks cover for loss or **damage** to:

- **Business** contents including stock, machinery, fixtures and fittings, tenants improvements and decorations
- **Buildings** (where insured) including landlords fixtures and fittings, boundary walls, gates and fences
- Glass and sanitary fittings including breakage of fixed, plain and wired glass

Business Interruption – designed to help **you** keep **your business** going if it is interrupted by a cause or peril covered under the property section. Cover for Book Debts is included

Goods in Transit – insures **your** stock and **business** goods whilst in transit anywhere in Great Britain, Northern Ireland, the Republic of Ireland, the Isle of Man and the Channel Islands

Money and assault – insures loss of **business** money and provides compensation for an accident sustained as a direct result of an attack while carrying on the **business**

Employers Liability – This insurance protects **you** against damages and legal costs that arise as a result of claims from employees suffering death, injury, illness or disease from their employment.

Public Liability – Cover is provided in respect of legal liability in connection with **your business** to pay compensation including legal costs for:

- (a) Accidental death or injury to any persons excluding employees
- (b) Accidental loss or **damage** to third party property
- (c) obstruction, loss of amenities, trespass, nuisance or interference with any right of way, light, air or water

Products Liability – Cover is provided in respect of legal liability in connection with **your business** to pay compensation including legal costs for accidental injury or accidental loss or **damage** caused by products supplied by **you**

All Risks for Specified Equipment – covers specified portable **business** equipment for loss or **damage** whilst on **your** premise or anywhere in the UK, EU or Worldwide

Personal Accident – covers any principal, partner, or director aged 16 to 70 against accidents

Directors and Officers Liability – covers the legal liability of officers and directors for wrongful acts occurring during the period of cover

Equipment Breakdown Insurance – covers **you** for accidental **damage** to plant and adjacent property, including breakdown of plant

Legal Expenses – provides **your business** with protection for legal costs relating to:

- Employment
- Employment Compensation Awards
- Employment Restrictive Covenants
- Tax
- Property
- Legal Defence
- Compliance & Regulation
- Crisis Communication
- Statutory Licence Appeals
- Loss of Earnings
- Employees' Extra Protection
- Crisis Communication
- Contract & Debt Recovery

And also Helplines for:

- Business Legal and Tax Advice
- Counselling
- Access to a Business Legal Services website
- Crisis Communication
- Redundancy Approvals

Deterioration of stock – covers any frozen stock against the risk of deterioration or putrefaction following a breakdown of refrigeration plant/machinery

Loss of Licence – designed to cover **you** against the depreciation in the value of **your** property and subsequent loss of profit as a result of a loss of licence due to circumstances outside of **your** control

Terrorism – optional additional cover providing protection for Property and Business Interruption against Terrorism

Cyber - designed to offer protection from cyber risks which could be damaging to **your business** and reputation. Issues can range from data recovery following a hardware failure to a full scale data breach. **We** can give **you** access to a network of cyber risk experts who can help to minimise the disruption to Your business.

For clarification purposes, a '**cyber event**' is defined in the policy document as:

loss, corruption, accidental or malicious deletion of or change to, unauthorized access to, or theft of data; damage to websites, intranet or extranet sites; damage or disruption caused by computer virus, hacking or denial of service attack; or failure of or variation in the supply of electricity or telecommunications; affecting **your** computer system, the computer system of a service provider or customer of **yours**.

Policy Summary

The information provided in this policy summary is key information you should read.

This Policy Summary does not contain the full terms and conditions of your Contractors' All Risks and Liability Combined Insurance. The full terms and conditions can be found in the policy document.

Significant Features and Benefits	Significant and unusual Exclusions or Limitations										
<p>For full details of the coverage you must read your policy.</p>	<p>For full details of all exclusions you must read your policy document.</p> <p>Limits may apply to your policy – these are shown in your policy document and schedule.</p> <p>You may have to pay the first amount of any claim - the amount is shown in the schedule as the excess.</p>										
<p>Section 1 – Property Damage (if selected)</p> <p>Covers damage to your buildings, contents, or stock caused by accidental loss destruction or damage (including all defined perils).</p> <p>Defined perils:</p> <p>Fire, Lightning, Aircraft, Explosion, Earthquake, Riot, Malicious damage, Storm, Flood, Escape of Water, Impact.</p> <p>Optional cover for theft and subsidence.</p> <p>Inflation Protection (Day One basis of cover).</p> <p>Additions up to 10% of buildings and contents (up to maximum of £250,000).</p> <p>Damage to services extending to the public mains.</p> <p>Additional costs in complying with Public Authority requirements (up to maximum of £250,000).</p>	<p>Exclusions (Also see General Exclusions)</p> <p>Damage caused by wear and tear, gradual deterioration, faulty or defective design.</p> <p>Damage caused by mechanical or electrical breakdown or derangement.</p> <p>Damage caused by acts of fraud or dishonesty.</p> <p>Damage caused by storm or flood to fences, gates and moveable property in the open.</p> <p>Damage caused by malicious persons or escape of water or oil in respect of any building which is empty.</p> <p>Empty buildings condition applies.</p> <p>Minimum Standards of Security applies.</p>										
<p>Section 2 – Business Interruption (if selected)</p> <p>Financial compensation following interruption to the business as a result of an insured loss under Section 1 caused by accidental loss destruction or damage (including all defined perils).</p> <p>Defined perils:</p> <p>Fire, Lightning, Aircraft, Explosion, Earthquake, Riot, Malicious Damage, Storm, Flood, Escape of Water, Impact, theft.</p> <p>Optional cover for theft and subsidence.</p> <p>Cover is available for:</p> <p>Gross Profit/Estimated Gross Profit, Gross Revenue/Estimated Gross Revenue, Additional Increase in Cost of Working, Rent Receivable, Additional Cost of Working, Book Debts</p> <p>Optional extensions available:</p> <table border="0"> <tr> <td>Contract Sites</td> <td>Essential Employees</td> </tr> <tr> <td>Failure of Public Supply</td> <td>Public Utilities</td> </tr> <tr> <td>Prevention of Access</td> <td>Transit</td> </tr> <tr> <td>Specified</td> <td>Storage Sites</td> </tr> <tr> <td>Customers/Suppliers</td> <td>Unspecified Customers/ Suppliers.</td> </tr> </table>	Contract Sites	Essential Employees	Failure of Public Supply	Public Utilities	Prevention of Access	Transit	Specified	Storage Sites	Customers/Suppliers	Unspecified Customers/ Suppliers.	<p>Exclusions (Also see General Exclusions)</p> <p>Losses excluded under the Property damage section.</p> <p>Damage caused by theft and subsidence.</p> <p>Loss caused by the deliberate act of a utility supplier.</p> <p>Certain optional extensions limited to Great Britain, Northern Ireland, the Channel Islands and the Isle of Man.</p>
Contract Sites	Essential Employees										
Failure of Public Supply	Public Utilities										
Prevention of Access	Transit										
Specified	Storage Sites										
Customers/Suppliers	Unspecified Customers/ Suppliers.										

Significant Features and Benefits	Significant and unusual Exclusions or Limitations
<p>Section 3 – Goods in Transit (if selected)</p> <p>Damage to business property whilst in transit. Additional expenses incurred in transferring property to another vehicle, removing debris, reloading, and re-securing the property (limit of £5,000).</p> <p>Damage to clothing/personal effects (limit of £500).</p> <p>Damage to tarpaulins, ropes, sheets (limit of £1,000).</p>	<p>Cover limited to Great Britain, Northern Ireland, the Channel Islands, the Isle of Man and the Republic of Ireland.</p> <p>Vehicle security requirements apply.</p> <p>Exclusions (Also see General Exclusions)</p> <p>Theft from unattended vehicles between 9pm and 6am unless vehicle is garaged in a locked building or compound.</p> <p>Damage caused by defective packing, disappearance or unexplained shortage.</p>
<p>Section 4 – Money and Assault (if selected)</p> <p>Loss of money pertaining to the business in transit, in the premises during business hours and in any bank night safe.</p> <p>Loss of non-negotiable money (for example crossed cheques) – standard limit £250,000.</p> <p>Money in the premises outside business hours, in unspecified locked safe £1,000 (not in locked safe £250).</p> <p>Assault - Bodily injury as a result of robbery or attempted robbery.</p>	<p>Money in transit limited to Great Britain, Northern Ireland, the Channel Islands and the Isle of Man and subject to money carryings clause.</p> <p>Exclusions (Also see General Exclusions)</p> <p>Loss of money arising from the acts of dishonesty by an employee not discovered within 14 days.</p> <p>Assault limits of £10,000 in respect of death, loss of limb, loss of sight, or permanent total disablement. £100 per week (maximum of 104 weeks) for temporary total disablement.</p>
<p>Section 5 – Employers’ Liability (if selected)</p> <p>Provides protection for legal liability for damages and all costs up to a limit 10,000,000 GBP within the United Kingdom</p> <p>Extends to UK resident employees whilst temporarily outside the United Kingdom in the course of employment whilst engaged in non-manual work</p> <p>Covers private work carried out for directors or executives with the consent of the Insured</p> <p>Unsatisfied Court Judgements</p>	<p>Cover is for any one claim or series of claims arising out of one occurrence, all costs and expenses paid are included within the limit</p> <p>Offshore work (unless required by compulsory insurance regulations to make a payment in respect of Injury then the limit is restricted to £5million)</p> <p>Road traffic Act legislation</p> <p>Arising from the manufacture, production, storage or handling of asbestos or any materials containing asbestos</p> <p>Radioactive contamination</p> <p>Punitive, multiplied or exemplary damages</p> <p>Terrorism (other than the statutory limit of £5m under the EL section) and War</p> <p>Any judgment, award or settlement made within the USA or Canada (or any countries, territories, possessions, dependencies or protectorates which operate under their laws) or an order made anywhere else to enforce that judgment, award or settlement or any costs or expenses arising in connection with judgment award or settlement</p>

Significant Features and Benefits	Significant and unusual Exclusions or Limitations
<p>Section 6a – Public Liability (if selected)</p> <p>Applies within the United Kingdom</p> <p>Extends whilst temporarily elsewhere in the world whilst engaged in non-manual work in connection with the business</p> <p>Defective Premises Act</p> <p>Leased or rented premises</p> <p>Overseas personal liability (whilst on business trips)</p> <p>Car park and cloakroom liability</p> <p>Contingent liability (non-owned vehicles)</p>	<p>The policy excess as stated in your Policy Schedule in respect of loss of or damage to third party property</p> <p>Cover is for any one claim or series of claims arising out of one occurrence, which does not exceed the limit of indemnity stated in your Policy Schedule, but unlimited in the period of insurance. All costs and expenses are payable in addition to your insured limit</p> <p>Professional Indemnity</p> <p>Property in your care custody and control</p> <p>Any losses arising out of your responsibilities under the Road Traffic Act</p> <p>Pollution and contamination liability is excluded unless it is as a result of a sudden and unforeseen incident which takes place in its entirety at a specific time and place, but excluding all pollution in USA/Canada</p> <p>Any judgment, award or settlement made within the USA or Canada (or any countries, territories, possessions, dependencies or protectorates which operate under their laws) or an order made anywhere else to enforce that judgment, award or settlement or any costs or expenses arising in connection with judgment award or settlement except under Section B – Public Liability in respect of Temporary non-manual work overseas by directors and employees normally residing in the United Kingdom and under Extension 4 – Overseas Personal Liability to Section B – Public Liability</p> <p>Property in your care custody and control</p> <p>Arising from the manufacture, production, storage or handling of asbestos or any materials containing asbestos</p> <p>Radioactive contamination</p> <p>Punitive, multiplied or exemplary damages</p> <p>Terrorism and War</p>

Significant Features and Benefits	Significant and unusual Exclusions or Limitations
<p>Section 6b – Products Liability (if selected)</p> <p>Applies to Products anywhere in the world (other than Products you know are for delivery or use in USA/Canada) for goods supplied by you</p>	<p>The policy excess as stated in your Policy Schedule in respect of loss of or damage to third party property</p> <p>Products Liability claims are limited in total to the limit stated in your Policy Schedule. All costs and expenses are payable in addition to your insured limit</p> <p>Damage to and recall of Products and work done</p> <p>Pollution and contamination liability is excluded unless it is as a result of a sudden and unforeseen incident which takes place in its entirety at a specific time and place, but excluding all pollution in USA/Canada</p> <p>Arising from the manufacture, production, storage or handling of asbestos or any materials containing asbestos</p> <p>Radioactive contamination</p> <p>Punitive, multiplied or exemplary damages</p> <p>Terrorism and War</p> <p>Any judgment, award or settlement made within the USA or Canada (or any countries, territories, possessions, dependencies or protectorates which operate under their laws) or an order made anywhere else to enforce that judgment, award or settlement or any costs or expenses arising in connection with judgment award or settlement</p>

Significant Features and Benefits	Significant and unusual Exclusions or Limitations
<p>Extensions to Sections 5 and 6 Contractual liability (indemnity to your principal)</p> <p>Cross liabilities clause</p> <p>Court attendance costs</p> <p>Data Protection Regulation</p>	<p>Data Protection Regulation cover is on claims made basis. 250,000 GBP total limit of indemnity (inclusive of costs and expenses) for all claims made during the period of insurance. Excludes deliberate wrongful acts, circumstances already known to you before the period of insurance and the costs of defending prosecutions.</p>
<p>Prosecution Defence Costs Extension – Applicable to Sections 5 and 6</p> <p>Prosecution defence costs and representation at inquiries and inquests (e.g. Health & Safety and Corporate Manslaughter legislation, Consumer Protection Act and Food Safety Act) in respect of an offence, breach or incident in the United Kingdom during the period of insurance which is covered under Sections 5, 6a or 6b</p>	<p>1,000,000 GBP total limit of indemnity (inclusive of up to 100,000 GBP total limit of indemnity for prosecution costs awarded against you) payable in addition to the limits of indemnity under Sections 5, 6a or 6b</p> <p>There must be reasonable prospects of success and we must agree to the lawyer who represents you if you do not agree to use our chosen lawyer</p> <p>Claims for legal expenses which are covered under any other Section of the policy or any other policy.</p>
<p>Section 7 All Risks (Specified Items) (if selected)</p> <p>Loss or damage to specified property at the premises or in defined geographical areas.</p>	<p>Exclusions (Also see General Exclusions)</p> <p>While property is left in an unattended vehicle unless the vehicle is securely locked.</p> <p>Loss arising from wear and tear.</p> <p>Acts of dishonesty by employees.</p> <p>Unexplained disappearance.</p>
<p>Section 8 – Personal Accident (if selected)</p> <p>Accidental bodily injury to any principal, partner or director during the Operative Time of Cover causing death, loss of limb, sight, speech or hearing, or permanent total disablement.</p>	<p>Age limits 16-70.</p> <p>Exclusions (Also see General Exclusions)</p> <p>Injury resulting from participation in certain hazardous or sporting activities.</p> <p>Injury from aviation other than as a fare paying passenger.</p> <p>Injury sustained whilst under the influence of alcohol or drugs.</p>

Significant Features and Benefits	Significant and unusual Exclusions or Limitations
<p>Section 9 – Directors and Officers Liability (if selected)</p> <p>Wrongful acts, including error, omission, misstatement, neglect or breach of duty made or committed by an Insured Director.</p>	<p>Exclusions (Also see General Exclusions)</p> <p>Loss arising out of any criminal, dishonest, fraudulent, wilful, intentional or malicious act or omission.</p> <p>Loss arising out of an employment practice violation.</p> <p>Loss arising out of any pending or prior litigation.</p> <p>Loss arising out of any legal action brought in a court within the United States of America or Canada.</p>
<p>Section 10 – Equipment Breakdown (if selected)</p> <p>Covers Accidents to Covered Equipment arising out of Breakdown, Electrical arcing, steam explosion or collapse and Operator Errors. (£5,000,000).</p> <p>Hazardous substances and contamination costs (£10,000).</p> <p>Accidental breakdown of computer equipment (£250,000).</p> <p>Reinstatement of data (£25,000).</p> <p>Increased Cost Of Working (£25,000).</p> <p>Business Interruption following breakdown of covered equipment. (£50,000).</p> <p>Temporary repair expenses in respect of covered equipment (£20,000).</p> <p>Hire of substitute equipment following a loss (£5,000).</p> <p>Storage tanks and loss of contents (£7,500).</p> <p>Loss avoidance measures (£5,000).</p> <p>Damage to own surrounding property following explosion or collapse of any steam boiler, steam generator, economiser, superheater, steam pipework or steam vessel. (£1,000,000).</p>	<p>Exclusions (Also see General Exclusions)</p> <p>Any covered equipment shown as not included in the description of covered equipment.</p> <p>Production and process equipment (this is available upon request and is not included in the standard cover).</p> <p>Any defect virus loss of data (other than as specifically insured under Reinstatement of Data) or other situation within media.</p> <p>Depletion, deterioration, corrosion, erosion, wear & tear or other gradually developing condition.</p> <p>Solidification or biological activity or spontaneous chemical reaction in the contents of tanks or materials being processed.</p> <p>Any amount recoverable under maintenance agreements, warranties or guarantees including any amount which would be recoverable but for breach of your obligations under the agreement.</p> <p>Delay in resuming operations due to the need to reconstruct data, reinput data or programs onto media where backup conditions have not been fully met.</p> <p>Policy excess - As per the underlying Material Damage or Business Interruption excess Min £250.</p>
<p>Section 11 – Legal Expenses (if selected)</p> <p>Provides the insured's legal costs & expenses (and compensation awards under Insured Event 2) up to £100,000, for claims reported during the period of insurance for the following Insured Incidents.</p> <p>Employment</p> <p>A dispute with a past, present, or prospective employee, arising from a contract of service and/ or breach of employment laws.</p>	<p>It must always be more likely than not that your claim will be successful.</p> <p>You must report your claim during the period of insurance and as soon as you become aware of the circumstances that could lead to a claim.</p> <p>Unless there is a conflict of interest we will choose an appointed advisor until proceedings need to be issued or in any claim dealt with by an Employment Tribunal or the small claims court.</p> <p>Exclusions (Also see General Exclusions)</p> <p>Legal costs, expenses, and compensation awards incurred before we accept a claim.</p> <p>Pursuing an action other than an appeal.</p> <p>Any redundancy-related claim within 180 days of you taking out this policy.</p> <p>Legal costs to prepare for or represent you in internal grievance or disciplinary matters.</p>

Significant Features and Benefits	Significant and unusual Exclusions or Limitations
<p>Section 11 – Legal Expenses ...continued</p> <p>Employment Compensation Awards</p> <p>The insurer will pay a basic and compensatory award made against you by a tribunal, or an amount agreed by us to settle a dispute, where we have accepted your claim under Employment.</p> <p>Employment Restrictive Covenants</p> <p>A dispute with your employee or ex-employee which arises from a restrictive covenant in a contract of service with you or with another party who alleges that you have breached their legal rights protected by a restrictive covenant.</p> <p>Tax Protection</p> <p>An HMRC compliance check, formal aspect or full enquiry into your business' tax or dispute about VAT, including an appeal.</p> <p>Property</p> <p>An event which causes damage to your property, a public or private nuisance or trespass, and recovery or repossession of property from an employee or ex-employee.</p> <p>Legal Defence</p> <p>We will defend the insured</p> <ul style="list-style-type: none"> • in an investigation that could lead to prosecution • if criminal proceedings are brought • Directors and/or partners are covered to defend a motor prosecution which does not relate to the business. <p>Compliance & Regulation</p> <p>Appeal against a statutory notice issued against your business, or defence of a civil action brought under the Data Protection Act.</p> <p>Statutory Licence Appeal</p> <p>An appeal against a decision to alter, suspend, revoke or refuse to renew a statutory licence or registration.</p> <p>Loss of Earnings</p> <p>The insurer will pay loss of earnings if an insured has to attend court or tribunal for a claim under this policy or because they are called for Jury Service.</p> <p>Employees' Extra Protection</p> <p>Cover to:</p> <ul style="list-style-type: none"> • defend <ul style="list-style-type: none"> ~ an employee in civil proceedings brought for unlawful discrimination, or ~ a trustee of the company pension fund; • pursue a personal injury claim by an employee or a member of their family, or • represent your directors and/or partners who have fallen victim of identity theft. 	<p>Exclusions (Also see General Exclusions)</p> <p>Any claim for redundancy where you have not sought and followed our prior advice.</p> <p>Money due to an employee under a contract of service.</p> <p>Exclusions (Also see General Exclusions)</p> <p>Any claim where you have been negligent or have not met legal timescales.</p> <p>An investigation by the Specialist Investigations Branch of HM Revenue and Customs.</p> <p>Tax avoidance.</p> <p>Exclusions (Also see General Exclusions)</p> <p>Any claim where a contract exists between you and the third party.</p> <p>Exclusions (Also see General Exclusions)</p> <p>A parking offence.</p> <p>Exclusions (Also see General Exclusions)</p> <p>Pursing an action other than an appeal.</p> <p>A Health and Safety Fee for Intervention.</p> <p>The maximum the insurer will pay is £10,000.</p> <p>Exclusions (Also see General Exclusions)</p> <p>A condition, illness or disease that gradually develops over time.</p>

Significant Features and Benefits	Significant and unusual Exclusions or Limitations
<p>Section 11 – Legal Expenses ...continued</p> <p>Crisis Communication Access to professional public relations support and crisis communication services to manage adverse media publicity and reputational exposure.</p> <p>Contract & Debt Recovery Cover for contract disputes and debt recovery actions relating to the purchase, hire, hire purchase, lease, servicing, maintenance, testing, sale or provision of goods or services, providing the amount in dispute exceed £200.</p> <p>Business Legal Services website Visit our business legal services website at www.araglegal.co.uk and register using your voucher code to download legal documents that can assist you with day-to-day issues that affect your business. Access our online law guide. Many documents offer legal review services.</p> <p>Legal & Tax Advice The insured can use the legal advice service 24/7 and the tax advice service between 9am - 5pm weekdays.</p> <p>Crisis Communication helpline The insured can use this helpline at any time for advice about negative publicity or media attention</p> <p>Counselling Assistance The insured can use this telephone assistance service 24 hours a day, 365 days of the year.</p>	<p>Matters that should be dealt with through your normal complaints procedures.</p> <p>Exclusions (Also see General Exclusions) The sale or purchase of any land or buildings. Computer systems which have been supplied by you or tailored to your requirements. Breach of professional duty. Arbitration or adjudication.</p> <p>Some documents apply to England and Wales only. Many documents are free while others attract a modest charge. Legal review services are subject to a fee. We will not put any advice in writing. Legal advice will be restricted to business matters within EU law. Tax advice is restricted to UK tax regulations.</p> <p>Territorial Limit The UK Channel Islands and the Isle of Man, except for Legal Defence, Compliance & Regulation and Contract & Debt Recovery where cover extends to Norway, Switzerland and the European Union.</p>
<p>Section 12 – Deterioration of Stock (if selected)</p> <p>Deterioration of stock in a frozen food cabinet, freezer, or cold store caused by change in temperature or by accidental leakage of refrigerant fumes.</p>	<p>The excess shown in the schedule.</p> <p>Loss from any freezer over 10 years old.</p> <p>Failure to correctly set temperature controls.</p>
<p>Section 13 – Loss of Licence (if selected)</p> <p>The reduction in the value of the interest in the property as a result of the loss of licence granted for the sale of excisable liquor.</p> <p>Standard limit of liability of £100,000.</p>	<p>Loss of licence arising from town or country planning redevelopment.</p> <p>Loss of licence arising from a change in the law.</p> <p>Where statutory compensation can be obtained for loss of licence.</p>

Significant Features and Benefits	Significant and unusual Exclusions or Limitations
<p>Section 14 – Terrorism (if selected)</p> <p>Extension of cover for Sections 1, 2 and 7.</p> <p>Damage or loss to items insured under Sections 1, 2 and 7 caused by acts of Terrorism in Great Britain.</p>	<p>Terms, conditions and exclusions of Section 1, 2 and 7 will apply.</p> <p>Terrorism cover can not be purchased selectively. If Terrorism cover is required it must apply to all insured property.</p>
<p>Section 15 – Cyber (if selected)</p> <p>Cyber Liability Covers damages and defence costs arising from a claim first made against you during the period of insurance and during the course of your business, as a result of:</p> <ul style="list-style-type: none"> - You or your service provider failing to secure data; - You unintentionally transmitting a virus; or - the content of your website, emails, or anything else distributed by your computer system damaging the reputation of others or breaching intellectual property rights. <p>Data-breach expense If you discover during the period of insurance that you have failed to keep to your data privacy obligations during the course of your business which results or may result in a data-breach, we will pay the cost of:</p> <ul style="list-style-type: none"> - investigating, notifying and keeping your customers informed; - legal advice - public relations and crisis management expertise; - identity theft assistance for your customers or others who have been affected or who may be affected; and - a security audit to identify weaknesses in your computer system. <p>Computer system damage, data, extra cost and business income. Covers the cost for your insured computer system and data to be restored to the position that they were in prior to, and meet the extra cost resulting from a cyber event.</p> <p>Cover also applies to the computer systems of service providers located anywhere in the world (subject to the exclusion Sanctions, laws and regulations).</p> <p>Covers your loss of income following a cyber event.</p> <p>Cyber Crime Covers financial loss resulting from fraudulent input or change of data in your computer system leading to money being debited from your account, credit being established in your name or cost being added to your telephone bill.</p> <p>Also covers the cost of professional support to help you if you are the victim of crime such as a threat of damage to your computer system by virus or hacking or disclosing your data.</p>	<p>Excludes any fines or penalties which are not insurable by law (<i>for example the majority of regulatory fines</i>). Some administrative or contractual penalties are insurable (<i>for example Payment Card Industry fines are covered</i>).</p> <p>Excludes any liability or cost resulting from the infringement of patents or liabilities associated with products, goods, services or advice provided by you.</p> <p>Excludes action brought against you by any associated companies or other parties insured by your policy.</p> <p>Excludes loss of business income or any other cost resulting from a deliberate act of a power supplier, grid operator or telecommunications operator unless necessary to protect life or prevent damage.</p> <p>Excludes financial loss resulting from actual or alleged fraudulent use of credit card or debit card.</p>

<p>General Covers the cost to remove viruses and to get specialist advice to prevent viruses or hacking attacks following an incident.</p>	<p>You must backup your data at least every 7 days and protect your systems with a firewall.</p> <p>Excludes acts of terrorism. However, computer virus, hacking or denial of service attacks will not be treated as acts of terrorism.</p> <p>Excludes damage or financial loss caused by civil commotion in Northern Ireland.</p> <p>We will not provide cover, pay any claim or provide any benefit under this policy (including returning premium) if by doing so it would expose us to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America</p>
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General Information

The Policy is a complex document and contains a large number of specific terms relevant in specific circumstances, depending on the nature of the risks being insured and those extensions requested. The policy may also contain warranties describing actions that **you** must take or avoid for any cover to operate. If the value declared or the sum insured selected is less than the full insurable amount, then any claim may not be payable in full.

Endorsements

This policy may contain endorsements which enhance or restrict the standard policy coverage. These endorsements are listed in the policy **schedule** and it is important **you** read them carefully and raise any queries with **your** Insurance Broker. Failure to comply with the terms of an endorsement could result in a claim being declined.

Changes in your circumstances

It's important **you** let Us know as soon as possible if **your** circumstances change either before the start date of **your** policy or during the period of cover. Examples of changes **we** need to know about include:

- if **you** change or expand **your business** activities stated in the **schedule**;
- if any of **your employees** are to engage in work offshore;
- if **you** purchase a company, whether in its entirety or a part interest, and want or intend the activities of that company to be covered under this policy.

If **you** don't tell Us, **we** may reject a claim or reduce the amount of payment **we** make.

Claims

Your claims should be notified in the first instance to **your** insurance broker. **Your** claims will be dealt with by:

Sections 1-9, and 12-14

Broadspire, By Crawford & Company, Second Floor , Ashton house , 400 Silbury Boulevard , Milton Keynes MK9 2AH

Your claims should be notified to Broadspire by Telephone: 01908 302 214 or email: britukproperty@broadspiretpa.co.uk

Please provide **your** policy number and as much information as possible about the claim

Claims for Sections 10 and 15

Your claims will be dealt with by HSB Engineering Insurance Ltd

Your claims should be notified using the contact numbers listed below.

Telephone: +44 (0)161 817 2114

Fax: +44 (0)161 817 2119

Email: newloss@hsbeil.com

Section 11

ARAG plc, 9 Whiteladies Road, Clifton, Bristol BS8 1NN

If **you** are considering carrying out a redundancy, **you** must notify us as soon as possible. **You** must never instruct **your** own lawyer or accountant as **we** will not pay their costs and it could invalidate **your** cover.

You can request a claim form between 9am and 5pm Monday to Friday (except bank holidays) by telephoning 0117 917 1698 or online at www.arag.co.uk/newclaims

Additional Information

Policy Limits

Higher Limits may be available on request. Please ask **your** Insurance Broker for details.

Please Read the Policy

Please read the policy and the policy **schedule** carefully and make sure that it meets **your** needs and that **you** understand its terms, conditions, limits and exclusions.

If **you** wish to change anything or if there is anything **you** do not understand please notify **your** Insurance Broker. If **you** fail to notify Us of any changes **you** require, **your** policy may not operate fully.

Cancellation Rights

This insurance has a cooling off period of 14 days, should **you** cancel **your** policy within this time, **you** are entitled to a full refund, subject to no claims being made.

If **you** wish to cancel **your** policy after this time, **you** must give Us notice in writing to the address as stated in the policy, and **we** will issue a refund less a deduction in respect of the time for which **you** have been covered by this policy, subject to no claims being made and the policy not being on a 'minimum and deposit' basis.

We may cancel this policy where there is valid reason by giving **you** 30 days' notice in writing to **your** last known address. Examples of valid reasons are set out in **your** policy wording. Any return premium due will depend on there being no claims made and the policy not being on a 'minimum and deposit' basis.

Complaints Procedure

Our aim is to ensure that all aspects of **your** insurance are dealt with promptly, efficiently and fairly. At all times **we** are committed to providing **you** with the highest standard of service.

If **you** have any questions or concerns about **your** policy or the handling of a claim **you** should, in the first instance, contact R&Q or **your** Insurance Broker where applicable. In the event that **you** remain dissatisfied and wish to make a complaint, **you** can do so at any time. Making a complaint does not affect any of **your** legal rights. Contact details are:

Sections 1-9 and 12-14

Post: The Complaints, Brit Syndicates Limited, The Leadenhall Building, 122 Leadenhall Street, EC3V 4AG
Telephone: +44 (0) 20 385 70000
Fax: +44 (0) 20 385 70001
Email: BGS.Complaints@britinsurance.com

Sections 10 and 15

Post: Complaints, HSB Engineering Insurance Limited, Chancery Place, 50 Brown Street, Manchester M2 2JT
Telephone: +44 (0) 330 100 3433
Email: complaints@shbeil.com

Section 11

Customer Relations Department, ARAG plc,
9 Whiteladies Road, Clifton,
Bristol BS8 1NN
Tel: +44 (0) 117 917 1561
Email: customerrelations@arag.co.uk

If for any reason **we** are unable to resolve **your** complaint **you** may refer it to Lloyd's and subsequently to the UK Financial Ombudsman Service (if **you** are an eligible **business**) and full details will be provided at each stage of the process. Further details can be found in "How to make a complaint" in the policy wording.

Compensation

Lloyd's insurers are members of the Financial Services Compensation Scheme (FSCS). **You** may be entitled to compensation from this scheme if a Lloyd's insurer cannot meet its obligations, depending on the type of insurance and the circumstance of **your** claim.

Further information about the scheme is available from the FSCS website: www.fscs.org.uk or write to Financial Services Compensation Scheme, 10th Floor Beaufort House, 15 St. Botolph Street, London, EC3A 7QU

Policy Duration

The policy will remain in force for 12 months from date of commencement, unless shown differently on **Your** quotation or policy **schedule**. **You** will be given at least 21 days' notice, before the renewal date of the policy, of the renewal terms.

Financial Services Register

The Financial Services Register can be checked by visiting the Financial Conduct Authority website on www.fca.org.uk or by calling 0800 111 6768

Data Privacy Notice

Your information has been, or will be, collected or received by the applicable insurer. They will manage personal data in accordance with data protection law and data protection principles. They require personal data in order to provide good-quality insurance and ancillary services and will collect the personal data required to do this. This may be personal information such as name, address, contact details, identification details, financial information and risk details.

The full Data Privacy Notice can be found on:

Sections 1-9 and 12-14

Brit Syndicates Limited

<https://www.britinsurance.com/about/privacy>

Axis Syndicate 1686

<https://www.axiscapital.com/who-we-are/privacy/rest-privacy/>

Sections 10 and 15

<https://www.munichre.com/HSBEIL/W-2/service/privacy-statement>

Section 11

www.arag.co.uk/cookiepolicy

All Sections

<http://www.rqcrs.com/about-us/data-protection/>

A paper copy of the Data Privacy Notice can be obtained by contacting:

Sections 1-9 and 12-14

Brit Syndicates at the below address:

Data Protection Officer
Brit Syndicates Limited
The Leadenhall Building
122 Leadenhall Street
London EC3V 4AG

Axis Syndicate 1686 by email dpo@axiscapital.com or by writing to:

Data Protection Officer
Axis Syndicate 1686
52 Lime Street
London
EC3M 7AF

Sections 10 and 15

By email dataprotection@hsbeil.com or by writing to:

Data Protection Manager
HSB Engineering Insurance Limited
New London House
6 London Street
London EC3R 7LP

Section 11

By writing to:

The Data Protection Officer
ARAG plc,
9 Whiteladies Road
Clifton,
Bristol
BS8 1NN

All Sections

By writing to:

The Commercial Manager
R&Q Commercial Risk Services Limited
1 Cornhill
London
EC3V 3ND

