

Package Insurance

This policy is underwritten by DOA Underwriting Ltd on behalf of various Insurance Companies (further details are shown in your quotation or schedule document).

Here are some of the key benefits* of our new Package Insurance policy that are not found in most other policies:

- **One policy** to suit a wide range of businesses, whether you run a café, restaurant, hotel, bed & breakfast, retail shop, public house, everyone benefits from the same policy and the same level of cover.
- **Your liability to others** – We will now include a limit of £5,000,000 for claims arising from injury or damage to a third party arising from the activities of your business.
- **Loss of Income** – A new simplified 'Loss of Income' cover is now included, this replaces the traditional reference to Loss of Gross Profit or Loss of Revenue, both of which are often confusing and apply to different businesses. We automatically give every policyholder up to £750,000 over 24 months to replace your loss of income following an incident.
- **Underinsurance** – We recognise that it might be difficult to predict exactly how much Loss of Income you might suffer following an incident, therefore we shall automatically provide 20% leeway on top of the £750,000 provided as standard, before making any adjustment for underinsurance.
- **Unable to trade** – There have been many recent examples of retail businesses being unable to trade and unable to claim on their business insurance following an incident nearby. Our new Loss of Income cover extends to include circumstances where your business cannot trade due to access being restricted or closed off by the Police or other competent local authority.
- **Loss of attraction** – If your business suffers a loss of income due to damage at premises in the vicinity of your business (such as a local tourist attraction), then our Loss of Income cover will provide up to £50,000 to replace your lost income as a result.
- **Terrorism** – The type of terrorism has changed in recent years, your business is more likely to be affected by the threat of terrorism or injury resulting from terrorism than damage to your property. If your business suffers a loss of income due to closing down or sealing off of your premises in response to control, prevent or suppress terrorism, we will provide up to £100,000 to replace your lost income as a result.
- **Failure of electricity, gas, water or telecommunications** – Most policies provide cover under business interruption for failure of public utilities following damage at the premises of the supplier, however what if something happens between the suppliers premises and the premises of your business? We include up to £100,000 to replace your lost income as a result of accidental failure of supply from the providers premises, right up to the terminal feeds at your premises.
- **Loss of Licence** – If your Licence is suspended or revoked, we shall not only provide cover for the depreciation in the value of the premises or your business, but also any loss of income directly following a loss of licence. You must notify us straight away if your licence is revoked or suspended for any reason.

* Full details on the cover provided are available in our Policy Wording which is issued with every quotation or available upon request.

To discuss your requirements and see if our policy is right for you, please contact your Insurance Broker

DOA Underwriting Ltd is a company registered in England and Wales (Registration Number 05045859).

The Registered Office of DOA Underwriting Ltd is First Floor Offices, Robinson House, Haslers Lane, Great Dunmow, Essex, CM6 1XS

DOA Underwriting Ltd is authorised and regulated by the Financial Conduct Authority under FRN (Firm Registration Number) 772309.

Details of Financial Conduct Authority registration can be checked on the Financial Conduct Authority's register by visiting the Financial Conduct Authority's website www.fca.gov.uk/register.