

# **POLICY SUMMARY**

Please read carefully and retain



## **Commercial Insurance**



# Intasure Commercial Insurance Policy Summary

## WHAT IS A POLICY SUMMARY?

This document provides key information about the Commercial Insurance. Please note that it does not contain the full terms and conditions of this insurance contract; these can be found in the Commercial Insurance policy wording and its accompanying Schedule. We strongly advise You to review Your policy to make sure it meets the insurance cover requirements You requested.

Your policy has many terms and conditions, some of which may only be relevant in specific circumstances. These terms may be amended in individual cases depending on the nature of the risks being insured and the cover You have requested. Your policy schedule shows the changes to the policy wording that apply to Your cover and may also set out warranties to describe actions that You must take (or avoid) for Your cover to be valid.

If you would like a copy of the full policy wording or have any questions, please contact us or you can download from [www.Intasure.com](http://www.Intasure.com)

**Policy name:** Commercial Insurance

**Type of insurance:** Buildings and Contents Insurance, Liability

**Underwritten by:** Argenta Syndicate 2121 at Lloyd's.

## SIGNIFICANT FEATURES AND BENEFITS

The Commercial Insurance policy is specifically designed for people with Contractors, Hotels/Guesthouse/B&B, Office, Pubs/Bars/Social Club, Residential Property Owners, Restaurants/Cafes, Shopkeepers, Takeaways, Tradesman, Commercial Property Owners.

## Examples of Broader Cover (depending on the policy cover selected)

### Key benefits can include:

#### Broader Cover

- Public liability up to (£5,000,000) cover
- Product liability up to (£5,000,000) cover
- Employers' liability up to (£10,000,000) cover
- Rental Income
- Cancellation period of 30 days
- Business interruption cover
- Deterioration of stock
- Book debts
- All risks on specified items
- Glass
- Money and person injury
- Goods in transit
- Loss of licence

## BUILDINGS SECTIONS

See Section 1 of the policy booklet for details.

## BUILDINGS

### Significant Features and Benefits

Cover is provided for an extensive list of perils such as fire, lightning, explosion, storm, flood, earthquake, theft, etc. – see policy booklet.

### In addition cover is provided for:

Any permanent structure used for your business at the premises stated in the schedule including:

#### Under Buildings

- landlords' fixtures and fittings;
- walls, gates and fences
- yards and car parks
- telephone, gas, water and electric installations, piping, ducting, cables, wires and associated control gear and accessories extending to the public mains which you are responsible to repair or reinstate
- outbuildings, extensions, annexes and gangways

#### Under Contents

- machinery, plant, fixtures fittings, utensils and all other contents relating to your business at the premises stated in the schedule
- contents in outbuildings, extensions, annexes and gangways
- in so far as they are not insured elsewhere your Employees', directors', visitors' and guests' pedal cycles and personal effects (except motor vehicles) for an amount not exceeding £250 for any one pedal cycle and £500 for all other personal effects of any one employee, director, visitor or guest

## SIGNIFICANT LIMITATIONS

You will normally have to pay the initial policy excess for each claim. This policy excess applies to claims made on the buildings and contents section of your policy. These excesses may vary by your choice and/or underwriting criteria. Your quotation and policy schedule will show the specific excesses applicable to you.

## OPTIONAL ADDITIONAL COVERS

The following specific additional cover can be purchased and it will be shown on your Quote Summary or Policy Schedule.

- Business Interruption - Prevention of access, Public supply undertaking, Property stored, Suppliers or customers.

All communications, including the policy wordings, are written in plain English with no jargon to ensure you know exactly what is covered.

Any special conditions and terms that may apply will be found in your individual quotation and schedule.



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### SIGNIFICANT AND UNUSUAL EXCLUSIONS OR LIMITATIONS

No cover is provided for the deductible for each peril shown in the schedule. No cover is provided for inbuilt defect, wear and tear and defective workmanship. No cover is provided for frost. No cover is provided for damage caused by or consisting of theft or attempted theft, fraud or dishonesty where any person in your employment or service or any member of your family are concerned as principal or accessory.

Contents specifically excludes:

- Landlords' fixtures and fittings
- Stock
- Computers
- Electronic office equipment

### DURATION OF CONTRACT

Insurance contracts normally run for a period of 12 months. Please speak to us if you require a different period. We strongly urge our customers to review their contract each year to ensure they have adequate cover in place.

### YOUR INSURANCE QUOTATION

The quotation you receive gives a breakdown of the total price, including the amount we will receive, as well as any related fees, charges, expenses and taxes applicable. The quotation will be valid for a specified period.

Please note that this policy summary document does not contain the full terms and conditions of this contract. These can be found in the Commercial Insurance policy wording. If you would like a copy of the full policy wording, please contact us.

Intasure is authorised and regulated by the Financial Conduct Authority. Unless some other law is agreed in writing, this policy will be governed by the laws of England.

### ENDORSEMENTS

Endorsements are variations or additions to the terms of the Policy. A full list of endorsements can be found in the Policy Wording. Please refer to your quotation or Policy Schedule to establish which endorsements apply.

### CANCELLATION

You have the right to cancel the insurance Policy 30 days from the day after receipt of the documentation and receive a full refund of any premium paid, provided that there have been no claims either paid, reported or outstanding. For the purpose of this cancellation clause, it will be deemed that you will have received the Policy documents upon the day following the date it was emailed/posted

to you.

Once cover has commenced outside the 30 day period, you may cancel your policy at any time and will receive a pro-rata refund. The pro-rata refund will consist of a deduction for the period of cover and any fees paid. This will also be subject to no claims having either been paid, reported or outstanding.

We may cancel this Policy or any part thereof by sending 30 days' notice by letter to You at Your last known address. You shall thereupon become entitled to the return of a proportionate part of the premium corresponding to the unexpired period of insurance. Where a claim has been made during the current period of insurance no refund or credit of premium will be due.

### HOW TO MAKE A CLAIM

To register a claim on your property insurance and obtain a claim form please contact Intasure on 0345 111 0672.

### HOW TO MAKE A COMPLAINT

If you have any questions or concerns about your policy or the handling of a claim you should, in the first instance, contact

The Managing Director

Intasure  
Oakhurst House  
77 Mount Ephraim  
Tunbridge Wells, Kent  
TN4 8BS  
United Kingdom

In the event that you remain dissatisfied and wish to make a complaint, it may be possible in certain circumstances for you to refer the matter to the Complaints team at Lloyd's.

Their address is:

Complaints  
Lloyd's  
One Lime Street  
London, EC3M 7HA

Tel No: +44 (0)20 7327 5693  
Fax No: +44 (0)20 7327 5225  
Email: [complaints@lloyds.com](mailto:complaints@lloyds.com)  
Website: [www.lloyds.com/complaints](http://www.lloyds.com/complaints)

Details of Lloyd's complaints procedures are set out in a leaflet "Your Complaint – How We Can Help" available at [www.lloyds.com/complaints](http://www.lloyds.com/complaints) and are also available from the above address. If you remain dissatisfied after Lloyd's has considered your complaint, you may have the right to refer your complaint to the Financial Ombudsman Service



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Details of the Lloyd's complaints procedures are set out in a leaflet "Your Complaint – How We Can Help" available at [www.lloyds.com/complaints](http://www.lloyds.com/complaints) and are also available from the above address.

If you remain dissatisfied, you may refer the matter at any time to the Financial Ombudsman Service which is an independent body that arbitrates on complaints. They can be contacted at the following address:

Financial Ombudsman Service  
Exchange Tower  
Harbour Exchange Square  
London E14 9SR

Tel: 0800 023 4567 (for landline users)  
0300 123 9123 (for mobile users)

Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

Website: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

### **COMPENSATION**

We are covered by the Financial Services Compensation Scheme (FSCS). This provides compensation in case any member goes out of business or into liquidation and is unable to meet any valid claims against its policies. You may be entitled to compensation if we cannot meet our obligations, depending on the circumstances of the claim. Further information about the compensation scheme can be obtained from the FSCS.



## Initial Disclosure Document

Please read this document carefully, if you have any questions regarding the contents of this document then please contact us immediately. Please retain this with your policy documentation.

### 1. The Financial Conduct Authority (FCA)

The FCA is the independent watchdog that regulates financial services. Use this information to decide if our services are right for you.

### 2. Whose products do we offer?

We can only offer products from a single insurer for commercial combined insurance.

### 3. Which service will we provide you with?

We will be acting on a 'non-advised' basis, which means that we are happy to offer you information about the features and benefits of our service, so you can decide which of these best suits your requirements. In these circumstances we are acting as the agent of the insurer and this is why we will not be making a recommendation to you about which insurance you should select.

### 4. What will you have to pay us for our services?

Any charges that we may levy, in addition to the premium charged by the insurer, for arranging, amending, renewing or cancelling any policy, will be advised to you before you purchase the policy.

Where there is an option to pay your premium by direct debit there will be a charge for the credit provided by the finance company. This will be detailed in the payment options offered to you.

If a policy is cancelled outside the cooling off period, then any premium refund will be subject to the deduction of any charges as referred to above.

### 5. Who regulates us?

Intasure is a trading name of Arthur J. Gallagher Insurance Brokers Limited which is authorised and regulated by the Financial Conduct Authority.

Registered address: Spectrum Building, 7th Floor, 55 Blythswood Street, Glasgow, G2 7AT. Our FCA registration number is 311786.

Our permitted business is assisting in the administration and performance of non-investment contracts of insurance.

You can check this on the Financial Conduct Register by visiting the FCA's website [www.fca.org.uk](http://www.fca.org.uk) or by contacting the FCA on 0800 111 6768.

### 6. What to do if you have a complaint

If you wish to register a complaint, please contact us:

**In writing:** Write to Intasure, Oakhurst House, Tunbridge Wells, Kent, TN4 8BS

**Tel:** 0345 111 0680

**Email:** [complaints@intasure.com](mailto:complaints@intasure.com)

If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service.

**Address:** The Financial Ombudsman Service (FOS), Exchange Tower, London E14 9SR

**Tel:** 0800 023 4567 (if calling from landline) or 0300 123 9123 (if calling from a mobile)

**Email:** [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

**Website:** [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

## 7. Are we covered by the Financial Services Compensation Scheme (FSCS)?

We are covered by the FSCS. You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim.

Further information about compensation scheme arrangements is available from the FSCS.

**Website:** [www.fscs.org.uk](http://www.fscs.org.uk)

**Address:** Financial Services Compensation Scheme, 10th Floor, Beaufort House, 15 St Botolph Street, London, EC3A 7QU

**Tel:** 0800 678 1100

## 8. How do we handle your money?

We may hold money on your behalf, either paid by you to be passed on to insurers or paid to us by your insurers, to be passed on to you. For your protection, money received from you, or to be paid to you will be held by us in accordance with the Financial Conduct Authority rules.

In most cases, we hold money as agent of the insurer under a 'risk transfer' process. Under risk transfer, we have an agreement with your insurer to hold money as their agent. Money we receive, either from you or from the insurer will therefore be the property of the insurer whilst we hold it. Therefore, if you pay money to us, it is treated as having been received by the insurer and if we do not pay it over to the insurer your policy will not be affected. Similarly, if the insurer pays claims money or a return premium to us for onward transmission to you and we do not pay you, then the insurer will still be liable to you. Where we do not use 'risk transfer', we will notify you separately.

We will deduct any commission entitlements before paying premiums to insurers.

Any interest earned on money held by us in relation to this insurance will be retained by us for our own use.

## 9. How we use your data?

We are registered under the Data Protection Act 1998 (the "Act"). By accepting this Statement you consent to us using and processing your personal and sensitive personal data (where this is necessary, for example criminal convictions) for the purpose of procuring insurance policies and handling claims, if any. Where you provide us with personal or sensitive personal information that relates to anyone other than you, you must obtain the explicit consent of the person to whom the information relates both to the disclosure of such information to us and its use by us as set out below.

We may disclose your personal and sensitive personal data to third parties involved in providing products or services to us or the insurer, service providers we have retained to perform services on our behalf this includes; group companies, affinity partners, (re) insurers, other insurance intermediaries, insurance reference bureaus, fraud detection agencies, loss adjusters, solicitors/barristers, accountants, Premium Credit Limited if you have chosen to pay by direct debit, parties involved in the claims handling process and/or service providers where necessary to provide and administer our products, services and/or who may provide ancillary services, reinsurance companies and insurance regulatory authorities, and as may be required by law. Your information may also be used for offering renewal, research and statistical purposes. Your personal data may be transferred to any country, including countries outside the European Economic Area for any of these purposes and for policy and systems administration.

In assessing any claims made, the insurer or its agents may undertake checks against publicly available information (such as electoral roll, county court judgements, bankruptcy orders or repossessions).

The Act entitles you to receive details of personal and/or sensitive data held about you by us. You have the right to apply for a copy of your information, for which we may charge an administration fee of £10, and to have any inaccuracies corrected

The information provided will be treated in compliance with the Act.

For the purposes of the Act, the Data Controller in relation to any personal data you supply is Arthur J. Gallagher Insurance Brokers Limited.

In the interests of security and to improve our service, telephone calls you make to us may be monitored and/or recorded.