



POLICY SUMMARY – JULY 2024

E-TRADE COMMERCIAL COMBINED

KEY FACTS SUMMARY

The e-Trade Commercial Combined policy is a comprehensive All Risks product that is designed to meet your business and commercial insurance needs and therefore we are able to offer you the option to purchase the following, creating a single policy solution.

- Section 1: Property Damage
- Section 2: Business Interruption
- Section 3: Deterioration of Refrigerated Stock
- Section 4: Loss of Licence
- Section 5: Specified All Risks
- Section 6: Money and Assault
- Section 7: Goods in Transit
- Section 8: Theft by Employees
- Section 9: Terrorism
- Section 10: Employers' Liability
- Section 11: Public Liability
- Section 12: Products Liability
- Section 13: Commercial Legal Expenses
- Section 14: Personal Accident

Your cover is valid for a period of 12 months or as detailed in your policy schedule and is renewable annually

The following significant benefits are available to you as an e-Trade Commercial Combined policyholder.

All Risks Cover as Standard

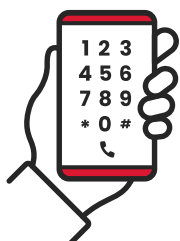
Property Damage and Business Interruption covers are not restricted to loss or damage at your business being attributed to specified events.

Helplines

A number of 24 hour Helpline services will be available to you, your business and employees including business assistance following premises damage or glass breakage plus Commercial Legal & Tax Advice and Employee Counselling.

Important

This document provides a summary of the significant benefits, features and limitations of the cover. The full terms, conditions and exclusions of your policy can be found in your policy wording, so please take time to read it in conjunction with the Statement of Fact and policy schedule and make sure you understand the cover provided.



CONTACT US

If you need to make a claim please call: **0330 024 2266**

Please have your policy number to hand when contacting us.
All calls may be recorded for training and evidential purposes.

SIGNIFICANT FEATURES, BENEFITS, EXCLUSIONS OR LIMITATIONS OF THE POLICY

General Policy Conditions and Exclusions

- Alteration in Risk Condition
- Reasonable Precautions Condition
- Sanctions Condition
- Electronic Risk Exclusion
- Communicable Disease Exclusion

For full details of the exclusions and conditions please refer to the General Conditions, Claims Conditions and General Exclusion Sections of the policy document.

Section 1: Property Damage (optional)

All Risks cover for damage to property insured occurring within 50 metres of the premises.

Significant Features and Benefits	Significant Exclusions and Limitations
<p>Additional Costs of Construction – Energy Efficiency – £1,000,000 or 15% of the Property Damage sum insured, whichever is the lower</p> <p>Additional Statutory Costs – 15% of the sum insured for undamaged portions – 15% of the total amount for which we would have been liable had the property been wholly destroyed</p> <p>Architects’ and Surveyors’ fees</p> <p>Capital Additions – £1,000,000 or 15% of the Property Damage sum insured, whichever is the lower</p> <p>Contract Works – £250,000 any one single contract</p> <p>Contractors Interest – £250,000 any one single contract</p> <p>Continuing Interest and Hire Charges</p> <p>Drains, Sewers and Gutters – Property Damage sum insured</p> <p>Exhibitions – £50,000 within Europe in any one period of insurance</p> <p>Fire Brigade Charges – Property Damage sum insured</p> <p>Further Investigation Costs – £25,000 in any one period of insurance</p> <p>Glass – £25,000 in any one period of insurance</p> <p>Inadvertent Omission to Insure – £1,000,000 any one occurrence</p>	<ul style="list-style-type: none"> • Electrical Inspection Condition • Fire Extinguishing Appliances Condition • Fork Lift Truck Charging Condition • Inherent vice, latent defect, defective design, plan or specification or the use of faulty materials • Jewellery, precious metals, precious stones or furs except where specifically mentioned in the schedule • Overhead electrical and telecommunication transmission and distribution lines, overhead transformers • Property and structures in course of demolition, construction or erection • Moveable property in the open, fences, gates, vegetation, lawns and shrubs in respect of damage caused by wind, rain, hail, sleet, snow, flood, dust or falling trees • Theft or attempted theft or malicious damage to property in a garden, yard, open space or any open fronted or open sided building • Property insured at any Vacant or Unoccupied Buildings for a period exceeding 30 days unless agreed by us

SIGNIFICANT FEATURES, BENEFITS, EXCLUSIONS OR LIMITATIONS OF THE POLICY

Significant Features and Benefits

Landscaping Costs - £25,000 in any one period of insurance

Loss of Metered Utilities - £25,000 in any one period of insurance

Obsolete Building Materials - reasonable additional cost incurred

Property Stored - £100,000 any one occurrence

Protection Equipment Expenses - Property Damage sum insured

Reinstatement to Match (Computer Equipment) - Computer Equipment sum insured

Seasonal Stock Increase - 25% during the following periods:

- November, December and the first 15 days of January and 30 days up to and including Easter Day and 7 days thereafter
- During any other period of the year where the seasonal trend of your business requires such an increase providing such increase does not exceed 90 days in any one period of insurance

Sprinkler Upgrade Costs - Property Damage sum insured

Temporary Removal - 15%

Theft Damage to Buildings - £50,000 or 15% of the Property Damage sum insured

Theft of Fixed Fabric of the Building - £25,000 in any one period of insurance

Theft of Keys - £25,000 in any one period of insurance

Trace and Access - £25,000 in any one period of insurance

Unauthorised Use of Electricity Gas or Water - £50,000 any one occurrence.

Optional Cover

Subsidence, Ground Heave and Landslip

Significant Exclusions and Limitations

- Storm, flood, leakage of oil or water to property stored in any outbuilding or basement following bursting or overflowing of oil or water tanks, apparatus or pipes or from any automatic sprinkler unless property is raised at least 100mm above ground floor level
- Theft unless involving forcible and violent entry to or exit from a building or involving assault or violence or threat to you or any of your employees
- Changes in the water table level (i.e. the level below which the ground is saturated with water)
- Subsidence, ground heave or landslip (unless specifically extended)
- Collapse or cracking of buildings
- Vehicles required to be licensed for road use (including accessories thereon)
- Acts of Terrorism
- The excess

Please see the Property Damage Section, General Exclusions, General Conditions and Claims Conditions.

SIGNIFICANT FEATURES, BENEFITS, EXCLUSIONS OR LIMITATIONS OF THE POLICY

Section 2: Business Interruption (optional)

Cover can be provided for Insurable Gross Profit, Gross Revenue, Gross Rent Receivable, Additional Increase in Cost of Working or Increase in Cost of Working

Significant Features and Benefits	Significant Exclusions and Limitations
<p>Loss resulting from interruption of or interference with the business carried on by you at the premises in consequence of damage and including:</p> <p>Automatic 133.3% uplift to Estimated Insurable Gross Profit/ Estimated Gross Revenue</p> <p>Book Debts - £250,000</p> <p>Compulsory Closure - £25,000</p> <p>Deeds & Documents - £250,000</p> <p>Denial of Access - up to the sum insured</p> <p>Exhibition Sites - £100,000 anywhere in Europe; £50,000 Worldwide</p> <p>Failure of Public Utilities - £250,000</p> <p>Key Employees - £100,000</p> <p>National Lottery - £25,000</p> <p>Property in Transit - £100,000</p> <p>Research and Development Costs - £25,000</p> <p>Unspecified Contract Sites - £100,000</p> <p>Unspecified Customers - £100,000</p> <p>Unspecified Storage Sites - £100,000</p> <p>Unspecified Suppliers - £100,000</p> <p>The above Extension limits are in respect of any one occurrence.</p>	<ul style="list-style-type: none">• Liability must have been admitted under the Property Damage insurance for there to be a Business Interruption claim• Inherent vice, latent defect, defective design, plan or specification or the use of faulty materials• Overhead electrical and telecommunication transmission and distribution lines, overhead transformers• Property and structures in course of demolition, construction or erection• Property insured at any vacant or unoccupied buildings unless agreed by us• Storm, flood, leakage of oil or water to property stored in any outbuilding or basement following bursting or overflowing of oil or water tanks, apparatus or pipes or from any automatic sprinkler unless property is raised at least 100mm above ground floor level• Theft unless involving forcible and violent entry to or exit from a building or involving assault or violence or threat to you or any of your employees• Changes in the water table level (i.e. the level below which the ground is saturated with water)• Subsidence, ground heave or landslip (unless specifically extended)• Collapse or cracking of buildings• Vehicles required to be licensed for road use (including accessories thereon)• Acts of Terrorism

SIGNIFICANT FEATURES, BENEFITS, EXCLUSIONS OR LIMITATIONS OF THE POLICY

Significant Features and Benefits

The following Extensions are available upon request:

Full Failure of Public Utilities (Terminal Ends)

Non Damage Denial of Access

Specified Contract Sites

Specified Customers

Specified Storage Sites

Specified Suppliers

Where Rent Receivable is selected, only the following Extensions are included:

- Automatic 133.3% uplift to Estimated Gross Rent Receivable
- Book Debts
- Deeds & Documents
- Denial of Access
- Failure of Public Utilities

The Extension limit shall not exceed the sum insured or limit stated within the Extension, whichever is the lower occurring during the period of insurance.

Where Increase in Cost of Working Only is selected, only the following Extensions are included:

- Book Debts
- Deeds & Documents
- Denial of Access
- Exhibition Sites
- Failure of Public Utilities

The Extension limit shall not exceed the sum insured or limit stated within the Extension, whichever is the lower occurring during the period of insurance.

Significant Exclusions and Limitations

- Any interruption of or interference with the business in the absence of insured damage (other than Compulsory Closure, Key Employees and/or National Lottery)

Please see the Property Damage Section and Business Interruption Section, General Exclusions, General Conditions and Claims Conditions.

SIGNIFICANT FEATURES, BENEFITS, EXCLUSIONS OR LIMITATIONS OF THE POLICY

Section 3: Deterioration of Refrigerated Stock (optional)

Provides cover for damage in respect of deterioration of frozen or refrigerated stock, mechanical breakdown or accidental failure of electricity to freezers and or refrigerators.

Significant Features and Benefits	Significant Exclusions and Limitations
<p>Seasonal Refrigerated Stock Increase - 25% during the following periods:</p> <ul style="list-style-type: none">• November, December and the first 15 days of January and 30 days up to and including Easter Day and 7 days thereafter• During any other period of the year where the seasonal trend of your business requires such an increase providing such increase does not exceed 90 days in any one period of insurance	<ul style="list-style-type: none">• Maintenance Contract Condition• Damage caused by any wilful act or neglect by you or any employee• Damage caused by faulty packing or stowage• Damage caused by inherent defect or any form of normal trade loss• The excess <p>Please see the Deterioration of Refrigerated Stock Section, General Exclusions, General Conditions and Claims Conditions.</p>

Section 4: Loss of Licence (optional)

Provides cover in respect of the forfeiture, suspension or withdrawal of the Premises Licence.

Significant Features and Benefits	Significant Exclusions and Limitations
<p>Loss of Gross Income</p> <p>Reasonable additional expenditure incurred in maintaining the Gross Income</p> <p>The depreciation in value of the premises if a licence for the premises cannot be obtained</p>	<ul style="list-style-type: none">• Any alterations to the premises that have not had the consent of the appropriate authority• Failing to comply with any direction or requirement of the licensing or other authority• Surrender or refusal to renew or forfeiture arises under or results directly or indirectly from any scheme of town or country planning, improvement or redevelopment• The forfeiture or refusal to renew the licence occurs wholly or partly through your misconduct, connivance, neglect or omission or by your failure to take any steps necessary for keeping the licence in force <p>Please see the Loss of Licence Section, General Exclusions, General Conditions and Claims Conditions.</p>

SIGNIFICANT FEATURES, BENEFITS, EXCLUSIONS OR LIMITATIONS OF THE POLICY

Section 5: Specified All Risks (optional)

Provides cover for accidental loss or destruction of or damage to specified items within the Territorial Limits of the UK, EU or Worldwide.

Significant Features and Benefits	Significant Exclusions and Limitations
Index Linking Non-invalidity Subrogation Waiver Vending Machines - £100 any one occurrence	<ul style="list-style-type: none">• Wear, tear, depreciation or diminution in value• Use of any article contrary to manufacturers' instructions• Storm or flood unless the property is contained in an enclosed vehicle or in a building• Inherent vice, latent defect, defective design, plan of specification or the use of faulty materials• Faulty or defective workmanship• Dry or wet rot, fungus, rust, corrosion, woodworm, moths, insects, vermin or pests• Change in temperature, colour, flavour, texture or finish• Theft or attempted theft of unattended property or from an unattended vehicle unless secured or from unattended/closed premises unless secured• The excess <p>Please see the Specified All Risks Section, General Exclusions, General Conditions and Claims Conditions.</p>

SIGNIFICANT FEATURES, BENEFITS, EXCLUSIONS OR LIMITATIONS OF THE POLICY

Section 6: Money & Assault (optional)

Provides cover for loss of business money and compensation in the event of an insured person being injured as a direct result of theft or attempted theft of money.

Significant Features and Benefits	Significant Exclusions and Limitations
<p>Standard Limits:</p> <p>Loss of Non-Negotiable Money - £500,000</p> <p>Loss of Negotiable Money:</p> <ul style="list-style-type: none"> • in transit , in your personal custody or in the custody of any authorised employee or in a bank night safe - £2,500 • on the premises during business hours - £2,500 • on the premises out of business hours contained in a locked safe - £2,500 • on the premises out of business hours not contained in a locked safe - £500 • at your home or home of an authorised employee - £1,000 <p>Credit Cards - £5,000 any one period of insurance</p> <p>Safes - cost of repair or replacement</p> <p>Increased Money limits can be considered upon request.</p> <p>Optional:</p> <p>Loss of Money in coin operated machines</p> <p>Personal Assault Extension - the benefits are:</p> <ul style="list-style-type: none"> • Death - £25,000 • Loss of Limb - £25,000 • Loss of Sight - £25,000 • Permanent Total Disablement - £25,000 • Temporary Total Disablement - £250 per week (up to 104 weeks) • Temporary Partial Disablement - £62.50 per week (up to 104 weeks) <p>Counselling Costs - £1,000 any one insured person; £5,000 in total for all insured persons</p> <p>Medical Expenses - £1,000 any one insured person</p> <p>Personal Effects - £500 any one insured person</p>	<ul style="list-style-type: none"> • Accompaniment Condition • Clerical or accounting errors or shortages due to error or omission • Loss from any unattended vehicle • Any loss due to the fraud or dishonesty of any director, partner or employee unless the loss is discovered within ten working days • Loss from any coin-operated vending, gaming or amusement machine or payphone unless specially agreed by us • Theft or attempted theft occurring outside business hours to any till or cash register unless its drawer has been left in an open position containing no Money • The excess <ul style="list-style-type: none"> • Illness or disease not resulting from Injury or suffering from injury due to any gradually operating cause • Intentional self-injury, provoked assault or wilful exposure to needless peril (except in an attempt to save human life) • The influence of intoxicating liquor or drugs • Personal assault benefits to any person aged under 16 or over 70 years <p>Please see the Money & Assault Section, General Exclusions, General Conditions and Claims Conditions.</p>

SIGNIFICANT FEATURES, BENEFITS, EXCLUSIONS OR LIMITATIONS OF THE POLICY

Section 7: Goods in Transit (optional)

Provides cover for your property whilst in transit by road, rail or inland freight anywhere in Great Britain, Northern Ireland, the Isle of Man, the Channel Islands and the Republic of Ireland including sea or air transit between these territories.

Significant Features and Benefits

Additional Vehicles - £5,000 any one occurrence

Clothing and Personal Effects - £500 per insured person

Contract Price - based on the contract price for goods sold but not delivered

Expenses - £10,000 any one occurrence

Free on Board - up to 30 days from the commencement of transit

Reloading - £5,000 any one occurrence

Ropes and Sheets - cover includes sheets, ropes, packing materials and the like

Substitution of Vehicle - up to sum insured applicable to the vehicle undergoing service or repair

Travellers Samples - £5,000 any one occurrence

Significant Exclusions and Limitations

- Delay, loss of market or consequential loss
- Breakage of china, glass or other brittle articles unless caused by fire, theft or an accident involving the vehicle
- The carriage of livestock or other living creatures, organisms or cultures
- Property carried by you for hire and reward
- Leakage, spillage, contamination or deterioration unless caused by vehicle fire, theft or an accident
- Faulty packing or labelling
- Theft or malicious damage from any soft or open topped or soft or open sided vehicle
- Theft or attempted theft from any unattended vehicle unless all points of access have been closed and any other protective devices put into full and effective operation
- The excess

Please see the Goods in Transit Section, General Exclusions, General Conditions and Claims Conditions.

SIGNIFICANT FEATURES, BENEFITS, EXCLUSIONS OR LIMITATIONS OF THE POLICY

Section 8: Theft by Employees (optional)

Provides cover for the theft of your money or property belonging to you by any of your employees arising from fraud or dishonesty.

Significant Features and Benefits

Auditors Fees - Reasonable professional audit fees to substantiate the amount of loss.

Reinstatement of Electronic Data Cover - Reasonable costs of rewriting or amending computer software programs or security codes in order to prevent a recurrence of theft arising from use of computer hardware

Significant Exclusions and Limitations

- Unexplained shortages
- Loss of interest or consequential loss of any kind
- Loss caused by employees prior to inception of cover
- Minimum Standards of Control Condition
- Losses arising from unidentified employees
- The excess

Please see the Theft by Employees Section, General Exclusions, General Conditions and Claims Conditions.

SIGNIFICANT FEATURES, BENEFITS, EXCLUSIONS OR LIMITATIONS OF THE POLICY

Section 9: Terrorism (optional)

Provides cover against acts of Terrorism

Significant Features and Benefits	Significant Exclusions and Limitations
<p>Acts of Terrorism within England, Wales, Scotland and the Channel Tunnel up to the frontier with the Republic of France.</p> <p>Cover is applicable for Property Damage, Business Interruption, Specified All Risks, Money and Good in Transit where insured by your policy.</p>	<p>Damage or consequential loss directly or indirectly caused by:</p> <ul style="list-style-type: none">• riot, civil commotion, war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection or military or usurped power• damage to any computer system or any alteration, modification, distortion, erasure or corruption of data except in certain circumstances. For full details, please refer to the Terrorism Section Exclusions in the policy• any nuclear installation or nuclear reactor <p>Damage in respect of:</p> <ul style="list-style-type: none">• any property not being a block of flats which is insured in the name of a private individual and is occupied by that individual for residential purposes• any property which is insured by or would but for the existence of this policy be insured by any form of transit or aviation or marine policy• bankers blanket bonds• any other type of property which is specifically excluded in this policy <p>Please see the Terrorism Section, General Exclusions, General Conditions and Claims Conditions.</p>

SIGNIFICANT FEATURES, BENEFITS, EXCLUSIONS OR LIMITATIONS OF THE POLICY

Section 10: Employers' Liability (optional)

Provides protection against your legal liability to pay compensation in respect of injury sustained by your employees in the course of the business up to a limit of £10,000,000 including costs and expenses

Significant Features and Benefits	Significant Exclusions and Limitations
<p>Contractual Liability</p> <p>Corporate Manslaughter - £5,000,000 any one period of insurance</p> <p>Court Attendance Compensation - £750 per day for you, any director or partner; £250 per day for employees</p> <p>Cross Liabilities</p> <p>Health & Safety at Work Act 1974</p> <p>Indemnity to Other Persons</p> <p>Unsatisfied Court Judgements</p>	<ul style="list-style-type: none">• Injury to any employee where motor insurance is required by any road traffic legislation• Working on any offshore installation or whilst in transit to or from any offshore installation• Cover for acts caused by Terrorism is limited to £5,000,000• Fines, penalties or liquidated, punitive or exemplary damages or any additional damages resulting from the multiplication• Any liability which is insured by or would but for the existence of this Section be insured by any other policy except in respect of any excess beyond the amount payable under such other section had this insurance not been effected• Hazardous locations <p>Please see the Employers' Liability Section, General Exclusions, General Conditions and Claims Conditions.</p>

SIGNIFICANT FEATURES, BENEFITS, EXCLUSIONS OR LIMITATIONS OF THE POLICY

Section 11: Public Liability (optional)

Provides protection against your legal liability for injury to third parties and damage to property including nuisance, trespass, obstruction or interference up to the Limit of Indemnity stated in the schedule plus any costs and expenses.

Significant Features and Benefits	Significant Exclusions and Limitations
<p>Communicable Disease - up to £1,000,000, any one period of insurance</p> <p>Contingent Motor Liability</p> <p>Contractual Liability</p> <p>Corporate Manslaughter - £5,000,000 or the Limit of Indemnity shown in the schedule, whichever is the lower, any one period of insurance</p> <p>Court Attendance Compensation - £750 per day for you, any director or partner; £250 per day for employees</p> <p>Defective Premises Act 1972</p> <p>Environmental Clean Up Costs - £100,000 for any one occurrence and in the aggregate for any one period of insurance</p> <p>General Data Protection Regulations - £1,000,000 or the Limit of Indemnity shown in the schedule, whichever is the lower, any one period of insurance</p> <p>Health & Safety at Work Act 1974</p> <p>Indemnity to Other Persons</p> <p>Legionella - £500,000 for any one occurrence and in the aggregate for any one period of insurance</p> <p>Libel and Slander - £100,000 in any one period of insurance</p> <p>Overseas Personal Liability</p>	<ul style="list-style-type: none"> • Bodily injury to any employee • Damage to products or the cost of making good or recalling such products or the cost of rectifying defective work • Damage to property which you or any of your employees are or have been working on • Cover for acts of Terrorism is limited to £2,000,000 or the Limit of Indemnity stated in the schedule, whichever is the lower • Fines, penalties or liquidated, punitive or exemplary damages or any additional damages resulting from the multiplication of compensatory damages or other non-compensatory damages • The provision of advice or any plan, design, formula or specification given separately for a fee or for which a fee is normally charged • Pollution or contamination other than that caused by a sudden identifiable unintended and unexpected incident • Liability arising directly or indirectly out of exposure to inhalation of, or fears of the consequences of exposure to, or inhalation of asbestos, and the cost of cleaning up, or removal of, or damage to property or any product arising out of any asbestos or asbestos fibres • Liability directly or indirectly caused by, contributed to by, resulting from or arising out of or in connection with: <ul style="list-style-type: none"> – any Cyber Act or Cyber Incident including but not limited to any action taken in controlling, preventing, suppressing or remediating any Cyber Act or Cyber Incident – loss of use, reduction of functionality, repair, replacement, restoration or reproduction of any Data, including any amount pertaining to the value of such Data

SIGNIFICANT FEATURES, BENEFITS, EXCLUSIONS OR LIMITATIONS OF THE POLICY

Significant Features and Benefits

Significant Exclusions and Limitations

This Exclusion shall not apply in respect of:

- Bodily Injury
- physical damage to material property

directly or indirectly caused by, contributed to by, resulting from, arising out of or in connection with a Cyber Act or a Cyber Incident

- Any liability which is insured by or would but for the existence of this Section be insured by any other policy except in respect of any excess beyond the amount payable under such other section had this insurance not been effected
- Hazardous locations
- The excess

Please see the Public Liability Section, General Exclusions, General Conditions and Claims Conditions.

SIGNIFICANT FEATURES, BENEFITS, EXCLUSIONS OR LIMITATIONS OF THE POLICY

Section 12: Products Liability (optional)

Provides protection against your legal liability following Injury or damage caused by your products up to the Limit of Indemnity stated in the schedule plus any costs and expenses. For any claim brought in Canada, the United States of America or any territory within its jurisdiction, the most we will pay, inclusive of costs and expenses, is the Limit of Indemnity.

Significant Features and Benefits	Significant Exclusions and Limitations
<p>Communicable Disease - up to £1,000,000, any one period of insurance</p> <p>Consumer Protection & Food Safety Acts</p> <p>Corporate Manslaughter - £5,000,000 or the Limit of Indemnity shown in the schedule, whichever is the lower, any one period of insurance</p> <p>Court Attendance Compensation - £750 per day for you, any director or partner; £250 per day for employees</p> <p>Cross Liabilities</p> <p>Health & Safety at Work Act 1974</p>	<ul style="list-style-type: none"> • Loss or destruction of or damage to products or the cost of making good or recalling such products nor the cost of rectifying defective work • Loss or destruction of or damage to property which you are working on • Cover for acts of Terrorism is limited to £2,000,000 or the Limit of Indemnity stated in the schedule, whichever is the lower • Fines, penalties or liquidated, punitive or exemplary damages or any additional damages resulting from the multiplication of compensatory damages or other non-compensatory damages • Pollution or contamination unless caused by a sudden, identifiable, unintended and unexpected event which occurs in its entirety at a specific time and place • Liability arising directly or indirectly out of exposure to inhalation of, or fears of the consequences of exposure to, or inhalation of asbestos, and the cost of cleaning up, or removal of, or damage to property or any product arising out of any asbestos or asbestos fibres • Damages where action is brought in a court of law outside a member state of the European Union • Liability directly or indirectly caused by, contributed to by, resulting from or arising out of or in connection with: <ul style="list-style-type: none"> – any Cyber Act or Cyber Incident including but not limited to any action taken in controlling, preventing, suppressing or remediating any Cyber Act or Cyber Incident – loss of use, reduction of functionality, repair, replacement, restoration or reproduction of any Data, including any amount pertaining to the value of such Data

SIGNIFICANT FEATURES, BENEFITS, EXCLUSIONS OR LIMITATIONS OF THE POLICY

Significant Features and Benefits

Significant Exclusions and Limitations

This Exclusion shall not apply in respect of:

- Bodily Injury
- physical damage to material property directly or indirectly caused by, contributed to by, resulting from, arising out of or in connection with a Cyber Act or a Cyber Incident.

- Any liability which is insured by or would but for the existence of this Section be insured by any other policy except in respect of any excess beyond the amount payable under such other section had this insurance not been effected
- Products that you knowingly export directly or indirectly to the USA or Canada (unless specifically extended)
- Products used in aircraft, space, petro-chemical, gas, offshore, shipbuilding and repair or nuclear industries
- Products used in the motor industry other than those not affecting safety, stability, steering or braking of the vehicle
- The excess

Please see the Products Liability Section, General Exclusions, General Conditions and Claims Conditions.

SIGNIFICANT FEATURES, BENEFITS, EXCLUSIONS OR LIMITATIONS OF THE POLICY

Section 13: Commercial Legal Expenses (optional)

Provides cover up to £100,000 for your legal costs and expenses for all claims resulting from one or more event arising at the same time or from the same originating cause.

Significant Features and Benefits	Significant Exclusions and Limitations
<p>Employment Disputes and Compensation Awards</p> <p>Costs incurred in defending an employment dispute, court or tribunal proceedings from a past, present or prospective employee.</p>	<ul style="list-style-type: none"> • Personal injury and loss/damage to property • In respect of compensation awards, our advice must be sought and followed • The total of the compensation awards payable under Employment Disputes and Compensation Awards – Compensation Awards shall not exceed £1,000,000 in any one period of insurance
<p>Legal Defence</p> <ul style="list-style-type: none"> • Defending an insured person’s legal rights prior to legal proceedings when dealing with the police or relevant Health and Safety authority where it is alleged that an insured person has or may have committed a criminal offence in connection with your business activities • Defending non-motor criminal prosecutions arising from your business activities • Defending civil actions taken against an insured person for compensation under data protection legislation when handling personal data in their capacity as a data controller and/or a data processor • Defending a civil action taken against you for wrongful arrest in respect of an accusation of theft • The attendance expenses of your employees for jury service • Defending a disciplinary hearing against the insured person by the relevant authority • Appealing against the imposition or terms of any Statutory Notice issued under UK legislation affecting your business 	<ul style="list-style-type: none"> • Any criminal investigation or enquiry by HM Revenue & Customs • Motoring prosecutions • The ownership, driving or use of a motor vehicle • The loss, alteration, corruption or distortion of, or damage to stored personal data, or • A reduction in the functionality, availability, or operation of stored personal data resulting from hacking (unauthorised access), malicious or negligent transfer (electronic or otherwise) of a computer program that contains any malicious or damaging code, computer virus or similar mechanism

SIGNIFICANT FEATURES, BENEFITS, EXCLUSIONS OR LIMITATIONS OF THE POLICY

Significant Features and Benefits

Statutory Licence Appeal

Appealing to the relevant statutory or regulatory authority, court or tribunal, following a decision by a licensing or regulatory authority to suspend, alter, refuse to renew or cancel your licence, mandatory registration or British Standard Certificate of Registration..

Contract Disputes

Negotiating your legal rights in a contractual dispute arising from an agreement or alleged agreement entered into by you or on your behalf, for the purchase, hire, sale or provision of goods or of services.

Debt Recovery

Negotiating your legal rights, including enforcement of judgment to recover money and interest due from the sale or provision of goods or services.

Property Protection

Pursuing your legal rights in a civil action following an event causing physical damage to material property which you own or are responsible for, or any nuisance or trespass.

Personal Injury

At your request, pursuing your employees' and their family members' legal rights following their death or bodily injury..

Significant Exclusions and Limitations

- Appeals against the imposition or terms of any Statutory Notice issued in connection with your licence, mandatory registration or British Standard Certificate of Registration
- The original application or renewal application of a statutory licence, mandatory registration or British Standard Certificate of Registration
- The ownership, driving or use of a motor vehicle

- The amount in dispute must exceed £500 (incl VAT)
- £500 excess applies if the amount in dispute exceeds £5,000 (incl VAT)

- The debts must exceed £500 (incl VAT)
- Disputes arising within the first 90 days of the policy if the agreement was entered into before the start of the policy

- Contracts entered into
- Goods in transit, lent or hired out by you
- Goods not at your premises, unless you are using them
- Damage to, or caused by, motor vehicles
- Enforcement of a covenant by or against the business

- Illness or bodily injury that happens gradually
- Psychological injury or mental illness unless the condition follows a specific or sudden accident that has caused physical bodily injury
- Clinical negligence

SIGNIFICANT FEATURES, BENEFITS, EXCLUSIONS OR LIMITATIONS OF THE POLICY

Significant Features and Benefits	Significant Exclusions and Limitations
<p>Tax Protection</p> <p>Tax enquiries, Employee compliance disputes & VAT disputes.</p>	<ul style="list-style-type: none">• Tax avoidance scheme• Failure to register for VAT or PAYE• Import or excise duties and import VAT
<p>Tenancy Disputes</p> <p>Legal proceedings for civil action relating to a tenancy dispute between you and your landlord arising from premises leased or rented to you.</p>	<ul style="list-style-type: none">• any dispute arising from or relating to rent, service charges or renewal of the tenancy agreement.
<p>The Legal Expenses Section is underwritten by DAS Legal Expenses Insurance Company Limited.</p>	<p>Please see the Commercial Legal Expenses Section, General Exclusions, General Conditions and Claims Conditions.</p>

SIGNIFICANT FEATURES, BENEFITS, EXCLUSIONS OR LIMITATIONS OF THE POLICY

Section 14: Personal Accident (optional)

Provides compensation to you for an insured person aged between 16 to 70 should they sustain accidental bodily injury that results in an insured event.

Significant Features and Benefits	Significant Exclusions and Limitations
<p>Capital Sum Benefits - £25,000</p> <p>Weekly Benefits - £100</p> <p>Deferment Period - 4 weeks</p> <p>Insured Event:</p> <ul style="list-style-type: none"> • Death • Loss of Limb • Loss of Sight, Hearing or Speech • Permanent Total Disablement • Temporary Total Disablement <p>Three different Operative Time options:</p> <p>24 Hour</p> <p>Occupational</p> <p>Occupational plus commuting</p> <p>Disappearance - if the insured person has been missing for more than 180 consecutive days.</p> <p>Medical Expenses Cover - following injury up to 5% of the Capital Benefit covered; 15% of the Weekly Benefit covered.</p>	<ul style="list-style-type: none"> • Claims Evidence Condition • Pre-existing physical or mental disability, infirmity, medical condition, chronic or recurring ailment • Any communicable disease • Insanity, intentional self-injury, suicide, attempted suicide • Participation in any criminal act or civil commotion • Flying or other aerial activities (other than as a passenger of a recognised airline) • Pregnancy or childbirth • Deliberate exposure to danger (except in an attempt to save human life) • Practising or taking part in: <ul style="list-style-type: none"> – any kind of racing (other than foot races) – mountaineering or rock climbing – abseiling, bungee jumping, potholing or similar underground activities – underwater activities involving the use of breathing apparatus – engaging in winter sports other than curling or skating – speed or time trials – engaging in any sport undertaken on a professional or semi-professional basis – any operational duties as a member of the armed forces • The effects of alcohol or drugs (other than drugs prescribed by a qualified registered medical practitioner) • Any treatment for drug addiction • Any Weekly Benefit during the Deferment Period • Any benefit to any person aged less than 75 <p>Please see the Personal Accident Section, General Exclusions, General Conditions and Claims Conditions.</p>

IMPORTANT INFORMATION

How to make a Claim

Covéa Insurance Commercial Careline is a service operated 24 hours a day, 365 days a year.

You can notify us of a claim by:

Telephone: **0330 024 2397**

Calls may be recorded for training and evidential purposes.

Email: **ccl@coveainsurance.co.uk**

Post: **Covéa Insurance Commercial Careline, A&B Mills, Dean Clough, Halifax, HX3 5AX.**

If you wish to make a claim under the Commercial Legal Expenses Section please call **0330 024 2364.**

Your Rights to Cancel the Policy

If this cover does not meet your requirements, please return all your documents to your broker. If cover has not yet started you will receive a full refund of the premium. If cover has started we will refund the premium for the exact number of days left on the policy. No refund will be given if a claim has been submitted or there have been any incidents likely to give rise to a claim during the current period of insurance.

How to make a Complaint

It is always our intention to provide a first class standard of service. However we do appreciate that occasionally things go wrong. In some cases the broker who arranged your insurance will be able to resolve any concerns, particularly if your complaint relates to the way the policy was sold, and you should contact them directly.

Alternatively please contact us using the following details quoting your policy or claim number.

Customer Relations Covéa Insurance, A&B Mills, Dean Clough, Halifax, HX3 5AX

Telephone: **0330 221 0444**

Calls may be recorded for training and evidential purposes.

Website: **www.coveainsurance.co.uk**

Email: **customer.relations-rgd@coveainsurance.co.uk**

Full details of the Covéa Insurance Internal Complaints Procedure are detailed in our leaflet 'Complaints Procedure' which is available on request or may be downloaded from our website at **www.coveainsurance.co.uk/complaints.**

Commercial Legal Expenses Section

If you have a complaint regarding the Commercial Legal Expenses Section, you or your broker should contact

The Customer Relations Department, DAS Legal Expenses Insurance Company Limited, DAS Parc, Greenway Court, Bedwas, Caerphilly CF83 8DW

Telephone: **0344 893 9013**

Email: **customerrelations@das.co.uk**

Online form: **www.dasinsurance.co.uk/complaints**

Further details of DAS internal complaint-handling procedures are available on request.

Financial Ombudsman Service

You may be eligible to refer your complaint to the Financial Ombudsman Service. Their contact details are:

Financial Ombudsman Service, Exchange Tower, London, E14 9SR

Telephone: **0800 023 4567**

Website: **www.financial-ombudsman.org.uk**

Email: **complaint.info@financial-ombudsman.org.uk**

Financial Services Compensation Scheme

Covéa Insurance and DAS Legal Expenses Insurance Company Limited are covered by the Financial Services Compensation Scheme. You/an Insured Person may be entitled to compensation from the scheme if we are unable to meet our liabilities under this insurance.

Further information is available from the:

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

Telephone: **020 7741 4100**

Website: **www.fscs.org.uk**

Email: **enquiries@fscs.org.uk**

IMPORTANT INFORMATION

Registration and Regulatory Information

This Insurance is provided by Covea Insurance plc. Covea Insurance plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Registration Number 202277. Registered Office: **A & B Mills, Dean Clough, Halifax, HX3 5AX**. Registered in England and Wales Number 613259.

Commercial Legal Expenses Section

This Section is underwritten by DAS Legal Expenses Insurance Company Limited who are registered in England and Wales, Company Number 103274.

Website: www.dasinsurance.co.uk

Registered Address:

**DAS Legal Expenses Insurance Company Limited,
DAS Parc, Greenway Court, Bedwas, Caerphilly
CF83 8DW**

DAS Legal Expenses Insurance Company Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. (FRN202106)

You can check the regulatory status on the Financial Services Register by visiting the Financial Conduct Authority's website: www.fca.org.uk/register.

