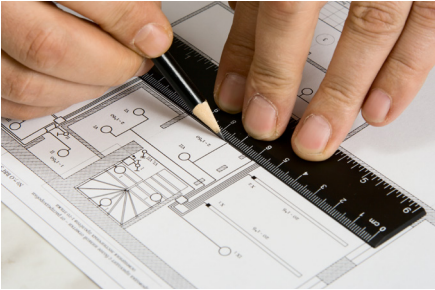


# Your Business Insurance

Professionals Product



# Welcome...

## to your Policy Summary

The Professionals Insurance product is designed to meet the demands and needs of self-employed persons and small businesses (including limited companies) undertaking a variety of professional and clerical trades who wish to protect their business.

As standard, the policy will provide cover for:

- Public and Products Liability

The following optional additional covers are also available:

- Employers' Liability
- Tools
- Goods in Transit
- Accidental Death

This Policy Summary does not describe all the terms and conditions of your policy, so please take time to read the policy document to make sure you understand the cover it provides.

Your cover is valid for 12 months and is renewable annually.

### Registration and Regulatory Information

This insurance cover is provided by Covea Insurance plc, Norman Place, Reading, Berkshire RG1 8DA. Registered in England and Wales No. 613259.

Covea Insurance plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Its Firm Reference Number is 202277.

You can check this on the Financial Services Register by visiting the FCA's website [www.fca.org.uk/register](http://www.fca.org.uk/register).

# Significant features and benefits of the policy

The table below shows the benefits of this policy and the maximum amounts we will pay in the event of a claim:

Description	Cover
<p><b>Public and Products Liability (Compulsory)</b></p> <p>Legal liability for injury, illness or disease to any member of the public and damage to their property occurring during the period of insurance and arising out of the business (including up to £1,000,000 per period of insurance in respect of Communicable Disease.)</p>	<p>Limits of Indemnity available:            £1 Million            £2 Million            £5 Million</p>
<p><b>Employers' Liability (Optional)</b></p> <p>Legal liability for injury, illness, death or disease of any employee caused during the period of insurance and arising out of the business of the insured</p>	<p>£10 Million Limit of Indemnity</p>
<p><b>Tools Cover (Optional)</b></p> <p>Damage to hand tools and hand held portable tools owned for use in connection with the business including loss or theft from unattended vehicles</p>	<p>If required all manual principals, partners, directors and/or employees must be included for the same level of cover</p> <p>Maximum limits available:            £1,250, £2,500 or £5,000</p> <p>A limit of £500 or 20% of the sum insured whichever is greater applies in respect of any one tool</p>
<p><b>Goods in Transit (included with Tools Cover)</b></p> <p>Damage to goods pertaining to the business whilst in or on or being loaded into or onto or unloaded from any motor vehicle owned by or operated under the direct control of the Insured</p>	<p>£500 Maximum Limit any one occurrence</p>
<p><b>Accidental Death Cover</b></p> <p>Accidental death of any insured person caused by a sudden unexpected event following an accident within the territorial limits</p>	<p>£10,000 for any one event</p>
<p><b>Significant features and benefits of the policy</b></p> <ul style="list-style-type: none"> <li>• Up to 10 employees can be included on the policy</li> <li>• Automatic temporary employees extension for up to 50 working days per year</li> <li>• Health and Safety at Work Act legal fees and costs</li> <li>• Wide work definition for most trades</li> <li>• Legal liability arising out of the Defective Premises Act (1972)</li> <li>• Contingent Motor Third Party Liability in respect of vehicles used in connection with the business</li> <li>• Contractual liability</li> <li>• Corporate manslaughter cover</li> <li>• Cross liabilities</li> <li>• Court attendance costs</li> <li>• Indemnity to Principal</li> <li>• Work overseas extension for non-manual temporary work undertaken anywhere in the world</li> <li>• No minimum premium</li> <li>• No Claims Discounts available earning up to 20% for 4 or more claims free years</li> <li>• Option to pay by Instalments (via Direct Debit)</li> <li>• Dedicated Commercial Claims Careline 0330 024 2266 operated 24 hours a day, 365 days a year, by staff trained in managing commercial claims</li> <li>• Free 24 hour Business Legal Helpline</li> </ul>	

# Significant and unusual exclusions or limitations of the policy

The table below shows exclusions that are contained in your policy and where they can be found. For full details of the exclusions, please refer to the policy document.

Description	See Policy Document
<p><b>General Policy Conditions and Exclusions</b></p> <ul style="list-style-type: none"> <li>• Alteration in the Number of Workers Condition</li> <li>• Alteration in Risk Condition</li> <li>• Reasonable Precautions Condition</li> <li>• Sanctions Condition</li> <li>• Electronic Risk Exclusion</li> <li>• Communicable Disease Exclusion</li> </ul> <p>For full details of the exclusions and conditions please refer to the General Conditions and General Exclusion Sections of the policy document.</p>	<p>Page 7</p> <p>Page 7</p> <p>Page 9</p> <p>Page 9</p> <p>Page 10</p> <p>Page 11</p>
<p><b>Public and Products Liability Section Excesses:</b></p> <p><b>General property damage:</b></p> <ul style="list-style-type: none"> <li>• £100</li> <li>• The general property damage excesses is doubled for the first period of insurance only if less than 2 years experience in the trade</li> <li>• Additional employees not covered by the temporary employees extension that are taken on during the period of insurance and Covéa Insurance is not informed within 14 days – £500</li> </ul> <p><b>General:</b></p> <ul style="list-style-type: none"> <li>• Damage to property owned by hired to or in the custody or control of you or any insured person</li> <li>• Bodily injury or damage arising from or contributed to by any design plan specification or advice provided: <ul style="list-style-type: none"> <li>(a) for work not undertaken by you</li> <li>(b) by any architect, quantity surveyor, or consulting engineer or</li> <li>(c) by any person other than you</li> </ul> </li> <li>• The cost of: <ul style="list-style-type: none"> <li>(a) rectifying defective workmanship</li> <li>(b) repairing or replacing faulty goods supplied or work carried out</li> </ul> </li> <li>• Insurance required under clause 6.5.1 of the standard form of building contract or any similar clause</li> <li>• Bodily injury or damage arising from the failure or partial failure of any fire, security or warning device to fulfil its intended function</li> <li>• Liability arising from the ownership or use of mechanically propelled vehicles for which compulsory insurance is required by any road traffic legislation</li> <li>• Bodily Injury to employees</li> <li>• Bodily Injury or damage arising from work involving asbestos</li> <li>• 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"> <li>(a) 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</li> <li>(b) loss of use, reduction of functionality, repair, replacement, restoration or reproduction of any Data, including any amount pertaining to the value of such Data</li> </ul> <p>This Exclusion shall not apply in respect of:</p> <ul style="list-style-type: none"> <li>(i) Bodily Injury</li> <li>(ii) physical damage to material property</li> </ul> <p>directly or indirectly caused by, contributed to by, resulting from, arising out of or in connection with a Cyber Act or a Cyber Incident.</p> </li> <li>• Terrorism</li> </ul>	<p>Page 16</p> <p>Endorsement 5</p> <p>Page 15</p> <p>Page 16</p> <p>Page 16</p> <p>Page 16</p> <p>Page 14</p> <p>Page 16</p> <p>Page 16</p> <p>Page 16</p> <p>Page 16</p> <p>Page 16</p> <p>Page 17</p> <p>Page 10</p>

# Significant and unusual exclusions or limitations of the policy

Description	See Policy Document
<p><b>Employers' Liability Section (Optional)</b></p> <p><b>General:</b></p> <ul style="list-style-type: none"> <li>Bodily Injury when the employee is entering or getting onto, travelling in or alighting from a motor vehicle in circumstances where road traffic legislation requires insurance or security</li> </ul>	<p>Page 19</p>
<p><b>Tools Cover Section (Optional)</b></p> <p><b>Excesses:</b></p> <ul style="list-style-type: none"> <li>Theft from unattended motor vehicles – £250</li> <li>All other claims – £60</li> </ul> <p><b>General:</b></p> <ul style="list-style-type: none"> <li>Any single article exceeding £500 or 20% of the sum insured whichever is greater</li> <li>Loss or damage to tools whilst lent out or hired out</li> <li>Damage to tools from wear and tear, rust, breakdown, cleaning, repair or restoration</li> <li>Theft from unattended motor vehicles, trailers, rooms or boxes where there is no forcible and violent entry to the vehicle, trailer, room or box</li> <li>Damage to portable computers and ancillary equipment and/or portable telecommunication equipment caused by theft or attempted theft from an unattended motor vehicle unless the vehicle is securely locked and the insured property is hidden from view</li> </ul>	<p>Page 20</p> <p>Page 20</p> <p>Page 20</p> <p>Page 20</p> <p>Page 20</p> <p>Page 20</p>
<p><b>Important note:</b></p> <p>In addition there are specific exclusions and limitations that will apply to certain trades and you should discuss your specific requirements with your broker to ensure the cover provided is suitable for your needs.</p>	
<p><b>Goods in Transit Section (Optional)</b></p> <p><b>General:</b></p> <ul style="list-style-type: none"> <li>Damage caused by deterioration or any inadequate packing or insulation</li> <li>Damage caused by theft or attempted theft</li> <li>Damage due to delay or any other indirect loss</li> </ul>	<p>Page 21</p> <p>Page 21</p> <p>Page 21</p>

# Significant and unusual exclusions or limitations of the policy

Description	See Policy Document
<p><b>Accidental Death Cover Section</b></p> <p><b>General:</b></p> <p>Death directly or indirectly arising out of:</p> <ul style="list-style-type: none"> <li>• the insured person committing suicide or intentionally inflicting self-injury</li> <li>• war, invasion, act of foreign enemy, hostilities, civil war, rebellion, revolution, terrorist activity, insurrection or usurped power</li> <li>• the actual or threatened malicious use of pathogenic or poisonous biological or chemical materials</li> <li>• nuclear reaction, nuclear radiation or radioactive contamination</li> <li>• venereal disease or Acquired Immune Deficiency Syndrome (AIDS), AIDS Related Complex (ARC) or Human Immunodeficiency Virus (HIV) howsoever these have been acquired or may be named</li> <li>• deliberate exposure to exceptional danger (except in an attempt to save human life) or the insured person's own criminal act or being under the influence of alcohol or drugs</li> <li>• the insured person being intoxicated by alcohol or drugs</li> <li>• neuroses, psychoneuroses, psychopathies or psychoses, anxiety, stress, fatigue or mental or emotional diseases or disorders of any type</li> <li>• the insured person's motor-cycling, hunting, mountaineering, racing (other than on foot), playing football, rugby, icehockey or polo, skiing, tobogganing, parachuting, hang-gliding or pot-holing</li> <li>• the insured person's flying (except as a passenger and not as a member of the crew, for the purpose of engaging in any trade or technical operation therein in any properly certificated or licensed powerdriven aircraft)</li> </ul>	<p>Page 22</p> <p>Page 22</p> <p>Page 22</p> <p>Page 22</p> <p>Page 22</p> <p>Page 22</p> <p>Page 22</p> <p>Page 22</p> <p>Page 22</p> <p>Page 22</p>

# Customer Information

## How to contact us to make a claim

Should you be unfortunate enough to have to make a claim, **Covéa Insurance Commercial Careline** will manage all aspects of the claim for you from the time it is reported.

## Covéa Insurance Commercial Careline

- Dedicated telephone number – **0330 024 2266**
- Dedicated fax number – **0330 024 2623**
- By E-mail – **[newcommercialclaims@coveainsurance.co.uk](mailto:newcommercialclaims@coveainsurance.co.uk)**
- In writing to – **Covéa Insurance Commercial Careline, Norman Place, Reading RG1 8DA**

**Covéa Insurance Commercial Careline** is a service available to customers 24 hours a day, 365 days a year. Staff trained in managing commercial claims will:

- Take the details of your claim over the phone, in most cases removing the need for completion of an incident report form.
- Take control of the management of claims from start to finish and arrange replacement of goods lost or stolen using the latest product information.

Our aim is to bring your claim to a speedy and satisfactory conclusion.

## How to cancel your policy

If you do not want to accept the policy you have the right to cancel it within 14 days from the date of purchase of your policy or the day you receive your policy documentation, whichever is later. To do this you must return the policy documentation to your broker when giving your instruction to cancel.

If cover has not yet started a full refund will be given. If cover has started we will refund the premium for the exact number of days left on the policy, less an additional charge of £25 plus the prevailing rate of Insurance Premium Tax as stated on your policy schedule. 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. We will also do this if you want to cancel the policy within 14 days after the renewal date.

You may cancel the policy at any other time by contacting your broker.

If you cancel your policy after 14 days and a claim has been submitted or there have been any incidents likely to give rise to a claim during the current period of insurance, we will not refund any part of the premium. If you have a Loan Agreement with Covéa Insurance, all outstanding monies must be paid to us as described in your Loan Agreement.

If no claims have been submitted and there have been no incidents that are likely to give rise to a claim during the current period of insurance, we will refund the premium for the exact number of days left on the policy less an additional charge of £25 plus the prevailing rate of Insurance Premium Tax as stated on your policy schedule.

## 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, Norman Place, Reading, RG1 8DA Telephone: 0330 221 0444

Website: [www.coveainsurance.co.uk](http://www.coveainsurance.co.uk)

E-mail: [customer.relations-rdg@coveainsurance.co.uk](mailto:customer.relations-rdg@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](http://www.coveainsurance.co.uk/complaints).

You may be eligible to refer your complaint to the Financial Ombudsman Service. There are a few instances where they will not be able to assist and they will confirm if your complaint is eligible when you contact them. Their contact details are:

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

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

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

## Financial Services Compensation Scheme

We are covered by the Financial Services Compensation Scheme. You may be entitled to receive compensation from the scheme if we cannot meet our obligations.

Further information is available from the Financial Services Compensation Scheme, 10th Floor, Beaufort House, 15 St Botolph Street, London EC3A 7QU. [www.fscs.org.uk](http://www.fscs.org.uk).

# Your Business Insurance

## Professionals Product

0330 221 0444

All calls may be recorded for training and evidential purposes

[www.coveainsurance.co.uk](http://www.coveainsurance.co.uk)

Covéa Insurance  
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