

Executive Business

Policy Wording



Executive Business Policy

Thank you for choosing Covéa Insurance.

This is **your** policy. It sets out the details of **your** insurance contract with Covéa Insurance.

Your premium and the other terms of **your** policy have been calculated upon the information shown in the policy **schedule** and recorded in:

- any application for the insurance completed by **you** or on **your** behalf (proposal form, Statement of Fact or electronic application);
- any written information supplied by **you** supplementary to the application for the insurance;
- any declaration in connection with the above.

Please read the policy and **schedule** carefully to ensure that the cover meets **your** requirements.

Please contact **your** insurance broker if **you** have any questions or if **you** wish to make any adjustments.

Executive Business Policy

Introduction

Each section of this policy, the **schedule** and any endorsements, together with this Introduction and the Definitions, General Conditions and General Exclusions shall be read as one document. Any word or expression given a specific meaning in:

- a) the **schedule**, and policy endorsements, or this Introduction and the Definitions, General Conditions and General Exclusions shall have the same meaning throughout the policy unless **we** state otherwise
- b) an individual section or any section endorsements shall only have the same meaning throughout such section or endorsement unless **we** state otherwise.

Any such word or expression given a specific meaning shall be highlighted with bold text within the policy wording.

In return for **you** having paid or agreed to pay the premium for the **period of insurance**, **we** will indemnify **you**, subject to the terms contained in or endorsed on the policy, in respect of **damage, bodily injury** or liability or pay other benefits which fall within the Insured sections of this policy, provided that the **damage, bodily injury** or liability which gives rise to the claim occurs (or in the case of the Employer's Liability Section is caused) during the **period of insurance** and in connection with the **business**.

The **schedule** shows the sections of the policy that are Insured.

IMPORTANT

This policy is a legal contract.

You have a duty to make a fair presentation of the risk which is covered by this policy. Therefore **you** should ensure that any information **you** have provided to **us** and the content of any application form, declaration and / or Statement of Fact is accurate and complete. Where **you** have provided **us** with information which relates to matters of **your** expectation or belief, it does not matter if such information turns out to be inaccurate provided that **you** acted in good faith when **you** provided **us** with such information. If **you** do not comply with **your** duty to make a fair presentation of the risk, **your** policy may not be valid or the policy may not cover **you** fully or at all.

You must also tell **us** about any facts or changes which affect **your** insurance and which have occurred either since the policy started or since the last renewal date.

If **you** are not sure whether certain facts are relevant please ask **your** insurance broker. If **you** do not tell **us** about relevant changes, **your** policy may not be valid or the policy may not cover **you** fully or at all.

You should keep a written record (including copies of letters) of any information **you** give **us** or **your** insurance broker.

Executive Business Policy

Our promise of satisfaction and service

If this policy does not meet your needs, you have the right to cancel it for a period of 14 days from the date your policy begins or from the date you receive this policy document if this happens later. If you cancel it in this period you will receive a full premium refund. If you have made a claim or an incident giving rise to a claim has occurred during this period, you must reimburse us for any claims payments we have made, or may be required to pay.

Please see the General Condition - Cancellation on page GEN 17.

Confidentiality

We promise complete confidentiality and security in all matters relating to your insurance arrangements.

Authorisation and Regulation

Covea Insurance plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

It appears on the Financial Services register under number 202277.

Financial Services Compensation Scheme

We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the FSCS if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim. Further information is available from the Financial Services Compensation Scheme, 10th Floor, Beaufort House, 15 St. Botolph Street, London EC3A 7QU. Telephone: 0207 892 7300 or at www.fscs.org.uk

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Executive Business Assistance

Helplines

These Helpline services are provided by DAS Legal Expenses Insurance Company. These services are provided 24 hours a day, seven days a week however they may need to arrange to call you back depending on your enquiry.

To help DAS check and improve service standards, they may record all inbound and outbound calls.

Eurolaw Legal Advice Service

This will give you confidential legal advice over the phone on any commercial legal problem affecting your business, under the laws of the United Kingdom of Great Britain and Northern Ireland, any European Union country, the Isle of Man, the Channel Islands, Switzerland and Norway.

Wherever possible the Legal Advice helpline aims to provide immediate advice from a qualified legal advisor. However if this is not possible they will arrange a call back at a time to suit you.

The Legal Advisors provide advice on the laws of England and Wales 24 hours a day, 7 days a week, 365 days a year. Where advice is sought in an area of law beyond this jurisdiction or in respect of very specialist matters, they will refer you to one of their specialist advisors. This will include European law and certain areas of law for Scotland and Northern Ireland.

Specialist advice is provided 9am - 5pm, Monday to Friday, excluding public and bank holidays. If calls are made outside these times, we will call you back.

Tax Advice Service

This will give you confidential advice over the phone on any tax matters affecting your business, under the laws of the United Kingdom. This is provided by tax advisors 9am-5pm, Monday to Friday, excluding public and bank holidays. If calls are made outside these times, they will call you back.

Business Assistance

In the event of an unforeseen emergency affecting your premises which causes damage or potential danger, DAS will contact a suitable repairer or contractor and arrange assistance on your behalf. All costs of assistance provided are your responsibility.

To contact the above services, phone 0330 024 2364 quoting your policy number.

Counselling

This will provide all your employees (including any members of their immediate family who permanently live with them) with a confidential counselling service over the phone if they are aged 18 or over (or aged between 16 and 18 and in full-time employment). This includes, where appropriate, onward referral to relevant voluntary and/or professional services. Any costs arising from the use of these referral services will not be paid by DAS. The counselling service helpline is open 24 hours a day, seven days a week.

To contact the Counselling Helpline, phone 0330 134 8165.

DAS will not accept responsibility if the Helpline Services fail for reasons they cannot control.

Employment Manual

The DAS Employment Manual offers comprehensive, up to date guidance on rapidly changing employment law. To view it, please visit www.dasinsurance.co.uk/employment-manual. If you'd like notifications of when updates are made to the Employment Manual, please email **us** at employmentmanual@das.co.uk and quote **TS5/6120212**.

DAS Business Law

Using www.dasbusinesslaw.co.uk you can create ready-to-sign contracts, agreements and letters in minutes. Developed by solicitors and tailored by you using our smart document builders.

The service also provides useful tools, articles and information on matters such as new legislation, employment issues, property law and taxation all regularly updated by legal experts to help you keep your business one step ahead. To access DASbusinesslaw, you will need to register at www.dasbusinesslaw.co.uk, using your DAS policy number as below.

When registering, please enter the following code which will provide you with access to a range of free documents: DASBCOV100.

If you experience any problems accessing the service, please email details of your problem to businesslaw@das.co.uk with your policy number in the subject box.

Executive Business Assistance

Claims procedure

If you need to make a claim under this policy (other than under the Legal Expenses sub-section) please contact your insurance broker or call us on **0330 024 2266**.

To ensure we maintain a high quality service, we may monitor or record telephone calls.

From the moment you or your insurance broker calls, we will take full responsibility for dealing with your claim. When you telephone please ensure you have your policy number and details of the claim to hand.

We will:

- confirm whether the event is insured
- if necessary, arrange for a loss adjuster to contact you
- give you advice on how your claim will be dealt with and any excess you may have to pay. In most cases you will need to complete a claim form.

If we cannot settle immediately, your claim will be under the personal control of a nominated claims handler who will manage the whole claim and will act as your point of contact. We will give you regular progress reports and settle your claim as fairly and promptly as possible.

The claims procedure for Legal Expenses is set out within that sub-section of the policy.

Advice and Services

Customers with a disability

We are able to provide, upon request, audio tapes, large print and Braille documentation. Please advise us if you require any of these services to be provided so that we can communicate in an appropriate manner. Alternatively, if you have hearing or speech difficulties and have access to a text telephone you can call any of our numbers using the text relay service operated by Action on Hearing Loss (formerly known as RNID).

Risk Management

Our experienced Risk Management Surveyors are available to visit your business to give you help and guidance on suitable security measures. They can also give you advice on practical steps to protect your premises from fire, extreme weather conditions and many other aspects including health and safety.

Complaints Procedure

We are committed to giving you a first class service at all times and will make every effort to meet the high standards we have set. If you feel we have not attained the standard of service you would expect or you are dissatisfied in any other way, then this is the procedure that you should follow:

If you have a complaint under this policy (other than for Legal Expenses), you or your insurance broker should write to us at:

Customer Relations
Covéa Insurance
Norman Place, Reading, Berkshire. RG1 8DA
or telephone us on: **0330 221 0444**
or e-mail us on: **customer.relations-rdg@coveainsurance.co.uk**

If you remain dissatisfied you may, under certain circumstances, refer your complaint to:

The Financial Ombudsman Service
Exchange Tower
London
E14 9SP
Email: complaint.info@financial-ombudsman.org.uk
Website: www.financial-ombudsman.org.uk

Please note the Financial Ombudsman Service will only normally consider a complaint once we have issued a final response. Following this procedure will not affect your legal rights.

Details of our internal complaint - handling procedure are available on request or may be downloaded from our website at www.coveainsurance.co.uk/complaints. The complaints procedure for Legal Expenses is set out within that sub-section of the policy.

Executive Business Assistance

How We Use Your Information

Please visit www.coveainsurance.co.uk/dataprotection for further information about how and when we process your personal information under our full Privacy Policy.

The personal information, provided by **you**, is collected by or on behalf of Covea Insurance plc ('we, us, our') and may be used by **us, our** employees, agents and service providers acting under **our** instruction for the purposes of insurance administration, underwriting, claims handling, for research or for statistical purposes.

We may process **your** information for a number of different purposes. For each purpose **we** must have a legal ground for such processing. When the information that **we** process is classed as "sensitive personal information", **we** must have a specific additional legal ground for such processing.

Generally, **we** will rely on the following legal grounds:

- It is necessary for **us** to process **your** personal information to provide **your** insurance policy and services. **We** will rely on this for activities such as assessing **your** application, managing **your** insurance policy, handling claims and providing other services to **you**.
- **we** have an appropriate business need to process **your** personal information and such business need does not cause harm to **you**. **We** will rely on this for activities such as maintaining **our** business records and developing, improving **our** products and services.
- **we** have a legal or regulatory obligation to use such personal information.
- **we** need to use such personal information to establish, exercise or defend **our** legal rights.
- **you** have provided **your** consent to **our** use of **your** personal information, including sensitive personal information.

How We Share Your Information

In order to sell, manage and provide **our** products and services, prevent fraud and comply with legal and regulatory requirements, **we** may need to share **your** information with the following third parties, including:

- Reinsurers, Regulators and Authorised/Statutory Bodies
- Credit reference agencies
- Fraud prevention agencies
- Crime prevention agencies, including the police
- Suppliers carrying out a service on **our**, or **your** behalf
- Product providers where you've opted to buy additional cover
- Other insurers, business partners and agents
- Other companies within the Covea Insurance Group

Marketing

We will not use **your** information or pass it on to any other person for the purposes of marketing further products or services to **you** unless **you** have consented to this.

Fraud Prevention and Detection

In order to prevent or detect fraud and money laundering **we** will check **your** details with various fraud prevention agencies, who may record a search. Searches may also be made against other insurers' databases. If fraud is suspected, information will be shared with those insurers. Other users of the fraud prevention agencies may use this information in their own decision making processes.

We may also conduct credit reference checks in certain circumstances. **You** can find further details in **our** full Privacy Policy explaining how the information held by fraud prevention agencies may be used or in which circumstances **we** conduct credit reference checks and how these checks might affect **your** credit rating.

Automated Decisions

We may use automated tools with decision making to assess **your** application for insurance and for claims handling processes, such as price rating tools, flood, theft and subsidence area checks and credit checks.

These automated decisions will produce a result on whether **we** are able to offer insurance, the appropriate price for **your** policy or whether **we** can accept **your** claim. If **you** object to an automated decision, **we** may not be able to offer **you** an insurance quotation or renewal.

How to Contact Us

Please contact **us** if **you** have any questions about **our** Privacy Policy or the information **we** hold about **you**:

The Data Protection Officer, Covea Insurance plc, 50 Kings Hill Avenue, Kings Hill, West Malling, Kent ME19 4JX or email: dataprotection@coveainsurance.co.uk.

Executive Business Assistance

Employers' Liability Tracing Office

If **your** policy provides Employers' Liability cover information relating to **your** insurance policy will be provided to the Employers' Liability Tracing Office (the "ELTO") and added to an electronic database, (the "Database") in a format set out by the Employers' Liability Insurance: Disclosure by Insurers Instrument 2010.

The Database assists individual consumers (the Claimants) who have suffered an employment related injury or disease arising out of their course of employment in the UK whilst working for employers carrying on, or who carried on, business in the UK and who are covered by the employers' liability insurance of their employers to identify:

- which insurer (or insurers) was (or were) providing employers' liability cover during the relevant periods of employment; and
- the relevant employers' liability insurance policies.

The Database and the data stored on it may be accessed and used by the Claimants, their appointed representatives, insurers with potential liability for UK commercial lines employers' liability insurance cover and any other persons or entities permitted by law.

The Database will be managed by the ELTO and further information can be found on the ELTO website: www.elto.org.uk

Definitions

Any words or expressions listed below will carry the same meaning wherever they appear in bold in the policy unless stated otherwise.

accident

direct physical loss caused by:

- electrical or mechanical **breakdown** including rupture or bursting caused by centrifugal force
- artificially generated electrical current including electric arcing that damages electrical devices, appliances or wires
- **explosion** or **collapse of covered equipment** operating under steam or other fluid pressure
- **damage** to hot water boilers, other water heating equipment, oil, water storage tanks or other **covered equipment** operating under steam or other fluid pressure caused by or resulting from any condition or event (not otherwise excluded) occurring inside such equipment
- **damage** caused by operator error that results in the overloading of **covered equipment**

All accidents that are the result of the same event will be considered as one accident

act of terrorism

- a) any act or preparation in respect of action or threat of action designed to influence the government de jure or de facto of any nation or any political division of any nation, or in pursuit of political, religious, ideological, or similar purposes to intimidate the public or a section of the public of any nation by any person or group of persons whether acting alone or on behalf of or in connection with any organisation or government de jure or de facto and which:
 - i) involves serious violence against a person
 - ii) involves serious damage to property
 - iii) endangers a person's life other than that of the person committing the action
 - iv) creates a serious risk to the health or safety of the public or a section of the public
 - v) is designed to interfere with or seriously disrupt an electronic system.
- b) any action taken in controlling preventing suppressing or in any way relating to any act of terrorism

biomass or biogas installation

any equipment and machinery used in connection with running a biomass or biogas heating or power-generation plant, including anaerobic digesters, storage tanks, augers, screeners, scrubbers, boilers, gas engines, generators, heat exchangers, pumps and motors

bodily injury

death, injury, illness, disease or shock – (not applicable to Legal Expenses sub-section)

breakdown

- the actual breaking, failure, distortion or burning out of any part of the **covered equipment** whilst in ordinary use arising from defects in the **covered equipment** causing its sudden stoppage and necessitating repair or replacement before it can resume work
- fracturing of any part of the **covered equipment** by frost, when such fracture renders the **covered equipment** inoperative
- the actual and complete severance of a rope but not breakage or abrasion of wires or strands even though replacement may be necessary
- **electronic derangement**

building, buildings

the building or buildings stated in the **schedule** including

- outbuildings
- walls, gates and fences around the building and belonging to **you**
- permanent fixtures and fittings including alarms systems
- car parks, driveways, paths, steps and roadways
- piping, ducting, cabling and control gear
- fuel tanks, telephone, gas, water and electric meters, fibre optic or integrated services, digital network lines
- sanitary ware, fixed glass, fanlights, skylights and partitions, solar panels and wind turbines
- air conditioning and central heating systems
- foundations, extensions, annexes, gangways, conveniences and sub-stations
- underground services

on the **premises** or extending to the perimeter of the **premises** and for which **you** are legally responsible

Definitions

business

the business as stated in the **schedule** including the provision and management of catering, social, sports, educational and welfare facilities for the benefit of **employees**, first aid, medical, ambulance, fire and security services and maintenance of the **premises**

business hours

the period during which the **premises** are occupied by **you** or **your** authorised **employees** for the purposes of the **business**

collapse

the sudden and dangerous distortion (whether or not accompanied by rupture) of any part of the **covered equipment** caused by crushing, stress by force of steam or other fluid pressure (other than pressure of chemical action, ignited flue gases or ignition of the contents)

communicable disease

(applicable to General Exclusions and all sections other than the Employers' Liability Section, Public Liability Section and Products Liability Section)

means any type of disease or illness which can be transmitted by means of any substance or agent from any organism to another organism where:

- a) the substance or agent includes, but is not limited to, any pathogen, virus, bacterium, parasite or other organism or any variation thereof, whether deemed living or not, and
- b) the method of transmission, whether direct or indirect, includes but is not limited to, airborne transmission, bodily fluid transmission, transmission from or to any surface or object, solid, liquid or gas, or between organisms, and
- c) the disease, illness, substance or agent can cause or threaten damage to human health or human welfare or can cause or threaten damage to, deterioration of, loss of value of, marketability of or loss of use of property of any type.

communicable disease

(applicable to the Public Liability Section and Products Liability Section)

- a) Coronavirus being:
 - i) any coronavirus; or
 - ii) any disease caused by any coronavirus; or
 - iii) any mutation or variation of any coronavirus or of any disease caused by any coronavirus.
- b) Any other infectious disease in humans which has been determined or declared to:
 - i) constitute a Public Health Emergency of International Concern under the International Health Regulations (2005) (as amended or replaced from time to time); and/or
 - ii) an outbreak identified as a major health incident in the United Kingdom, for which a Scientific Advisory Group for Emergencies has been activated by the Cabinet Office Briefing Room.

computer equipment

- a) electronic, computer or other data processing and/or storage equipment
- b) projectors printers scanners and other peripheral devices used in conjunction with a)
- c) software and programs licensed to **you** and installed on a)
- d) **portable computer equipment**

computer media

all forms of electronic magnetic and optical tapes and discs for use in any **computer equipment**

computer systems

a computer or other equipment or component or system or item which processes stores transmits or receives **data**

computer system

(applicable to the Public Liability Section and Products Liability Section)

any computer, hardware, software, communications system, electronic device (including, but not limited to, smart phone, laptop, tablet, wearable device), server, cloud or microcontroller including any similar system or any configuration of the aforementioned and including any associated input, output, data storage device, networking equipment or back up facility

Definitions

covered equipment

equipment at the **premises** owned by **you** or for which **you** are responsible

- which is built to operate under vacuum or pressure, other than the weight of its contents; or
- that generates, transmits or converts energy; or
- which is **computer equipment**

It does not include:

- any supporting structure, foundation, masonry, brickwork or cabinet
- any insulating or refractory material
- any vehicles, aircraft, floating vessels or any equipment mounted thereon (other than vehicle recovery crane or equipment which is included but not the actual vehicle)
- self propelled plant and equipment (other than forklift trucks and pallet trucks used by **you** at **your premises**) dragline, excavation or construction equipment
- equipment manufactured by **you** for sale
- safety or protective devices due to their functioning
- tools, dies, cutting edges, crushing surfaces, trailing cables, non-metallic linings, driving belts or bands or any part requiring periodic renewal
- any electronic equipment (other than **computer equipment**) used for research, diagnostic, treatment, experimental or other medical or scientific purposes with a new replacement value in excess of £30,000
- any **manufacturing production or process equipment** including linked **computer equipment**
- any electricity generating equipment other than emergency back-up power equipment or wind turbines less than 10kw or photovoltaic equipment less than 50kw
- any kitchen and food preparation equipment, laundry and cleaning equipment, audio-visual equipment and **computer equipment** whilst in a private dwelling or private dwelling quarters (unless such equipment is owned by **you** or for which **you** are responsible)
- any **biomass or biogas installation**
- any **hydroelectric installation**

cyber act

(applicable to the Public Liability Section and Products Liability Section)

an unauthorised, malicious or criminal act or series of related unauthorised, malicious or criminal acts, regardless of time and place, or the threat or hoax thereof involving access to, processing of, use of or operation of any **computer system**

cyber incident

(applicable to the Public Liability Section and Products Liability Section)

- a) any error or omission or series of related errors or omissions involving access to, processing of, use of or operation of any **computer system**; or
- b) any partial or total unavailability or failure or series of related partial or total unavailability or failures to access, process, use or operate any **computer system**

damage

accidental loss, destruction or damage unless otherwise excluded

data

data of any sort whatever, including without limitation tangible or intangible data, and any programs or software, bandwidth, cryptographic keys, databases, documents, domain names or network addresses or anything similar, files, interfaces, metadata, platforms, processing capability, storage media, transaction gateways, user credentials, websites, or any information whatever

data

(applicable to the Public Liability Section and Products Liability Section)

information, facts, concepts, code or any other information of any kind that is recorded or transmitted in a form to be used, accessed, processed, transmitted or stored by a **computer system**.

Definitions

declared value

your assessment of the cost of reinstatement of the **buildings, computer equipment, tenants improvements or trade contents** arrived at in accordance with paragraph a) of Basis of claims settlement g) under the Property Damage section at the level of costs applying at the start of the **period of insurance** (ignoring inflationary provisions which may apply subsequently) together with an allowance for

- a) the additional cost of reinstatement to comply with
 - i) European Union Legislation
 - ii) Act of Parliament
 - iii) Bye laws
- b) professional fees
- c) debris removal cost

denial of service attack

any actions or instructions constructed or generated with the ability to damage, interfere with or otherwise affect the availability or performance of networks, network services, network connectivity or **computer systems**. Denial of service attacks include, but are not limited to, the generation of excess traffic into network addresses, the exploitation of system or network weaknesses, the generation of excess or non-genuine traffic between and amongst networks and the procurement of such actions or instructions by other **computer systems**

electronic derangement

malfunction of the **computer equipment** or electronic circuitry controlling or operating the **covered equipment** that is not accompanied by visible damage and requires replacement of one or more insured components of the **covered equipment** in order to restore it to its normal operation

electronic derangement does not include:

- a) the rebooting, reloading or updating of software or firmware
- b) the incompatibility of **covered equipment** with any software or equipment installed, introduced or networked within the previous 30 days
- c) the **covered equipment** being of insufficient size, specification or capacity
- d) malfunction resulting from causes excluded under the Equipment Breakdown Section 'What you are not covered for' item number 2

employee

in connection with **your business** any

- person under a contract of service or apprenticeship to **you**
- labour master or labour only sub contractor or person supplied by them
- self employed person providing labour only
- trainee or person undergoing work experience, training, study or exchange scheme
- person hired to or borrowed by **you**
- voluntary workers

(not applicable to Legal Expenses sub-section)

estimated gross profit

the amount declared by **you to us** as representing not less than the **gross profit** which it is anticipated will be earned by the **business** during the financial year most nearly concurrent with the **period of insurance** or a proportionately increased multiple thereof where the **maximum indemnity period** exceeds twelve months

estimated gross rent receivable

the amount declared by **you to us** as representing not less than the **gross rent receivable** which it is anticipated will be earned by the **business** during the financial year most nearly concurrent with the **period of insurance** or a proportionately increased multiple thereof where the **maximum indemnity period** exceeds twelve months

estimated gross revenue

the amount declared by **you to us** as representing not less than the **gross revenue** which it is anticipated will be earned by the **business** during the financial year most nearly concurrent with the **period of insurance** or a proportionately increased multiple thereof where the **maximum indemnity period** exceeds twelve months

Europe

the **United Kingdom**, Northern Ireland and the countries of the European Union and the Channel Islands

excess

the amount for which **you** will be responsible and which will be deducted from each and every claim

Definitions

explosion	the sudden and violent rending of the covered equipment by force of internal steam or other fluid pressure (other than pressure of chemical action, ignited flue gases or ignition of the contents) causing bodily displacement of any part of the covered equipment together with forcible ejection of its contents
general cover	any insurance provided by this policy (other than the Terrorism Section) in respect of property and/or business interruption in Great Britain
Great Britain	England and Wales and Scotland but not the territorial seas adjacent thereto as defined by the Territorial Sea Act 1987
gross profit	the amount by which the sum of the turnover and the amount of the closing stock will exceed the sum of the amount of the opening stock and the amount of the specified working expenses
gross rent receivable	the money paid or payable to you for accommodation and services provided (including service charges) at the premises
gross revenue	the money paid or payable to you for work done and services rendered in the course of the business
hacking	unauthorised access to any computer system , whether your property or not
hazardous substance	any substance, other than ammonia, that has been declared to be hazardous to health by a governmental agency
hydroelectric installations	any equipment, machinery, dam and weir used in connection with running a hydroelectric-power station, including turbines, sluice gates, screens, screeners, pumps, motors, generators, gearboxes, engines, alternators and associated equipment. Hydroelectric installations also include any substation and distribution transformer, switchgear, meter, cabling, telecommunication and monitoring device, building and converter housing (including fixtures and fittings), and security equipment
indemnity period	the period beginning with the date of damage and lasting for the period during which your business is affected as a result of the damage , but not longer than the maximum indemnity period shown in the schedule
intruder alarm installation	the component parts of the alarm including the means of communication used to transmit signals
license	the license granted by the relevant licensing authority for the retail sale of intoxicating liquor at the premises or such other license as may be defined in the schedule
loss of limb	total loss of one or more limbs at or above the wrist or ankle or total and permanent loss of use of any entire limb
loss of sight	total and irrecoverable loss of sight in one or both eyes
manufacturing production or process equipment	any machine or apparatus (other than boilers, lifts, forklift trucks, dock levellers and lifting tables) which has a primary purpose of processing or producing a product or service intended for eventual sale by you and any equipment which exclusively serves such machinery or apparatus
maximum indemnity period	the period stated in the schedule as the maximum indemnity period

Definitions

money

current currency, crossed and uncrossed bankers drafts, national giro drafts and payment orders, postal and money orders, dividend warrants and cheques other than pre-signed blank cheques, travellers cheques, national savings stamps and certificates, bus and rail travel cards and passes, telephone cards, current postage stamps and unused postal franking machine units, luncheon vouchers, gift tokens, trading stamps, national insurance stamps and stamped or impressed national insurance cards, holiday with pay stamps, premium bonds, VAT purchase invoices, credit card, cheque card and debit card sales vouchers, savings stamps, consumer redemption vouchers and National Lottery 'Instants' and other scratch cards, all pertaining to the **business** and belonging to **you** or for which **you** are legally responsible

non negotiable money

crossed cheques, postal orders, money orders, bankers drafts, national giro drafts, payment orders, dividend warrants, national savings certificates, unused postal franking machine units, stamped or impressed national insurance cards, holiday with pay stamps, premium bonds, VAT purchase invoices, credit and debit card sales vouchers and consumer redemption vouchers, all pertaining to the **business** and belonging to **you** or for which **you** are legally responsible

nuclear installation

any installation of such class and description as may be prescribed by regulations made by the relevant Secretary of State from time to time by statutory instrument, being an installation designed or adapted for:

- the production or use of atomic energy
- the carrying out of any process which is preparatory or ancillary to the production or use of atomic energy and which involves or is capable of causing the emission of ionising radiations
- the storage, processing or disposal of nuclear fuel or of bulk quantities of other radioactive matter, being matter which has been produced or irradiated in the course of the production or use of nuclear fuel

nuclear reactor

any part (including any machinery, equipment or appliance, whether affixed to land or not) designed or adapted for the production of atomic energy by a fission process in which a controlled chain reaction can be maintained without an additional source of neutrons

operative sections

the sections which **you** have selected and for which cover is provided by this policy

operative time

anytime or such other period of time as may be stated in the **schedule**

outstanding debit

the individual amounts owed to **you** by **your** customers and shown as outstanding in **your** records, after adjustment for bad debts, abnormal trading conditions and debit/credit amounts not passed through **your** books during the period between the last record and the date of the **damage**

overnight

between the hours of 21.00 and 06.00

portable computer equipment

- laptops, palmtops and notebooks
- personal digital assistants
- projectors, printers, scanners and other peripheral devices which are designed to be carried and used in conjunction with other portable computer equipment
- removable satellite navigation systems
- digital cameras
- smart phones

period of insurance

the period stated in the **schedule** as the period of insurance

permanent total disablement

permanent inability to engage in any gainful employment, other than such inability caused by **loss of limb** or **loss of sight**

personal effects

personal possessions normally worn, carried by, on or about the person, clothing, tools and pedal cycles not otherwise insured, belonging to **your** directors, partners, **employees**, customers and visitors

Definitions

phishing

any access or attempted access to **data** made by means of misrepresentation or deception

pollutants

any solid, liquid, gaseous or thermal irritant or contaminant, including but not limited to smoke, vapour, soot, fumes, acid, alkalis, chemicals and waste (waste includes materials to be recycled, reconditioned or reclaimed)

pollution or contamination

(applicable to General Exclusions and all sections other than the Public Liability Section and Products Liability Section)

- a) all pollution or contamination of buildings or other structures or of water or land or the atmosphere and
- b) all **bodily injury** or **damage** directly or indirectly caused by such pollution or contamination

pollution or contamination

(applicable to the Public Liability Section and Products Liability Section)

- a) all pollution or contamination of buildings or other structures or of water or land or the atmosphere and
- b) all **bodily injury** or **damage** directly or indirectly caused by such pollution or contamination arising from any **pollutants**.

premises

the **buildings** and the land inside the boundary of the risk address stated in the **schedule** occupied by **you** for the purpose of the **business**

products

any goods, including containers, packaging, labelling and instructions for use, sold, supplied, processed, delivered, installed, tested, repaired, serviced, altered, treated or hired out by **you** in connection with the **business** and no longer in **your** possession or control

property insured

buildings, computer equipment, computer systems, stock, specified stock, tenants improvements and trade contents or any other property, as specified in the **schedule**

rate of gross profit

the rate of **gross profit** earned on the **turnover** during the financial year immediately before the date of the **damage**

refrigeration unit

refrigerators, freezer units and chiller cabinets

schedule

this provides details of **you**, the **period of insurance**, the **operative sections** of the policy, the sums insured and limits which apply and specifies any endorsements which amend the standard policy wording

specified stock

stock of tobacco, cigarettes, cigars, wines, spirits, jewellery, watches, precious metals and stones and non-ferrous metals owned by **you** or for which **you** are legally responsible for the purposes of the **business**

specified working expenses

the following expenses of the **business** which are considered to vary directly with the **turnover** and are therefore not included in the insurance:

- 100% of purchases of materials (less discounts received)
- 100% of carriage, packing and freight (other than **your** own)
- 100% of bad debts

standard gross rent receivable

the **gross rent receivable** during that period in the twelve months immediately before the date of **damage** which corresponds with the **indemnity period**

standard gross revenue

the **gross revenue** during that period in the twelve months immediately before the date of the **damage** which corresponds with the **indemnity period**

standard turnover

the **turnover** during that period in the twelve months immediately before the date of the **damage** which corresponds with the **indemnity period**

Definitions

stock

stock and materials in trade including

- raw materials
- work in progress
- finished goods
- goods in trust

owned by **you** or for which **you** are legally responsible for the purposes of the **business** excluding **specified stock**

temporary total disablement

temporary and absolute inability to engage in usual occupation

tenant's improvements

improvements, alterations and decorations which have been undertaken to the **buildings** either by **you** or a previous occupier, as tenant and for which **you** are legally responsible as occupier and not as owner

territorial limits

Great Britain, Northern Ireland, the Isle of Man or the Channel Islands

trade contents

the following property used solely in connection with **your business**, belonging to **you** or for which **you** are legally responsible and kept at the **premises**

- machinery, plant, trade and office furniture
- fixtures, fittings, blinds and signs
- all other contents including **personal effects**, curios and pictures
- **money** not exceeding £500

not including motor **vehicles**, **computer equipment**, **stock**, **specified stock**, **tenant's improvements** and glass

turnover

the money paid or payable to **you** for products supplied and services rendered in the course of the **business**

unattended vehicle

any **vehicle** left without **you**, or one of **your employee** or a responsible adult authorised by **you**, remaining in or on such **vehicle**

United Kingdom

England, Scotland, Wales and the Isle of Man

unoccupied

empty, vacant or no longer used for a period of more than thirty consecutive days

vehicle

any road vehicle including trailers and containers

virus or similar mechanism

program code, programming instruction or any set of instructions constructed with the purpose and ability, or purposely used, to **damage**, interfere with, adversely affect, infiltrate or monitor computer programs, **computer systems**, **data** or operations, whether involving self-replication or not. The definition of virus or similar mechanism includes but is not limited to trojan horses worms and logic bombs and the exploitation of bugs or vulnerabilities in a computer program to **damage**, interfere with, adversely affect, infiltrate or monitor as above

we, us, our

Covea Insurance plc unless otherwise stated

working day of the driver

the period in any day during which a **vehicle** is being used for purposes in connection with the **business**

you, your, yours

the person, persons or company named as the Insured in the **schedule**.

General Conditions

Cancellation

You may cancel this policy by giving written instructions to **us** at Covea Insurance plc, 50 Kings Hill Avenue, Kings Hill, West Malling, ME19 4JX.

You may cancel this policy within 14 days from the date it begins or from the date **you** receive the policy document and **schedule**, whichever is the latter, returning the policy document and **schedule** to **us** at the above address.

You will receive a refund for the exact number of days left on the policy plus the prevailing rate of Insurance Premium Tax as stated on **your** policy **schedule** but if there has been an incident which has resulted or could have resulted in a claim, **you** must reimburse **us** for any amounts **we** have paid or may be required to pay, in respect of the incident.

In the event of cancellation by **you** after the 14 day period described above or cancellation by **us** at any time, **we** will refund a pro rata proportion of the premium paid in respect of the unexpired term of this policy unless a claim or an incident likely to give rise to a claim has occurred during the current **period of insurance**.

If **you** are paying by monthly instalments **we**:

- a) will stop applying for **your** monthly premium
- b) may exercise **our** right to collect the balance of any outstanding premium in the event of a claim.

If **you** have agreed to pay the premiums by instalments and any one instalment still remains unpaid 14 days after it was due **we** reserve the right to cancel **your** policy with effect from the date upon which the unpaid instalment was due. In that event **we** will send **you** written notice of cancellation by recorded delivery letter.

We, or any agent appointed by **us**, and acting with **our** authority have the right to cancel **your** policy, where there is a valid reason for doing so. **We** will give **you** fourteen days' notice of cancellation in writing, by recorded delivery, to the latest address **we** have for **you** and will set out **our** reason for cancellation in **our** letter.

Valid reasons may include but are not limited to:

- a) not
 - i) paying a premium when it is due
 - ii) co-operating with **us**, or sending **us** information or documentation that materially affects **our** ability to process the policy or **our** ability to defend **our** interests
 - iii) taking all reasonable precautions to prevent or minimise **damage, bodily injury** or liability as required by General Condition of Reasonable Care of this policy and failing to put this right when **we** ask **you** to by sending **you** seven days written notice to **your** last known address.
- b) use of threatening or abusive behaviour or language, or intimidation or bullying of **our** staff or suppliers.

If **we** cancel **your** policy, **we** will refund the premium for the exact number of days left on the policy plus the prevailing rate of Insurance Premium Tax as stated on **your** policy **schedule**.

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 not refund any part of the premium.

If **you** have a Loan Agreement with Covéa Insurance to pay for **your** insurance, outstanding monies may be owed when **your** policy is cancelled. They must be paid to Covéa Insurance as described in **your** Loan Agreement.

Change in risk

You or **your** insurance broker must tell **us** immediately if during the **period of insurance** there is any alteration in risk or to the facts which **you** disclosed when **you** took out this policy, which materially affects the risk of **damage, bodily injury** or liability which would fall within the policy cover. This includes but is not limited to alterations to the **business** or the **premises**.

When **you** tell **us** about an alteration in risk, **we** may apply additional terms and conditions to this policy (including but not limited to premium) or, if the risk is unacceptable to **us**, **we** may cancel the policy in accordance with General Condition of Cancellation.

This policy shall be avoided if:

- a) **your** interest ceases other than by death
- b) the **business** be wound up or carried on by a liquidator or receiver or permanently discontinued at any time after the commencement of this insurance unless **we** have accepted the change.

Nothing contained in this policy shall give any right against **us** to any person other than **you** except to a transferee approved by **us**.

General Conditions

Claims

It is a condition precedent to **our** liability that in the event of a claim or possible claim **you** must

- advise the Police as soon as reasonably possible if there has been a theft, attempted theft, riot damage, vandalism or any malicious act or if any **property insured** has been lost outside the **premises**
- advise **us** as soon as reasonably possible
- not admit or repudiate liability without **our** written consent
- inform **us** immediately of any claim being made, or of any impending prosecution, inquest or fatal accident inquiry. All documentation relating to any accident, claim, prosecution or court proceedings must be sent to **us** immediately, unacknowledged
- provide at **your** own expense all assistance, details and evidence **we** may reasonably require
- take all reasonable steps to mitigate the extent of any **damage**.

Contracts (Rights of Third Parties) Act 1999

No person, persons, company or other party who is not named as the Insured in this policy will have any right under the Contracts (Rights of Third Parties) Act 1999 to enforce any terms or conditions of this policy against **us**. This will not affect any right or remedy of a third party that exists or is available apart from that Act.

Death of the Insured

In the event of **your** death **we** will, in respect of liability or loss incurred by **you**, indemnify **your** personal representatives in the terms of and subject to the limitations of this policy, provided that such personal representatives shall, as though they were **you**, observe, fulfil and be subject to the terms and conditions of the policy as far as they can apply.

Excess clause

Where stated in the **schedule you** will be responsible for paying an **excess** in relation to each and every claim made by **you** under this policy.

If a claim is made for **damage** under more than one section resulting from the same cause and at the same time, **you** will only pay one **excess** and if different **excesses** apply, **you** will pay the higher amount.

Fair Presentation of the Risk

You must make a fair presentation of the risk when **you** first take out this policy and also whenever **you** renew it or ask **us** to change **your** cover.

If **you** fail to make a fair presentation of the risk including failing to disclose or misrepresenting a material fact or disclosing material facts to **us** in a way which is not clear and accessible **we** may avoid this policy and refuse all claims where:

- a) such failure was deliberate or reckless; or
- b) **we** would not have entered into this policy on any terms had **you** made a fair presentation of the risk.

Should **we** avoid this policy **we**:

- i) shall treat the policy as if it had not existed from the start date, the renewal date, or the date when **you** asked **us** to change **your** cover, depending on when the failure to make a fair presentation of the risk occurred
- ii) shall return the premium paid for the period for which the policy is treated as not having existed unless the failure to make a fair presentation of the risk was deliberate or reckless
- iii) may deduct from any return of premium due to **you** any monies already paid in respect of claims falling within the period for which the policy is treated as not having existed or require **you** to repay such claims.

Provided that any failure to make a fair presentation of the risk is not deliberate or reckless, if **we** would have entered into or renewed this policy, or agreed to make changes to **your** cover on different terms had **you** made a fair presentation of the risk, **we** may:

- i) proportionately reduce the amount payable in respect of a claim; and/or
- ii) treat the policy as if it contained such different terms (other than relating to the premium) that **we** would have applied to the policy had **you** made a fair presentation of the risk.

General Conditions

Fair Presentation of the Risk (continued)

Any reduction in claims payments or application of different terms will take effect from the date on which the policy started, was renewed or when changes were made to **your** cover, depending on when **you** failed to make a fair presentation of the risk.

Where **we** elect to proportionately reduce the amount payable in respect of a claim **we** will pay a percentage of the claim, the percentage being calculated by comparing the premium which **you** actually paid with the premium which **we** would have charged had **you** made a fair presentation of the risk. For example, if the premium which **you** actually paid is 70% of the premium **we** would have charged, **we** will only pay 70% of any claim.

Where this policy provides benefits to individuals who would, if they had taken out similar insurance in their own name, have done so for purposes wholly or mainly unconnected with their trade, business or profession, **we** will not rely on this condition if the failure to make a fair presentation of the risk concerns only facts or information which relate to that particular individual, unless the individual (or **you** on their behalf) makes a careless misrepresentation, in which case **we** may rely on this condition as against that particular individual as if a separate insurance contract had been issued to them leaving the remainder of the policy unaffected.

Fraud

For the purposes of this Condition the definition of '**you / your**' will also include any person who is entitled to benefit from the policy to the extent that a claim is made by or on their behalf.

If **you** or anyone acting on **your** behalf makes a claim which is in any way fraudulent **we**:

- a) will not pay the claim;
- b) may recover from **you** any sums already paid by **us** in respect of the claim; and
- c) may notify **you** that **we** are treating this policy as having terminated with effect from the time of the fraudulent act.

If **we** do treat this policy as having been terminated, **you** will have no cover under this policy from the date of termination and will not be entitled to any refund of premium.

Where a fraudulent claim is made by or on behalf of a person who is not named as the Insured in the **schedule**, this condition applies only to that person's claim and references to 'this policy' should be read as if they were references to the cover for that person alone and not to the policy as a whole.

Fraudulent claims include but are not limited to:

- a) making a claim which is fraudulent, fictitious or known to be false
- b) intentionally exaggerating or inflating a claim
- c) supporting a claim with false or forged documents, information or statements
- d) wilfully causing **damage** or injury

Law applicable

Under United Kingdom law the parties to the contract have the right to choose the law which should apply. In the absence of any agreement to the contrary, English law will apply.

Other insurance

We will not pay for any **damage**, legal liability or other event giving rise to a claim covered under this policy if **you** are entitled to be paid by any other insurance which covers the same **damage**, legal liability or other event.

Other interests (to be declared)

The financial interest of any mortgagee(s), freeholder(s), leaseholder(s) or other party having a similar financial interest, as declared to **us**, is deemed to be noted in the insurance provided under the relevant section of this policy.

General Conditions

Reasonable care

It is a condition precedent to **our** liability that **you** must at all times

- take all reasonable precautions to prevent **damage**, accident or **bodily injury**
- keep the **premises, buildings** and other maintainable property which is insured by this policy in a satisfactory state of repair
- comply with all relevant statutory requirements and other regulations imposed by any authority and manufacturers' recommendations all relating to the use, inspection and safety of property and the safety of persons
- as soon as possible after discovery, cause any defect or danger to be made good or remedied and in the meantime arrange for additional precautions to be effected as the circumstances may require
- exercise due care in the selection and supervision of **employees**.

Reinstatement of sum insured

We will in the event of **damage** under this policy, automatically reinstate the sum insured unless there is written notice by **us** to the contrary, provided that

- **you** undertake to pay the appropriate additional premium
- **you** immediately implement any recommendations **we** make to prevent further **damage** and effect all repair or replacement work without delay.

Rights

We are entitled to enter any building where **damage** to property insured by this policy has occurred and to take possession of and deal with any salvage in a reasonable manner. No property may be abandoned to **us**.

Sanctions

We shall not provide cover or be liable to provide indemnity or pay any claim or provide any benefit under this policy to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose **us** or any member of **our** group to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the United Kingdom, United States of America or European Union.

Security

It is a condition precedent to **our** liability for any claim resulting from fire, theft or malicious damage, that **you** must at all times ensure that

- security devices are put into full and effective operation whenever the **premises** are closed for **business** or left unattended
- keys and all details of any codes or combinations relating to any part of the **intruder alarm installation** and any safe or strongroom are removed from the **premises** whenever the **premises** are closed for **business** or left unattended
- fire break doors and shutters in the **buildings** are maintained in efficient working order and that the openings protected by such doors and shutters are kept clear of obstruction at all times and that all such doors and shutters other than those fitted with fusible links are kept closed except during **business hours**
- alterations or additions to or changes in or removal of security devices are advised to **us** immediately in writing.

Subjectivity

We will clearly state in the **schedule** if the cover provided by this policy is subject to **you**

- providing **us** with any additional information requested by a required date(s)
- completing any actions agreed between **you** and **us** by a required date(s)
- allowing **us** to complete any actions agreed between **you** and **us**.

General Conditions

Subrogation

We may take over and deal with, in **your** name, the defence or settlement of any claim. **We** will pay any costs and expenses involved. **We** may also start proceedings in **your** name to recover, for **our** benefit, the amount of any payment **we** have made or are likely to make under this policy.

Survey and Risk Improvement

It is a condition precedent to **our** liability under this policy that:

- a) as required by **us**, **we** will be allowed access to the **premises** to carry out a survey either:
 - i) after inception of this policy
 - ii) prior to or post renewal of this policy; or
 - iii) the date **we** confirm cover in respect of an alteration made to this policy
- b) **you** will in respect of such survey:
 - i) supply an appropriate contact name, contact telephone number and email address (where appropriate) to facilitate the survey
 - ii) co-operate fully with **us** during the visit on the agreed date(s); and
 - iii) implement any risk improvement requirements set out in a risk improvement report forwarded after survey to **you** by **us**, within the timescales specified therein and all risk improvement requirements remain in place and fully operational throughout the currency of this policy.

We reserve the right to amend terms, definitions, conditions, clauses, exclusions and premium, of this policy, or withdraw cover under this policy if **you** fail to comply with any of the above. If **we** exercise any of the above options, **we** will advise **you** in writing confirming the action.

Terms Not Relevant to a Loss

If payment of a claim is conditional upon compliance with any term of this policy **we** will not pay for any claim where the term has not been complied with except where the term concerned:

- a) is operative only in connection with particular premises or locations;
- b) is operative only at particular times; or
- c) is intended to reduce the risk of particular types of **damage, bodily injury** or liability and where **you** can prove that non-compliance with the term could not have increased the risk of the **damage, bodily injury** or liability which occurred.

Underinsurance

If at the time of any **damage**, the sum insured is less than the actual reinstatement cost of the **property insured** including any additional costs for removal of debris and architects' and surveyors' fees where applicable, **you** will be considered as being **your** own insurer for the difference and will bear a proportionate share of the loss.

General Exclusions

What you are not covered for

1. Applicable to all Sections

We will not pay for loss, destruction or damage to any property whatsoever or any claim, cost or expense whatsoever resulting or arising therefrom or any consequential loss or any liability of whatsoever nature directly or indirectly caused by or contributed to by or arising from:

Radioactive Contamination

- a) ionising radiations from or contamination by radioactivity from any irradiated nuclear fuel or from any nuclear waste from the combustion of nuclear fuel
- b) the radioactive, toxic, explosive or other hazardous properties of any nuclear installation, reactor or other nuclear assembly or nuclear component thereof
- c) any weapon or device employing atomic or nuclear fission and/or fusion or other like reaction or radioactive force or matter
- d) the radioactive toxic explosive or other hazardous or contaminating properties of any radioactive matter, but the exclusion in this paragraph d) shall not extend to radioactive isotopes other than nuclear fuel when such isotopes are being prepared, carried, stored or used for commercial, agricultural, medical, scientific or other similar peaceful purposes
- e) any chemical biological bio-chemical or electromagnetic weapon

As far as concerns **bodily injury** caused to any **employee of yours** if such **bodily injury** arises out of and in the course of employment or engagement of such person by **you** this exclusion shall apply only in respect of:

- i) the liability of any principal
- ii) liability assumed by **you** under agreement and which would not have attached in the absence of such agreement.

War Risks

War, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection or military or usurped power

Sonic Bangs

Pressure waves caused by aircraft or other aerospace devices travelling at sonic or supersonic speeds

Confiscation

Confiscation, nationalisation or requisition by order of any government or public, municipal, local or customs authority

2. Applicable to all Sections other than Liability

We will not pay for any loss, destruction or damage or any liability, claim, cost or expense of whatsoever nature directly or indirectly caused by, contributed to by, resulting from, arising out of or in connection with:

Act of Terrorism

an **act of terrorism**.

If **we** allege that, by reason of this exclusion, any **damage**, cost or expense is not covered by this policy the burden of proving the contrary will be upon **you**.

Communicable Disease

- a) i) a **communicable disease**; or
- ii) the fear or threat (whether actual or perceived) of a **communicable disease** regardless of any other cause or event contributing concurrently or in any other sequence thereto.

The above exclusion includes, without limitation to the scope of the foregoing:

1. any cost to clean up, detoxify, remove, monitor or test:
 - a) for a **communicable disease**; or
 - b) any property insured hereunder that is affected by such **communicable disease**,and
2. any measures taken by any governmental, public or other authority or any other person for the prevention, suppression, mitigation, cleaning or removal of any **communicable disease**.

General Exclusions

- b) However, paragraph a) shall not apply to physical loss or destruction of, or physical damage to, property and any resulting consequential loss, to the extent that **you** establish that such physical loss, destruction or damage was directly caused by:
- i) Terrorism (as defined in this policy), or
 - ii) a **defined peril**, as described below where specifically insured by this insurance.

All other terms, conditions and exclusions of the insurance remain the same.

For the purposes of this exclusion the following definition applies:

defined peril means one of the following perils if specifically insured by this insurance:

Fire (howsoever caused); lightning; explosion; aircraft and aerial devices dropped from them; riot; civil commotion; strikers; damage caused by malicious persons; windstorm; rainstorm; hail; tornado; cyclone; typhoon; hurricane; earthquake; seaquake; seismic and/or volcanic disturbance/ eruption; flood (howsoever caused); freeze; ice storm; weight of snow or ice; avalanche; meteorite or asteroid impact; landslip; landslide; mudslide; escape of water, oil or hydraulic fluid from any tank, apparatus or pipe; sprinkler leakage; impact by any road vehicle or animal; theft or attempted theft; mechanical or electrical breakdown; subsidence; heave; implosion; or collapse.

Electronic Risk

(not applicable to Equipment Breakdown Section)

- a) any:
- i) loss of, alteration of, or damage to or a reduction in the functionality, availability or operation of a **computer system**, unless subject to the provisions of paragraph b)
 - ii) loss of use, reduction in functionality, repair, replacement, restoration or reproduction of any **data**, including any amount pertaining to the value of such **data** unless subject to the provisions of paragraph c).
- b) Notwithstanding paragraph a) above, and subject to all terms, conditions and exclusions of this policy or any endorsement thereto, this policy covers physical damage to property insured under this policy and any consequential loss directly resulting therefrom where such physical damage is directly occasioned by any of the **defined perils** as described below
- c) Notwithstanding sub paragraph a) ii) above, in the event that hardware or the **data** storage device of a **computer system** insured under this policy sustains physical damage caused by a **defined peril** which results in damage to or loss of **data** stored on that hardware or the **data** storage device, then the damage to or loss of such **data** shall be recoverable hereunder and the basis of valuation for the recovery of the damaged or lost **data** shall only be the costs of reproducing **data** if such costs are indemnified under this policy. Such costs shall include all reasonable and necessary expenses incurred in recreating, gathering or assembling such **data**, but does not include the value of the **data** to **you** or any other party even if such **data** cannot be recreated, gathered or assembled.

For the purposes of this exclusion the following definitions apply:

computer system means any computer, hardware, software, communications system, electronic device (including, but not limited to, smart phone, laptop, tablet, wearable device), server, cloud or microcontroller including any similar system or any configuration of the aforementioned and including any associated input, output, data storage device, networking equipment or back up facility

data means information, facts, concepts, code or any other information of any kind that is recorded or transmitted in a form to be used, accessed, processed, transmitted or stored by a **computer system**

defined peril means fire, lightning, explosion, aircraft or vehicle impact, falling objects, windstorm, hail, tornado, cyclone, hurricane, earthquake, volcano, tsunami, flood, freeze or weight of snow.

Pollution or Contamination

pollution or contamination but this shall not exclude destruction of or **damage** to the **property insured**, not otherwise excluded, caused by:

- a) **pollution or contamination** which itself results from a **defined peril**; or
- b) a **defined peril** which itself results from **pollution or contamination**

defined peril means one of the following perils if specifically insured by this insurance:

Fire, lightning, explosion, aircraft or other aerial devices or articles dropped therefrom, earthquake, riot, civil commotion, strikers, locked-out workers, persons taking part in labour disturbances, malicious persons other than thieves, theft, storm, flood, escape of water from any tank apparatus or pipe, escape of oil from any fixed heating installation, impact including by any road vehicle or animal.

Process of Heat

property undergoing any process involving the application of heat.

Theft by Principals

theft or attempted theft where **you** or any director, partner or **employee** of **yours** or any member of **your** family or household is concerned as principal or accessory.

General Exclusions

Unoccupied Premises

theft or attempted theft, malicious damage, leakage of water following bursting or overflowing of water pipes, water apparatus or water tanks or from any automatic sprinkler installation, leakage of oil or breakage of glass and sanitary ware

- a) during any period when the **business** has ceased to trade whether the **premises** are unfurnished or otherwise
- b) whilst the **buildings** are insufficiently furnished for normal trading purposes or not lived in by any adult person with **your** permission

Unexplained Losses

disappearance, unexplained loss, inventory shortage, misfiling or misplacing of information.

Gradually Operating Causes

wear, tear or any gradually operating cause.

Northern Ireland

riot, civil commotion and (except in respect of **damage** or any expense caused by fire or explosion) strikers, locked out workers or persons taking part in labour disturbances or malicious persons happening in Northern Ireland.

3. Applicable to all Liability Sections other than Employers' Liability

We will not pay for legal liability directly or indirectly caused by, contributed to by, resulting from or arising out of or in connection with any of the following regardless of any other cause or event contributing concurrently or in any other sequence to the loss

Pollution or Contamination

- a) liability in respect of **pollution or contamination** other than that caused by a sudden identifiable unintended and unexpected incident which takes place in its entirety at a specific time and place during any one **period of insurance** provided that:
 - i) all **pollution or contamination** which arises out of any one incident shall be deemed to have occurred at the time such incident takes place
 - ii) **our** liability for all **compensation** payable in respect of all **pollution or contamination** which is deemed to have occurred during any one **period of insurance** shall not exceed in the aggregate the Limit of Indemnity stated in the **schedule**
 - iii) this exclusion does not apply to the United States of America and/or Canada and/or their dependencies or trust territories
- b) liability in respect of **pollution or contamination** occurring in the United States of America and/or Canada and/or their dependencies or trust territories

Asbestos

- a) any liability arising directly or indirectly out of exposure to, inhalation of, or fears of the consequences of exposure to or inhalation of asbestos, asbestos fibres or any derivatives of asbestos
- b) the cost of cleaning up, or removal of, or **damage** to property or any product arising out of any asbestos, asbestos fibres or any derivatives of asbestos (except as stated in this policy)

Property Damage Section

What you are covered for

1. **Damage** occurring at or within 50 metres of the **premises** to the **property insured** described in the **schedule** occurring during the **period of insurance**.
2. **Capital additions**
 - a) Newly acquired and/or newly erected **buildings** and **trade contents** anywhere within the **territorial limits** in so far as such property is not otherwise insured
 - b) Alterations, additions and improvements to existing **buildings** and **trade contents** at the **premises** but excluding any appreciation in value of such property during the **period of insurance**Provided that
 - i) at any one location **our** liability will not exceed the amount shown in the **schedule**
 - ii) **you** notify **us** of such capital additions as soon as possible or within 6 months of the addition and pay the appropriate additional premium that may be required to provide retrospective cover from the commencement date of **your** liability for such propertyFollowing such notification the provisions of this clause are fully reinstated.
3. **Debris removal costs**
 - a) The **property insured** extends to include costs and expenses necessarily incurred by **you** with **our** consent in
 - i) removing debris
 - ii) dismantling or demolishing
 - iii) shoring up or proppingof the portion or portions of the **property insured** which has been subject to **damage** but excluding any such costs or expenses incurred in respect of any item insuring **stock** or **specified stock**
 - b) Where **stock** or **specified stock** is insured this section includes costs and expenses necessarily incurred by **you** with **our** consent in removing debris of the portion or portions of such insured property which has suffered **damage** but **our** liability in respect of **damage** to **stock** or **specified stock** will not be increased above the respective sum insured by the operation of this extensionProvided that **we** will not be liable for any such costs or expenses
 - i) incurred in removing debris except from the site of the **property insured** which has suffered **damage** and from the area immediately adjacent to such site
 - ii) arising from **pollution or contamination** of property not insured by this section.
4. **Exhibitions**

Damage caused to **property insured**, excluding **buildings** and **tenants improvements**, whilst within the premises of any trade show or exhibition within **Europe** at which **you** are participating as an exhibitor, including whilst in transit thereto and therefrom but excluding theft or attempted theft of the **property insured**, excluding **buildings** and **tenants improvements**, from any **unattended vehicle**.
Our liability will not exceed the amount shown in the **schedule** in any one **period of insurance**.
5. **Theft of fixed fabric of the building**

Theft of the fixed fabric of the **building**, including fixed external CCTV equipment and security lighting, where the **building** is shown as insured in the **schedule**.
Our liability will not exceed the amount shown in the **schedule** in any one **period of insurance**.
6. **Protection equipment expenses**

The cost of refilling fire extinguishing equipment and smoke cloaks used solely as a consequence of **damage**.
Our liability will not exceed the amount shown in the **schedule** in respect of the **property insured**.

Property Damage Section

What you are covered for

7. Landscaping costs

Costs and expenses incurred by **you**, with **our** consent in repairing or reinstating **damage** to the landscaped gardens and grounds at the **premises**, caused by fire brigade equipment and personnel in the course of combating fire or any other insured event provided that **you** are legally responsible for the repair or reinstatement of such **damage**.

Our liability will not exceed the amount shown in the **schedule** in any one **period of insurance**.

8. Loss of metered gas and water

The cost of loss of metered gas and metered water for which **you** are legally responsible arising from **damage** at the **premises**.

Our liability will not exceed the amount shown in the **schedule** in any one **period of insurance**.

9. Additional statutory costs

Within the item sum insured **we** will pay reasonably and necessarily incurred additional costs involved in complying with statutory regulations or local authority requirements following **damage** to the **property insured** provided that **we** will not be liable under this cover for any such costs or expenses

- a) incurred following **damage** to **stock** or **specified stock**
- b) in respect of **damage** occurring prior to the inception of this section
- c) in respect of property entirely undamaged
- d) where notice to comply has been served upon **you** prior to the occurrence of **damage**
- e) for work which takes more than 12 months from the date of **damage** unless prior consent has been given by **us**.

Our liability will not exceed the amount shown in the **schedule**.

10. Additional costs of construction – energy efficiency

Within the item sum insured **we** will pay for the additional costs of reinstatement following **damage** to the **buildings** arising solely from the necessity to comply with the application of any European Union legislation (as enacted in applicable national law), Act of Parliament or Byelaws of any Public Authority provided that **we** will not be liable under this cover for any such costs or expenses

- a) in respect of **damage** occurring prior to the inception of this section
- b) for work which takes more than 12 months from the date of **damage** unless prior consent has been given by **us**
- c) in respect of property entirely undamaged.

Our liability will not exceed the amount shown in the **schedule**.

11. Temporary removal

Computer equipment and **trade contents** are covered whilst temporarily removed from the **premises** for cleaning, renovation, repair or similar purposes and in transit thereto and therefrom anywhere within the **territorial limits** provided that this cover does not apply to property in so far as it is otherwise insured.

Our liability will not exceed the amount shown in the **schedule**.

12. Temporary removal – documents and computer system records

We will pay for **damage** to the following whilst temporarily removed to premises not in **your** occupation but whilst remaining within the **territorial limits**:

- a) deeds and other documents, manuscripts, plans and writings of every description and books (but excluding computer system records) up to the amount shown in the **schedule**
- b) computer system records up to the amount shown in the **schedule**

13. Theft damage to the premises

Damage to the **buildings** at the **premises** not owned by **you** or insured by this policy resulting from theft or any attempt thereat provided that **you** are legally responsible for the repair of such **damage**.

Our liability will not exceed the amount shown in the **schedule**.

Property Damage Section

What you are covered for

14. Theft of keys

The cost of replacing locks or keys to the **premises** or to any safe or strongroom therein resulting from loss of keys following their theft

- a) involving forcible or violent entry to the **premises** or the home of any authorised **employee**
- b) involving assault or violence or threat thereof whilst such keys are in the personal custody of **you** or any authorised **employee**

Our liability will not exceed the amount shown in the **schedule** in any one **period of insurance**.

15. Tobacco and alcohol

Damage to tobacco, cigarettes, cigars, wines and spirits kept solely for entertainment purposes being **your** property or for which **you** are legally responsible.

Our liability will not exceed the amount shown in the **schedule**.

16. Trace and access

In the event of **damage** at the **premises** resulting from the escape of water or oil from any fixed installation, **we** will pay for costs necessarily and reasonably incurred in

- a) locating the source of **damage** in order to effect repairs
- b) making good

Our liability will not exceed the amount shown in the **schedule** in any one **period of insurance**.

17. Glass

Damage to fixed glass, lamps, signs and name plates at the **premises** not owned by **you** or insured by this policy including necessarily incurred additional costs involved in

- a) boarding up or temporary glazing pending replacement of broken glass
- b) removing and refixing window fittings and other obstacles to replacement provided that **you** are legally responsible for the repair of such **damage**.

Our liability will not exceed the amount shown in the **schedule**.

18. Unauthorised use of electricity, gas and water

The cost of loss of metered electricity, gas and water for which **you** are legally responsible arising from unauthorised use by persons taking possession of, keeping possession of or occupying the **premises** without **your** written consent provided that

- a) **you** take all practicable steps to terminate such unauthorised use as soon as it is discovered
- b) **you** advise **us** of such unauthorised use immediately on becoming aware of it
- c) **you** have complied with General Condition Change in Risk

Our liability will not exceed the amount shown in the **schedule** in any one **period of insurance**.

19. Trade samples

Damage caused to trade samples whilst anywhere in **Europe** including while in transit thereto and therefrom but excluding theft or attempted theft from any **unattended vehicle**.

Our liability will not exceed the amount shown in the **schedule** in any one **period of insurance**.

Property Damage Section

What you are covered for

20. Drains, sewers and gutters

The **property insured** extends to include costs and expenses necessarily incurred by **you** with **our** consent for cleaning and/or clearing of drains, sewers and gutters in consequence of **damage** to the **property insured** provided that **we** will not be liable for any such costs or expenses

- a) incurred in removing debris except from the site of the **property insured** which has suffered **damage** and from the area immediately adjacent to such site
- b) arising from **pollution or contamination** or property not insured by this section.

21. Fire brigade charges

We will pay **you** the reasonable costs charged by any Public Authority relating to the extinguishing or fighting of fire.

22. Further investigation costs

Where **you** have suffered **damage** to any **building** and in the opinion of a competent construction professional there is a reasonable possibility of other **damage** to a portion of the same **building** which is not immediately apparent **we** will pay the reasonable costs incurred by **you** with **our** prior consent in establishing whether or not such **damage** has occurred.

We will also pay the reasonable costs incurred by **you** with **our** prior consent in establishing whether or not **buildings** in the immediate vicinity have suffered **damage** in the same incident but only if such **buildings** are subsequently found to have suffered such **damage** for which **we** are liable under this section.

Our liability will not exceed the amount shown in the **schedule**.

23. Continuing interest and hire charges

In the event of **damage** at the **premises** where **you** are liable under contract for interest charges or continuing hire charges not recoverable under the terms of a lease or similar agreement in respect of property for which **you** are responsible and which is not otherwise insured **we** will pay such charges actually and reasonably incurred.

Our liability will not exceed the amount shown in the **schedule**.

Maximum amount payable

The most **we** will pay in respect of any one occurrence will not exceed the sum insured stated against each item or the total of all sums insured stated against all items insured by this section as shown in the **schedule**.

All limits under covers 2 – 23 are within and do not increase the Property Damage sum insured shown in the **schedule**.

Inflation Protection

The sums insured stated in the **schedule** for **property insured** (other than **stock** or **specified stock** or other items stated as being insured on an alternative basis) will be adjusted each month in line with the percentage changes to the appropriate indices. At each renewal, the premium will be calculated on the adjusted sums insured.

Property Damage Section

Basis of claims settlement

In the event of **damage to property insured** by this section the basis upon which the amount payable will be calculated will be:

- a) **stock and specified stock** - the cost price of replacing the goods at the time of the **damage**
- b) deeds, documents and business books - their value as stationery only together with the cost of clerical labour expended in writing up and not for the value to **you** of the information contained therein
- c) computer systems records - the value of the materials only together with the cost of clerical labour and computer time expended in reproducing the records provided that **we** will not pay for the value to **you** of the information contained therein or for any expense in connection with the production of information to be recorded therein
- d) patterns, models, moulds, plans and designs - the value of the materials only together with the cost of labour expended in reinstatement of such property
- e) **personal effects** not otherwise insured - the cost of repair or replacement at the time of the **damage**, subject to the limit stated in the **schedule**
- f) rent - the loss of rent payable by or to **you** whilst necessary reinstatement or repairs are carried out following **damage** to the **buildings** which makes them uninhabitable, subject to a maximum term as stated in the **schedule**
- g) **buildings, computer equipment, tenants improvements, and trade contents** - subject to the following Special Conditions the basis upon which the amount payable in respect of any item on **buildings, computer equipment, tenants improvements, or trade contents** is to be calculated will be the reinstatement of the property subject to **damage**. For this purpose 'reinstatement' means:
 - i) the rebuilding or replacement of property subject to **damage** which, provided that **our** liability is not increased, may be carried out:
 - a) in any manner suitable to **your** requirements
 - b) upon another site
 - ii) the repair or restoration of property subject to **damage** in either case to a condition equivalent to or substantially the same as but not better or more extensive than its condition when new

Special Condition

- a) At the start of each **period of insurance you** must notify **us** of the **declared value** of each item on **buildings, computer equipment, tenants improvements and trade contents**. The premium is based on **declared value** (shown in the **schedule**). If **you** fail to notify **us** of the **declared value** at the start of each **period of insurance we** will use the last **declared value** notified to **us** for the following **period of insurance**.
- b) If at the time of **damage** the **declared value** of the **buildings, computer equipment, tenants improvements or trade contents** insured by such item is less than the cost of reinstatement then **you** will be considered as being **your** own insurer for the difference and will bear a proportionate share of the loss.
- c) **Our** liability for the repair or restoration of property which is only partially damaged will not exceed the amount which would have been payable had the property been wholly destroyed.
- d) No payment beyond the amount which would have been payable in the absence of this Basis of claims settlement will be made:
 - i) unless reinstatement commences and proceeds without unreasonable delay
 - ii) until the cost of reinstatement has actually been incurred
 - iii) if at the time of **damage** the **property insured** is insured by any other insurance effected by **you** or on **your** behalf which is not upon the same basis of reinstatement.
- e) All the terms and conditions of the policy shall apply
 - i) in respect of any claim payable under the provisions of this Additional clause except in so far as they are varied hereby
 - ii) where claims are payable as if this Basis of claims settlement had not been incorporated except that the sum(s) insured shall be limited to 115% of the **declared value(s)**
- h) all other property - the cost of repairing or reinstating the property equal to its condition when new provided that
 - i) this is carried out without delay and in the most economical manner
 - ii) until reinstatement has been completed no payment will be made for more than the amount which would be payable if an allowance had been made for wear, tear or depreciation.

Property Damage Section

Additional Clauses

1. Architects' and Surveyors' Fees

Within the overall limit of the sum insured on **property insured** (excluding **stock** and **specified stock**) **we** will pay the cost of architects', surveyors', consulting engineers', legal and other fees necessarily and reasonably incurred with **our** consent in the reinstatement or repair of the property following **damage** but excluding fees charged for the preparation of any claim.

2. Contract Price

In respect of goods sold but not delivered for which **you** are legally responsible and where the sale contract is cancelled by reason of **damage** then **our** liability will be based on the contract price. For the purpose of the General Condition Underinsurance the sum insured will be calculated on the same basis.

3. Contracting Purchaser

If **you** contract to sell the **buildings** the purchaser will be entitled to the benefit provided by this section, between the exchange of contracts and the completion of the sale, provided that the purchaser completes the purchase and the **buildings** are not otherwise insured.

4. Designation

For the purpose of determining where necessary the item against which any property is insured **we** agree to accept the designation under which such property has been entered in **your** books.

5. Interested Parties

Any act or omission by the leaseholder, lessee, mortgagor or **you** or by any tenant occupying or using the **buildings** which increases the possibility of **damage** will not prejudice the insured interest of the freeholder, lessor or mortgagee provided that

- a) such act or omission is entirely without the authority of the freeholder, lessor or mortgagee
- b) as soon as the freeholder, lessor or mortgagee becomes aware of any such act or omission they shall give immediate written notice to **us** and pay any additional premium required.

6. Non-invalidation

The insurance by this section, other than in respect of **damage** by theft or any attempt thereat, will not be invalidated by any act or omission or by any alteration unknown to **you** and beyond **your** control whereby the risk of **damage** is increased provided that as soon as **you** become aware of any such act or omission or alteration **you** will give immediate written notice to **us** and pay any additional premium required.

7. Subrogation Waiver

In the event of a claim arising under this section **we** agree to waive any rights remedies or relief to which **we** may become entitled by subrogation against

- a) any company standing in the relation of Parent to Subsidiary or Subsidiary to Parent to **you** as defined in the Companies Act or Companies (N.I.) Order as appropriate current at the time of the **damage**
- b) any company which is a Subsidiary of a Parent Company of which **you** are a Subsidiary in each case within the meaning of the Companies Act or Companies (N.I.) Order as appropriate current at the time of the **damage**.

8. Unoccupied Buildings

Notice is to be given to **us** when any **buildings** or portions thereof become empty, vacant or no longer used by any person authorised by **you** or when any such **buildings** or portions thereof are again used by any person authorised by **you** and **you** agree to pay any additional premium required.

9. Workmen

Workmen are allowed to work in or on the **buildings** for the purposes of effecting any repairs, additions, alterations or decorations without prejudice to this insurance.

10. 72 Hours Clause

Damage occurring within 72 consecutive hours of and arising from storm or flood is deemed to be one claim. **You** have the right to select the moment from which the 72 hour period will be deemed to have commenced within the terms of this section provided that such **damage** occurred prior to expiry of the **period of insurance**.

Property Damage Section

What you are not covered for

1. water (other than loss of metered water as described in this section), air, runways, railway lines, dams, reservoirs, storage lakes, canals, rigs, wells, tunnels, docks, piers, jetties, excavations, wharfs, mines, and off-shore property
2. animals and growing crops
3. jewellery, precious stones, bullion, furs, fine art, curiosities, relics
4. overhead electrical and telecommunication transmission and distribution lines, overhead transformers or other similar overhead communication, transmission or distribution equipment and their supporting structures other than those within the **premises** for which **you** are responsible
5. vehicles required to be licensed for road use (including accessories thereon), caravans, trailers, railway locomotives or rolling stock, watercraft, aircraft or spacecraft (including but not limited to satellites)
6. property or structures in course of demolition, construction or erection and materials, equipment or supplies in connection therewith
7. 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
8. property from a garden, yard, open space or any open fronted or open sided building therein by theft or any attempt thereat or malicious damage
9. explosives and contraband
10. **property insured** at any **premises** that are **unoccupied** unless agreed by **us**
11. **damage** to property stored in any outbuilding or basement caused by storm, flood, leakage of oil or water following bursting or overflowing of oil or water tanks, apparatus or pipes or from any automatic sprinkler installation, unless such property is raised at least 100mm above the ground floor level of the outbuilding or the floor level of the basement
12. **damage** caused by theft or attempted theft occurring outside **business hours** to any till or cash register unless its drawer has been left in an open position
13. the relevant **excess** stated in the **schedule**
14. **damage** to any electrical machine or apparatus or component thereof occasioned by its over-running, excessive pressure, short-circuiting or self-heating not resulting in fire
15. explosion
 - a) caused by or consisting of the bursting of a boiler (not being a boiler used for domestic purposes only) economiser or other vessel, machine or apparatus in which internal pressure is due to steam only and belonging to **you** or under **your** control
 - b) in respect of and originating in any vessel, machinery or apparatus or its contents, belonging to **you** or under **your** control which requires to be examined to comply with any statutory regulations unless such vessel, machinery or apparatus will be the subject of a policy or other contract providing the required inspection service
16. theft unless
 - a) involving forcible and violent entry to or exit from a **building** at the **premises**
 - b) involving assault or violence or threat thereof to **you** or any of **your employees**
 - c) as provided for under 'What you are covered for' 5. Theft of fixed fabric of the building
17. **damage** arising solely from a change in the water table level (i.e. the level below which the ground is saturated with water)
18. **damage** by falling trees caused by felling or lopping carried out by **you** or on **your** behalf
19. **damage** caused by subsidence, ground heave or landslip
20. **damage** caused by or arising from or consisting of
 - a) wear, tear or depreciation or diminution in value
 - b) collapse or cracking of **buildings**
 - c) inherent vice, latent defect, defective design, plan or specification or the use of faulty materials
 - d) faulty or defective workmanship operational error or omission by **you** or any of **your employees**
 - e) marring, scratching, denting or mechanical or electrical defect, failure, breakdown or derangement
 - f) gradually operating causes including but not limited, to atmospheric or climatic conditions, wet or dry rot, fungus, rust, corrosion, woodworm, moths, insects, vermin or pests
 - g) any process involving heating, drying, cleaning, dyeing, staining, repairing, restoring, renovating, fitting, installation, testing, commissioning, alteration or maintenance of any property
 - h) use of any article contrary to manufacturers' instructions
 - i) change in temperature, colour, flavour or finish
21. **damage** insured by the Equipment Breakdown section
22. malicious damage caused by any tenant or lessee
23. losses not directly associated with the incident that caused **you** to claim.

Business Interruption Section

What you are covered for

1. The amount of loss resulting from interruption of or interference with the **business** carried on by **you** at the **premises** in consequence of **damage** occurring during the **period of insurance** to any property used by **you** at the **premises** for the purposes of the **business**, provided that:
 - a) such **damage** would not have been excluded by the Property Damage Section of this policy
 - b) at the time of **damage** there is insurance in force covering **your** interest in the property at the **premises** against **damage** and that:
 - i) payment has been made or liability admitted under that insurance; or
 - ii) payment would have been made or liability admitted, for the **damage**, but for the operation of a proviso in the insurance excluding liability for losses below a specified amount.
2. **Prevention of Access**

Interruption of or interference with the **business** in consequence of **damage** to property within 1 kilometre of the **premises** which prevents or hinders the use of or prevents access to the **premises** but excluding **damage** to property of any public utility from which **you** obtain supplies or services.

Our liability will not exceed the amount shown in the **schedule**.
3. **Public Utilities**

Interruption of or interference with the **business** in consequence of **damage** to property at any

 - a) generating station or sub-station of the public electricity supplier
 - b) land based premises of the public gas supplier or of any natural gas producer linked directly with them
 - c) land based premises of the public telecommunications supplier or internet service provider
 - d) waterworks or pumping station of the public water supplier

within the **territorial limits** from which **you** obtain electricity, gas or water supplies or telecommunication services.

Our liability will not exceed the amount shown in the **schedule**.
4. **Deeds & Documents**

Interruption of or interference with the **business** in consequence of **damage** to plans, deeds, briefs, manuscripts, books, documents and office records whilst temporarily removed from the **premises** to elsewhere within the **territorial limits**.

Our liability will not exceed the amount shown in the **schedule**.
5. **Compulsory Closure**

Interruption of or interference with the **business** as a result of compulsory closure of the **premises** by a public body authorised to prevent access to the **premises** arising from the occurrence of

 - a) foreign or deleterious matter in food or drink sold, supplied or provided at the **premises**
 - b) murder, manslaughter, suicide or rape at the **premises**
 - c) defective sanitation or the presence of vermin or pests at the **premises**

For the purposes of the cover provided by this Extension the **indemnity period** is restated as follows:
The **indemnity period** shall mean the period of time during which interruption to the **business** occurs as a result of the matters set out at sub-clauses a) – c) (each '*an occurrence*') commencing with the date of the closure of the **premises** and not exceeding:

 - i) 30 days in respect of each occurrence and
 - ii) 30 days in total in respect of all occurrences in any one **period of insurance**

Our liability will not exceed the amount shown in the **schedule** in any one **period of insurance**.
6. **Unspecified Suppliers**

Interruption of or interference with the **business** in consequence of **damage** at the premises of **your** direct suppliers, manufacturers or processors of components, goods or materials anywhere within the **territorial limits**.

Our liability will not exceed the amount shown in the **schedule**.
7. **Unspecified Customers**

Interruption of or interference with the **business** in consequence of **damage** at the premises of **your** direct customers anywhere within the **territorial limits**.

Our liability will not exceed the amount shown in the **schedule**.
8. **Unspecified Storage Sites**

Interruption of or interference with the **business** in consequence of **damage** at any location not shown in the **schedule** at which **your** property is stored anywhere within the **territorial limits**.

Our liability will not exceed the amount shown in the **schedule**.

Business Interruption Section

What you are covered for

9. Property in Transit

Interruption of or interference with the **business** in consequence of **damage** to **property insured**, excluding **buildings** and **tenants improvements**, whilst in transit by road, rail or inland waterway within the **territorial limits**.

Our liability will not exceed the amount shown in the **schedule**.

10. Contract Sites

Interruption of or interference with the **business** in consequence of **damage** at any location not shown in the **schedule** at which **you** are contracted to undertake work anywhere within the **territorial limits**.

Our liability will not exceed the amount shown in the **schedule**.

11. Exhibition Sites

Interruption of or interference with the **business** in consequence of **damage** at any trade fair or exhibition location not shown in the **schedule** at which **you** are to occupy a stand anywhere within **Europe**.

Our liability will not exceed the amount shown in the **schedule**.

12. Book Debts

Interruption of or interference with the **business** in consequence of **damage** to **your** records of **outstanding debit balances** contained within the **premises**.

We will pay for any net **outstanding debit balances** which **you** are unable to recover from customers as a result of **damage** to such records and any additional expenditure incurred after such **damage** in tracing and establishing **outstanding debit balances**.

Our liability in respect of loss of net **outstanding debit balances** and their associated additional expenditure and accountants' charges will not exceed the amount shown in the **schedule** in any one **period of insurance**.

Special Condition

At the end of each month **you** will record the total amount outstanding in customers' accounts and shall maintain a separate record, in addition to the books of account, in a place other than the **premises**.

13. Research and Development Costs

Interruption of or interference with the **business** in consequence of **damage** to research and development records contained within the **premises**.

We will pay the reasonable and necessary costs incurred by **you** during the **indemnity period** solely to re-constitute records and re-work projects and to restore research and development projects to a state substantially similar to that which existed before the **damage** provided that

- a) **we** will not be liable for more than one third of the limit shown in the **schedule** in respect of such costs arising in the first quarter of the **indemnity period** following the date of **damage** nor more than an equal proportion of the balance of the limit shown in the **schedule** per month in respect of the costs in the remainder of the **indemnity period**
- b) the **maximum indemnity period** in respect of this cover will not exceed 12 months.

Our liability will not exceed the amount shown in the **schedule**.

Business Interruption Section

Maximum amount payable

The most **we** will pay in respect of any one occurrence will not exceed

1. 133.3% of the sum insured for each item in respect of **estimated gross profit** or **estimated gross revenue** or **estimated gross rent receivable**
2. 100% of each other item as shown in the **schedule**.

All limits under covers 2 – 13 are within and do not increase the Business Interruption sum insured shown in the **schedule**.

Basis of claims settlement

Following **damage** insured by this section **we** will pay for the following in respect of any of the undermentioned items if insured by this section.

Gross profit - loss thereof due to

- a) reduction in **turnover** being the amount produced by applying the **rate of gross profit** to the amount by which the **turnover** during the **indemnity period** will fall short of the **standard turnover** in consequence of the **damage**
- b) increase in cost of working being the additional expenditure necessarily and reasonably incurred for the sole purpose of avoiding or diminishing the reduction in **turnover** which but for that expenditure would have taken place during the **indemnity period** in consequence of the **damage**, but not exceeding the sum produced by applying the **rate of gross profit** to the amount of the reduction thereby avoided

less any sum saved during the **indemnity period** in respect of such of the charges and expenses of the **business** payable out of **gross profit** as may cease or be reduced in consequence of the **damage**.

Gross revenue - loss thereof due to

- a) loss of **gross revenue** being the amount by which the **gross revenue** during the **indemnity period** will fall short of the **standard gross revenue** in consequence of the **damage**
- b) increase in cost of working being the additional expenditure necessarily and reasonably incurred for the sole purpose of avoiding or diminishing the reduction in **gross revenue** which but for that expenditure would have taken place during the **indemnity period** in consequence of the **damage**, but not exceeding the amount of reduction in **gross revenue** thereby avoided

less any sum saved during the **indemnity period** in respect of such of the charges and expenses of the **business** payable out of **gross revenue** as may cease or be reduced in consequence of the **damage**.

Gross rent receivable - loss thereof due to

- a) loss of **gross rent receivable** being the amount by which the **gross rent receivable** during the **indemnity period** will fall short of the **standard gross rent receivable** in consequence of the **damage**
- b) increase in cost of working being the additional expenditure necessarily and reasonably incurred for the sole purpose of avoiding or diminishing the reduction in **gross rent receivable** which but for that expenditure would have taken place during the **indemnity period** in consequence of the **damage**, but not exceeding the amount of reduction in **gross rent receivable** thereby avoided

less any sum saved during the **indemnity period** in respect of such of the charges and expenses of the **business** payable out of **gross rent receivable** as may cease or be reduced in consequence of the **damage**.

Additional Increase in Cost of Working

Additional expenditure necessarily and reasonably incurred by **you** during the **indemnity period** in excess of the amount payable under the **Gross Profit, Gross Revenue** or **Gross Rent Receivable** basis (as applicable) for the sole purpose of

- a) avoiding or diminishing the reduction in **turnover** if the Basis of claims settlement is **gross profit**
- b) avoiding or diminishing the reduction in **gross revenue**
- c) avoiding or diminishing the reduction in **gross rent receivable**

in order to resume or maintain normal **business** operations.

Increased Cost of Working only

Additional expenditure necessarily and reasonably incurred by **you** during the **indemnity period** within which increases in the cost of working that is incurred in consequence of the **damage** for the purpose of avoiding or diminishing a reduction in **turnover** or in **gross revenue** earned as applicable at the **premises** or for the purpose of resuming or maintaining the **business** less any savings in charges or expenses that may be made in consequence of the **damage**.

Business Interruption Section

Additional clauses

1. Alternative trading

If during the **indemnity period** goods are be sold or services rendered elsewhere than at the **premises** for the benefit of the **business** either by **you** or by others on **your** behalf the money paid or payable in respect of such sales or services will be brought into account in arriving at the **turnover** or **gross revenue** or **gross rent receivable** as applicable during the **indemnity period**.

2. Professional accountants

We will pay the reasonable charges payable by **you** to professional accountants for producing any particulars or details or any other proofs, information or evidence as may be required by **us** and reporting that such particulars or details are in accordance with **your** books of account or other business books or documents provided that the sum of the amount payable under this clause and the amount otherwise payable under the section shall in no case exceed the maximum amount payable stated in the **schedule**.

3. Separate departments

If the **business** is conducted in departments, the independent trading results of which are ascertainable, the provisions of the Basis of claims settlement sub-paragraphs a) and b) of any item on **gross profit** or **gross revenue** or **gross rent receivable** as appropriate will apply separately to each department affected by the **damage**.

4. Trends and Variations

Adjustments will be made to the figures representing the **rate of gross profit** and the **standard turnover** that may be necessary to provide for the trend of the **business** and for variations in or other circumstances affecting the **business** either before or after the **damage** and which would have affected the **business** had the **damage** not occurred so that the adjusted figures represent as near as reasonably practicable results which but for the **damage** would have been obtained during the relative period after the **damage**.

What you are not covered for

Any interruption of or interference with the **business**:

1. in consequence of **damage** excluded by the Property Damage Section of this policy
2. not caused by **damage** other than as described in 'What you are covered for' 5. Compulsory Closure
3. caused by the deliberate act of any supply undertaking or by the exercise by any such undertaking of its power to withhold or restrict supply or services
4. if **your** interest ceases other than by death or the **business** is:
 - a) wound up or carried on by a liquidator or receiver or
 - b) permanently discontinued.unless **we** agree otherwise in writing

Equipment Breakdown Section

Definitions

For the purposes of this section the following definitions apply:

business

Your business activities relating to the Business Description shown in the **schedule**.

cyber event

- a) a failure of electronic equipment to correctly recognise, process or store any data
- b) a hostile, malicious, illegal or transgressive act committed through electronic systems or, including but not limited to:
 - i) a virus (a program, code, programming instruction or any set of instructions intended to damage, interfere with or have a negative effect on computer programs, data or operations);
 - ii) hacking (unauthorised access to any computer or other electronic equipment);
 - iii) a denial of service attack (any actions or instructions intended to damage, interfere with or affect the availability or performance of networks, network services, network connectivity or telecommunication systems).

What you are covered for

1. **We** will pay **you** for direct physical damage from an **accident** to **covered equipment** that is owned by **you** or for which **you** are responsible. The cover under this section will only apply where the Property Damage or the Property Damage and Business Interruption sections of the policy are shown as insured on the **schedule** for the current **period of insurance**.
2. **Hazardous substances**
We will pay for the additional costs to repair or replace **covered equipment** because of contamination by a **hazardous substance** including any additional expenses incurred to clean up or dispose of such property.
Our liability will not exceed the amount shown in the **schedule** in respect of any one **accident**.
3. **Reinstatement of data and computer increased costs of working**
Unless otherwise excluded, **we** will pay for the following costs incurred as a result of an **accident** to **covered equipment** at the **premises**.
 - a) Reinstating data lost or damaged
Our liability will not exceed the amount shown in the **schedule** any one **accident**.
Provided that:
 - i) liability is limited solely to the cost of reinstating data onto **computer media**
 - ii) **we** will not be liable for loss of or damage to software.
 - b) Reasonable costs necessarily incurred in minimising or preventing the resulting interruption or interference to **your** computer operations.
Our liability will not exceed the amount shown in the **schedule** any one **accident** in respect of such additional costs.
4. **Public Authorities/Law or Ordinance**
If an **accident** to **covered equipment** damages a building that is covered under this policy and the loss is increased by enforcement of any public authority, ordinance or law in force at the time of the **accident** that regulates the construction or repair of buildings, or establishes zoning or land use requirements, **we** will pay for the following additional costs to comply with such ordinance or law
 - a) **your** actual expenditure for the cost to demolish and clear the site of undamaged parts.
 - b) **your** actual expenditures for increased costs to repair, rebuild or construct the building. If the building is repaired or rebuilt, it must be intended for similar use or occupancy as the current building, unless otherwise required by zoning or land use ordinance or law.

We will not be liable for:

- a) any fine
- b) any liability to a third party
- c) any increase in loss due to a **hazardous substance** (other than as specifically insured under 'What you are covered for' - Hazardous substances)
- d) increased construction costs until the building is actually repaired or replaced.

Our liability will not exceed the Equipment Breakdown limit of Liability shown in the **schedule**.

Equipment Breakdown Section

What you are covered for

5. Business interruption

Where the Business Interruption section is insured **we** will pay for financial loss caused by or resulting from an **accident** to **covered equipment**. **We** will not be liable under this Cover for any loss resulting from 'What you are covered for' – Damage to own surrounding property. **Our** liability will not exceed the amount shown in the **schedule** or the Business Interruption sum insured, whichever is the lower in any one **period of insurance**.

6. Expediting expenses

We will pay **you** for the reasonable extra cost to make temporary repairs to and expedite permanent repairs or permanent replacement of damaged **covered equipment**.

Our liability will not exceed the amount shown in the **schedule** in respect of any one **accident**.

7. Hire of substitute item

If **covered equipment** is damaged as a result of an **accident**, **we** will pay **you** for the cost of hire charges actually incurred by **you** during the **period of insurance** for the necessary hire of a substitute item of similar type and capacity during the period of repair or until permanent replacement of the item lost or damaged.

Our liability will not exceed the amount shown in the **schedule** in respect of any one **accident**.

8. Storage tanks & loss of contents

We will pay for **damage** caused by an **accident** to oil storage or water tanks including connected pipework belonging to **you** or for which **you** are responsible at the **premises**.

We will also pay for loss of the contents of oil storage tanks caused by:

a) escape of contents, leakage, discharge or overflow from the oil storage tanks caused by or resulting from an **accident**

b) contamination of the contents of the oil storage tanks caused by or resulting from an **accident**

including cleaning costs incurred as a result of such a loss.

Our liability will not exceed the amount shown in the **schedule** in respect of any one **accident**.

9. Loss avoidance measures

We will pay for the reasonable costs in taking exceptional measures to prevent or limit impending **damage** to **covered equipment** as a result of an **accident**.

This is provided that:

a) **damage** would reasonably be expected if such measures were not implemented

b) **we** are satisfied that **damage** has been avoided or mitigated as a result of the exceptional measures

c) the amount payable will be limited to the cost of **damage** which would have otherwise occurred

d) the terms conditions and exclusions of this section and the policy apply as if **damage** has occurred

e) if **damage** had occurred it would have resulted in a claim that would have been accepted by **us** under this section of the policy.

Our liability will not exceed the amount shown in the **schedule** in respect of any one **accident**.

10. Damage to own surrounding property

We will pay for **damage** to property at the **premises** belonging to **you** or in **your** custody and control and for which **you** are responsible, directly resulting from the **explosion** or **collapse** of any **covered equipment** operating under steam pressure.

Our liability will not exceed the amount shown in the **schedule** in respect of any one **accident**.

Maximum Amount Payable

Our liability will not exceed the Equipment Breakdown Limit of Liability shown in the **schedule**. Within this amount **our** liability will not exceed:

a) £500,000 for any one **accident** to **computer equipment**

b) £5,000 for any one **accident** to **portable computer equipment**

Any limit shown against covers 2 - 10 are within and do not increase the Equipment Breakdown Limit of Liability.

Basis of Claims Settlement

As described in the Property Damage and Business Interruption Sections of this policy.

Equipment Breakdown Section

What you are not covered for

1. loss or damage caused by or resulting from a hydrostatic pneumatic or gas pressure test of any boiler or pressure vessel or an insulation breakdown test of any type of electrical equipment
2. loss or damage of any kind caused by a **cyber event**
3. loss or damage to data or **computer media** of any kind caused by:
 - a) programming error or programming limitation
 - b) loss of data (other than as specifically provided for under 'What you are covered for' 3 - Reinstatement of data
 - c) loss of access
 - d) loss of use
 - e) loss of functionality
4. loss or damage caused by:
 - a) depletion, deterioration, corrosion, erosion, wear and tear or other gradually developing conditions
 - b) any condition which can be corrected by resetting, calibrating, realigning, tightening, adjusting or cleaning or by the performance of maintenance

But if loss or damage from an **accident** results **we** will be liable for that resulting loss or damage
5. loss or damage recoverable under any maintenance agreement or any warranty or guarantee
6. any claim, cost or loss caused by or resulting from **your** commercial decision to stop trading
7. the relevant **excess** stated in the **schedule**.

Special Conditions

These Special Conditions are in addition to the General Conditions shown at the front of **your** policy.

1. Back Up Records

You must:

- a) back up original data at least every 7 days
- b) take precautions to make sure that all data is stored safely

If **you** fail to comply with this Condition **we** will not pay for any claim unless **you** can evidence that formal procedures are in place and that the failure to comply was an accidental oversight or as a result of circumstances beyond **your** control.

2. Precautions

You must exercise due diligence in:

- a) complying with any statute or order
- b) ensuring that **your** items are properly maintained and used in accordance with manufacturer's recommendations and in taking reasonable precautions to prevent loss or damage

Terrorism Section

Definitions

For the purposes of this section the following definitions apply:

consequential loss

Loss resulting from interruption of or interference with the **business** carried on by **you** at the **premises** in consequence of **damage** to property used by **you** at the **premises** for the purpose of the **business**

act of terrorism

Acts of persons acting on behalf of, or in connection with, any organisation which carries out activities directed towards the overthrowing or influencing, by force or violence, of Her Majesty's government in the United Kingdom or any other government de jure or de facto

Terrorism – Property Damage

This sub-section applies to the **property insured** as described, defined and specified as insured in the **general cover** provided by this policy, other than any insurance in respect of loss of rent or cost of alternative accommodation which will be deemed to be insured by the Terrorism – Business Interruption sub-section of this section.

Terrorism – Business Interruption

This sub-section applies to loss of **gross profit, gross revenue, gross rent receivable**, income or rent, cost of alternative accommodation or increase in cost of working or other such items of loss (other than **book debts**) resulting from interruption or interference as described, defined and specified as insured in the **general cover** provided by this policy provided that at the time of the happening of the **damage** that causes the interruption or interference

- a) there is in force an insurance provided by **us** covering **your** interest in the property that suffers such **damage** and
- b) payment will have been made or liability admitted therefor under such insurance or that payment would have been made or liability would have been admitted therefor but for the operation of a proviso in such insurance excluding liability for losses below a specified amount.

Terrorism – Book Debts

This sub-section applies to **outstanding debit balances** as described, defined and specified as insured in the **general cover**.

What you are covered for

We will indemnify **you** in respect of **damage** to **property insured** within **Great Britain** or **consequential loss** arising from an **act of terrorism**.

Cover is applicable to the **general cover** in respect of which there is an operative sub-section in the **schedule**.

What you are not covered for:

1. **damage** or business interruption directly or indirectly caused by or contributed to by or arising from or occasioned by or resulting from
 - a) 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
2. **damage** or **consequential loss** caused by contributed to by or arising from or occasioned by or resulting from:
 - a) **damage** to any **computer system** or
 - b) any alteration, modification, distortion, erasure or corruption of **data**in each case whether **your** property or not, where such loss is directly or indirectly caused by or contributed to, by or arising from or occasioned by or resulting from **virus or similar mechanism** or **hacking** or **phishing** or **denial of service attack**.
This exclusion shall not apply in respect of:
 - i) **damage** which itself results directly (or, solely as regards to (ii) c) below, indirectly) from fire, explosion, flood, escape of water from any tank, apparatus or pipe (including any sprinkler system), impact of aircraft or any aerial devices or articles dropped from them, impact of any sea-going or water-going vessel or of any vehicle whatsoever or of any goods or cargo carried in or on such vessel or vehicle, **damage** to or movement of buildings or structures, plant or machinery other than any **computer system**; and

Terrorism Section

What you are not covered for: (Continued)

- ii) comprises:
 - a) the cost of reinstatement, replacement or repair in respect of **damage to your** Property; or
 - b) **consequential loss** as a direct result of **damage to your** Property or as a direct result of denial, prevention or hindrance of access to or use of the **premises** by reason of an **act of terrorism** causing **damage** to other Property within one mile of the **premises** which access is affected; or
 - c) the amount of loss caused by the cancellation, abandonment, postponement, interruption, curtailment or relocation of an event as a result of **damage to your** Property and any additional costs or charges reasonably and necessarily paid by **you** to avoid or diminish such lossand
- iii) is not proximately caused by an **act of terrorism** in relation to which the relevant organisation or any persons acting on behalf of or in connection with that organisation are controlled by, acting on behalf of or part of any de jure or de facto government of any nation, country or state.

The meaning of Property for the purposes of this exclusion shall exclude:

- a) money, currency, electronic cryptographic or virtual currency including Bitcoin or anything similar, negotiable or non-negotiable instruments, financial securities or any other financial instrument of any sort whatever; and
- b) any **data**.

Notwithstanding the exclusion of **data** we will pay **consequential loss**:

- a) directly resulting from **damage** to Property to the extent that such **damage** within the meaning of sub-paragraph 2. (ii) directly results from any alteration, modification, distortion, erasure or corruption of **data**
- b) as a result of an occurrence of one or more of the events referred to in sub-paragraph 2. (i) results directly or indirectly from any alteration, modification, distortion, erasure or corruption of **data**

In no other circumstances will any loss or losses directly or indirectly caused by, contributed to by or arising from or occasioned by or resulting from any alteration, modification, distortion, erasure or corruption of **data** be covered by this section.

- 3. in respect of:
 - a) any **nuclear** Installation or **nuclear reactor** and all fixtures and fittings situated thereon and attached thereto and all pipes, wires, cables, drains or other conduits or service media of any description which are affixed or connected to or in any way serve such **nuclear** Installation or **nuclear reactor**
 - b) 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
Other than:
 - i) flats and houses insured by trustees and sole traders provided they do not occupy any part of the premises as the private residence
 - ii) properties which comprise mixed residential and commercial use provided the commercial element exceeds 20 %
 - c) bankers blanket bond
 - d) 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 other than the Goods in Transit section where shown as insured in **your schedule**
 - e) any other type of property which is specifically excluded elsewhere in this policy.

Special Conditions

1. This section is concurrent and conjunctive with and dependent upon the **general cover** provided by this policy.
2. This section is not subject to any of the General Exclusions of this policy other than those stated in 'What you are not covered for' of this section.
3. This section is subject to all the other terms, sums insured, limits of liability, definitions, provisions, bases of claims settlement and conditions which apply to the **general cover** provided by this policy (including but without limitation any **excess** to be borne by **you**) except as expressly varied hereby.
4. In any action, suit or other proceedings where **we** allege that any **damage** or business interruption is not covered by this section the burden of proving that such **damage** or business interruption is covered shall be upon **you**.
5. This section is not subject to the Reinstatement of sum insured General Condition, nor to any Inflation Protection or to any Long Term Agreement or Undertaking which may apply to the **general cover** provided by this policy.
6. This section is to be lapsed or cancelled simultaneously with any lapse or cancellation of the **general cover** provided by this policy.

Specified All Risks Section

What you are covered for

We will pay for **damage** to the property specified in the **schedule** under this section occurring at the **premises** or elsewhere as specified in the **schedule**.

Maximum Amount Payable

The most **we** will pay in respect of any one occurrence will not exceed the sum insured against each item in the **schedule**.

Basis of claims settlement

In the event of **damage** to property insured by this section and subject to the adequacy of the sums insured and to the Maximum Amount Payable, **we** will pay the cost of repairing or replacing the property equal to its condition when new provided that

- a) this is carried out without delay and in the most economical manner
- b) when property is subject to partial **damage our** liability will not exceed the estimated replacement cost which would have been payable had it been wholly lost or destroyed
- c) until replacement has been carried out no payment will be made beyond the amount which would be payable if an allowance were made for wear, tear or depreciation.

What you are not covered for

1. **damage** caused by or consisting of
 - a) wear, tear, depreciation or diminution in value
 - b) inherent vice, latent defect, defective design, plan or specification or the use of faulty materials
 - c) faulty or defective workmanship, operational error or omission on the part of **you** or any of **your employees**
 - d) marring, scratching, denting, mechanical or electrical defect, failure, breakdown or derangement
 - e) any gradually operating cause, including (but not restricted to) atmospheric or climatic conditions, dry or wet rot, fungus, rust, corrosion, woodworm, moths, insects, vermin or pests
 - f) any process involving heating, drying, cleaning, dyeing, staining, repairing, restoring, renovating, fitting, installation, testing, commissioning, alteration or maintenance of any property
 - g) use of any article contrary to manufacturers' instructions
 - h) storm or flood unless the property is contained in an enclosed vehicle or in a building
 - i) change in temperature, colour, flavour, texture or finish
2. **damage** by theft or attempted theft from
 - a) any **unattended vehicle** unless
 - i) all windows and other openings have been closed, all doors have been secured and any other protective devices put into full and effective operation
 - ii) any property insured by this section is secured in the locked boot or closed glove compartment (the luggage space at the rear of an estate car or hatchback under the top cover and out of view is deemed to be a locked boot)
 - b) any **unattended vehicle** owned or operated by **you overnight** or after the completion of any **working day of the driver** unless all windows and other openings have been closed and the **vehicle** is locked and garaged in a secure building
 - c) any unattended building unless all security devices are put into full and effective operation and such theft or attempted theft involves forcible and violent entry to or exit from the building
3. breakage of brittle articles unless forming part of photographic equipment
4. losses not directly associated with the incident that caused **you** to claim
5. the relevant **excess** stated in the **schedule**

Goods in Transit Section

What you are covered for

1. **We** will pay for **damage** to **stock** and **trade contents** whilst in the course of transit
 - a) in or on any **vehicle** owned or operated by **you** or by an independent road haulier
 - b) by rail
 - c) by postwithin the **territorial limits** including whilst loading and unloading.

2. **Expenses**

We will pay the costs and expenses necessarily and reasonably incurred in

 - a) the removal of debris following **damage** to the property insured by this section
 - b) the transfer of the property insured to another **vehicle** and its delivery to the original destination or place of collection following fire or an accident involving the **vehicle**whilst the property insured is being carried in or on any **vehicle** owned or operated by **you**.

Our liability will not exceed the amount stated in the **schedule** in any one **period of insurance**.

3. **Ropes and sheets**

We will pay for **damage** to tarpaulins, sheets, ropes, chains, straps and packing materials owned by **you** or for which **you** are legally responsible, whilst being carried in or on any **vehicle** owned or operated by **you**.

Our liability will not exceed the amount stated in the **schedule** in any one **period of insurance**.

Maximum amounts payable

Our liability will not exceed in respect of any one occurrence the respective sums insured stated in the **schedule** for

1. all property contained in or on any one **vehicle** owned or operated by
 - a) **you**
 - b) an independent road haulier
2. any one consignment of property in transit by
 - a) rail
 - b) post.

Basis of claims settlement

Following **damage** and subject to the adequacy of the sums insured and to the Maximum amounts payable **we** will pay the cost price of replacing the property insured at the time of the **damage**.

Contract Price

In respect of property insured by this section that has been sold but not delivered for which **you** are legally responsible and where the sale contract is cancelled by reason of **damage**, then **our** liability will be based on the contract price. For the purpose of the General Condition Underinsurance, the value of all property insured to which this clause would, in the event of **damage**, be applicable will be ascertained on the same basis.

Goods in Transit Section

What you are not covered for

1. delay, loss of market or loss of profit
2. breakage of china, glass or other brittle articles unless caused by fire, theft or an accident involving the **vehicle**
3. **damage** to
 - a) livestock or other living creatures or organisms or cultures
 - b) bullion, furs, works of art, **money**
 - c) explosives or other dangerous goods
 - d) **specified stock**unless specified under the Goods in Transit section in the **schedule**
4. **damage** caused by
 - a) marring, scratching or denting, mechanical or electrical defect, failure, breakdown or derangement
 - b) any gradually operating cause, including (but not restricted to) atmospheric or climatic conditions, dry or wet rot, fungus, rust, corrosion, woodworm, moths, insects, vermin or pests
5. **damage** due to leakage, spillage, contamination or deterioration unless caused by fire, theft or an accident involving the **vehicle**
6. **damage** resulting from faulty packing or labelling
7. **damage** to property conveyed in any soft or open topped or soft or open sided **vehicle** caused by
 - a) theft or attempted theft unless caused by or arising from theft or attempted theft of the conveying **vehicle**
 - b) storm or malicious damage
8. **damage** by theft or attempted theft from any
 - a) **unattended vehicle** unless all windows and other openings have been closed, all doors have been secured and any other protective devices put into full and effective operation
 - b) **unattended vehicle overnight** or after the completion of any **working day of the driver** unless all windows and other openings have been closed and the **vehicle** is locked and garaged in a secure building or is locked and parked in a locked and completely enclosed yard
9. losses not directly associated with the incident that caused **you** to claim
10. the relevant **excess** stated in the **schedule**.

Special Condition

It is a condition precedent to **our** liability that

- a) **you** take all reasonable measures to ensure that any **vehicles** owned or operated by **you** are roadworthy and loaded in a safe and appropriate manner and that all locking and other protective devices are maintained in good working order.
- b) all keys to any **unattended vehicle** owned or operated by **you** are removed from such **vehicle** to a place of safety whenever the **vehicle** is left loaded.

Money Section

What you are covered for:

1. **We** will pay for physical loss of **money** as described below occurring within the **territorial limits** and subject to the limits stated in the **schedule**
 - a) loss of **non-negotiable money**
 - b) loss of **money** other than **non-negotiable money**:
 - i) in transit in **you** personal custody or in the custody of any authorised **employee** or in bank night safe
 - ii) on the **premises** during **business hours**
 - iii) on the **premises** out of **business hours** contained in locked safe(s)
 - iv) on the **premises** out of **business hours** not contained in locked safe(s)
 - v) in **you** home or in the home of any authorised **employee**.
2. **Safes**

We will pay for the cost of repair or replacement, following theft or attempted theft occurring within the **territorial limits**, of any

 - a) safe
 - b) postal franking machine
 - c) security case, bag or waistcoat used to carry **money**

Our liability will not exceed the amount stated in the **schedule** in any one **period of insurance**.
3. **Credit Cards**

We will pay for any amount for which **you** become liable under the terms of issue of any bank charge credit debit or cash card issued and used only in connection with the **business** following fraudulent use by any unauthorised person within the **territorial limits** provided that **you** report the loss to the issuing company immediately and to the Police within 24 hours of discovering the loss and have complied with the terms and conditions of issue of the card.

Our liability will not exceed the amount stated in the **schedule** in any one **period of insurance**.

Maximum amount payable

The most **we** will pay for physical loss of **money** will not exceed the limits stated in the **schedule** in respect of any one occurrence.

What you are not covered for

1. clerical or accounting errors or shortages due to error or omission
2. any loss due to the fraud or dishonesty of any director, partner or **employee** unless the loss is discovered within seven working days of the date of its occurrence
3. loss caused by dishonoured cheques or by the use of counterfeit **money**
4. loss from any **unattended vehicle**
5. loss from any coin-operated vending, gaming or amusement machine or payphone unless specially agreed as insured and stated in the **schedule**
6. **damage** caused by theft or attempted theft occurring outside **business hours** to any till or cash register unless its drawer has been left in an open position
7. losses not directly associated with the incident that caused **you** to claim
8. the relevant **excess** stated in the **schedule**.

Money Section

Special Condition

It is a condition precedent to **our** liability that

1. a true and complete account shall be kept of all **money** in transit and on the **premises** and such record shall be deposited in a secure place other than in any safe containing the **money**
2. during **business hours** any safe shall be kept locked other than when **money** or other property is being placed in or removed from the safe and the keys kept in the **your** personal custody or in the personal custody of any authorised **employee**
3. outside **business hours** any safe shall be kept locked and its keys removed from the **premises**
4. whenever **money** in transit exceeds £2,500 at any one time
 - a) it will be accompanied by not less than two responsible adult **employees**
 - b) not more than £2,500 will be carried by any one **employee**.

Special extension - Personal Assault

What you are covered for

1. **We** will pay as compensation to **you** or **your** legal personal representative the relevant amount stated in the **schedule** if in the course of the **business** an **employee** aged between 16 and 65 years sustains accidental **bodily injury** consequent upon robbery or hold up or any attempt thereat occurring within the **territorial limits** and such **bodily injury** directly and independently of any other cause results within twelve months in death, **loss of limb**, **loss of sight**, **permanent total disablement** or **temporary total disablement**.
2. **Personal effects**
We will pay for **damage** to personal effects of an **employee** aged between 16 and 65 years arising in connection with the **business** as a direct result of robbery or hold up or any attempt thereat for an amount not exceeding the limit stated in the **schedule** in respect of any one **employee**.

What you are not covered for

death, **loss of limb**, **loss of sight**, **permanent total disablement** or **temporary total disablement** caused by an **employee** being under the influence of or being affected by intoxicating liquor or drugs except drugs taken in accordance with proper medical prescription and directions and not for the treatment of drug addiction

Special Conditions

1. Compensation will not be payable for more than one of the following: death, **loss of limb**, **loss of sight**, **permanent total disablement**, in respect of any one **employee**.
2. Compensation will not be payable for **temporary total disablement**
 - a) until the end of the period of disablement but **we** will on request make interim payments at intervals of not less than four weeks
 - b) for more than 104 weeks from the date of sustaining injury in respect of any one **bodily injury**.
3. The total amount payable as compensation for **temporary total disablement** shall be deducted from any subsequent compensation payment for death, **loss of limb**, **loss of sight**, **permanent total disablement** that follows from the same cause.
4. An **employee** will, as often as required, submit to a medical examination on **our** behalf at **our** expense and in the case of death **we** will be entitled to have a post mortem examination at **our** expense.

Deterioration of Refrigerated Stock Section

What you are covered for:

We will pay for **damage** to refrigerated stock at the **premises** contained in any **refrigeration unit**, caused by deterioration or putrefaction due to

1. a rise or fall in temperature in the refrigerated chamber of any such unit resulting from
 - a) breakdown of or **damage** to its refrigerating plant or associated thermostatic or other control devices
 - b) failure of the public electricity supply unless due to a deliberate act of the public electricity supply authority or the exercise by any such authority of its power to withhold or restrict supply
2. contamination by the escape of refrigerant fumes.

Maximum amount payable

The most **we** will pay in respect of any one occurrence will not exceed the sum insured stated against each item in the **schedule**.

Basis of claims settlement

Following **damage** insured by this section and subject to the adequacy of the sums insured and to the Maximum amount payable **we** will pay the cost price of replacing the goods at the time of the **damage**.

What you are not covered for

1. refrigerated stock contained in any **refrigeration unit** which is more than ten years old at the commencement of any **period of insurance**
2. losses not directly associated with the incident that caused **you** to claim
3. the relevant **excess** stated in the **schedule**

Special Condition

It is a condition precedent to **our** liability that during the currency of this policy there is in force a manufacturer 's guarantee or a maintenance contract applicable to any **refrigeration unit** which does not have hermetically sealed motors and compressors.

Loss of Licence Section

What you are covered for

We will pay **you** the amount of depreciation in value of **your** interest in the **premises** or the **business** resulting from the forfeiture of the **license** under the provisions of the regulations relating to such **license(s)** or the refusal of the licensing authority to renew the **license** provided that such forfeiture or refusal to renew results from causes beyond **your** control.

Maximum amount payable

Our liability during any one **period of insurance** will not exceed the sum insured stated against each item in the **schedule**. We will also pay any costs and expenses incurred with **our** written consent in connection with any appeal against the forfeiture of or refusal to renew the **license**.

What you are not covered for

1. **you** are entitled to obtain compensation under the provisions of any Act of Parliament in respect of any refusal to renew the **license**
2. the forfeiture or refusal to renew arises directly from any town or country planning, improvement, redevelopment or compulsory purchase order or the surrender, reduction or re-distribution of **licenses** in connection therewith
3. the forfeiture or refusal to renew results from any alteration in the law
4. a) any alterations to the **premises** requiring the consent of the licensing or other necessary authority are made without their approval
b) the **premises**
 - i) are closed for any period not required by law
 - ii) are not maintained in a sanitary condition or satisfactory state of repair
- c) any direction or requirement of the licensing or other authority is not complied with
- d) the forfeiture of or refusal to renew the **license** is occasioned wholly or partly by or through **your** misconduct, connivance, neglect or omission or by **your** failure to take any steps necessary for keeping the **license** in force

Special Conditions

1. It is a condition precedent to **our** liability that **you** immediately advise **us** in writing and supply such additional information and give such assistance as **we** may reasonably require on becoming aware of any
 - a) change in tenancy or management of the **premises**
 - b) transfer or proposed transfer of the **license**
 - c) complaint about the **premises** or the conduct or control of the **business**
 - d) proceedings against or conviction of **you** or the **license** holder of the **premises** for any breach of the licensing laws or other matters whereby the character or reputation of the person concerned is affected or called into question with respect to their honesty, moral standing or sobriety
 - e) alteration in the purpose for which the **premises** are used
 - f) objection to the application for the renewal of the **license** or any circumstances which may endanger the renewal of the **license**
2. In the event of the **license** being forfeited or renewal being refused it is a condition precedent to **our** liability that **you** will
 - a) give written notice to **us** within twenty-four hours of becoming aware of such event stating the grounds upon which the **license** was forfeited or renewal refused
 - b) apply if practicable and if required by **us** for the grant of a new **license** for the same or alternative premises as may enable **you** to continue the **business** in a similar or alternative form
 - c) give all such assistance as **we** may require for the purpose of an appeal against such forfeiture or refusal to renew

Personal Accident Section

What you are covered for

We will pay as compensation to **you** or **your** legal personal representative the relevant amount stated in the **schedule** if a person identified as insured in the **schedule**, aged between 16 and 65 years sustains accidental **bodily injury** caused solely and directly by violent external and visible means during the **operative time** in any **period of insurance** and such **bodily injury** directly and independently of any other cause results within twelve months in death, **loss of limb**, **loss of sight**, **permanent total disablement** or **temporary total disablement**.

What you are not covered for

1. death, **loss of limb**, **loss of sight**, **permanent total disablement** or **temporary total disablement** caused by:
 - a) insanity, intentional self-injury, suicide or attempted suicide, participation in any criminal act or civil commotion by a person identified as insured in the **schedule** or by any such person being under the influence of or being affected by intoxicating liquor or drugs except drugs taken in accordance with proper medical prescription and directions and not for the treatment of drug addiction
 - b) a person identified as insured in the **schedule** engaging in abseiling, activities necessitating the use of underwater breathing equipment, armed or unarmed combat sports, bungee jumping, climbing necessitating the use of ropes or guides, flying of any kind (other than as a passenger in a fully licensed passenger carrying aircraft), hunting, ice hockey, motor cycling other than by power assisted pedal cycle, parachuting, polo, pot holing or similar underground activities, professional sport, riding or driving in any kind of race, speed or duration test or practice therefor or winter sports
 - c) pregnancy or childbirth
 - d) any pre-existing physical or mental disability or infirmity, medical condition or chronic or recurring ailment
 - e) any **communicable disease**
 - f) a person identified as insured in the **schedule**, being on naval, military or airforce duty service or operations
 - g) exposure to exceptional danger (except in an attempt to save human life)

Special Conditions

1. Compensation will not be payable for more than one of the following: death, **loss of limb**, **loss of sight**, **permanent total disablement**, in respect of any one person identified as insured in the **schedule**
2. Compensation will not be payable for **temporary total disablement**
 - a) until the end of the period of disablement but **we** will on request make interim payments at intervals of not less than four weeks
 - b) for any deferment period shown in the **schedule**
 - c) for more than 104 weeks from the date of sustaining injury in respect of any one **bodily injury** excluding any deferment period shown in the **schedule**
3. The total amount payable as compensation for **temporary total disablement** will be deducted from any subsequent compensation payment for death, **loss of limb**, **loss of sight**, **permanent total disablement** that follows from the same cause
4. A person identified as insured in the **schedule** will, as often as required, submit to a medical examination on **our** behalf at **our** expense and in the case of death **we** shall be entitled to have a post mortem examination at **our** expense

Employers' Liability Section

What you are covered for

1. **We** will pay all amounts which **you** will become legally liable to pay as damages in respect of accidental **bodily injury** to any **employee** if such **bodily injury** arises out of and in the course of his employment by **you** in the **business** and caused
 - a) during the **period of insurance**
 - b) within the **territorial limits**
 - c) elsewhere in the world in respect of any journey or temporary visit in connection with the **business** by **you** or any of **your** directors, partners or **employees** normally resident within the **territorial limits**

2. **Compensation for court attendance**

We will pay **you** for the costs of attendance at court to help defend or act as a witness in connection with any claim for which **you** are entitled to be paid under this section and with **our** agreement.

Our liability will not exceed the amount stated in the **schedule**.

3. **Corporate Manslaughter**

We will pay **you** in respect of

 - a) legal costs and expenses incurred with **our** prior written consent and
 - b) prosecution costs awarded against **you**

in the defence of criminal proceedings including an appeal against conviction arising from such proceedings brought under The Corporate Manslaughter and Corporate Homicide Act 2007 as a result of any death happening in connection with the **business** during the **period of insurance** and which may be the subject of payment under this section provided that

 - i) **our** liability will not exceed the maximum amount payable shown in the **schedule** during any one **period of insurance**
 - ii) all amounts payable under this extension will form part of and not be in addition to the limit of indemnity stated in the **schedule**
 - iii) where **we** have already provided a payment in respect of any legal costs or expenses incurred in connection with the defence of any criminal proceedings including appeals against conviction arising from such proceedings brought under The Corporate Manslaughter and Corporate Homicide Act 2007 arising out of the same occurrence which give rise to such proceedings any amount paid or payable by **us** will be deducted from the amount payable under this section
 - iv) **we** agreed in writing to the appointment of any solicitor or counsel who is to act on **your** behalf prior to their appointment.

We will not be liable for

- a) any fines or penalties or the cost of implementing any remedial order or publicity order
- b) an appeal against any fines penalties remedial order or publicity order
- c) any costs incurred which result from the failure to comply with any remedial order or publicity order
- d) costs and expenses in connection with any appeal unless advice has been obtained from solicitors or counsel approved by **us** that there are strong prospects of success
- e) costs and expenses in connection with the defence of any criminal proceedings resulting from any deliberate or intentional criminal act or omission by **you** or any other director partner or **employee** of **yours**
- f) costs and expenses provided by any other source or any other insurance or where but for the existence of this extension would have been provided by such source or insurance
- g) costs and expenses in connection with the defence of any criminal proceedings unless such proceedings are brought against **you** in a Court of Law in **Great Britain**, Northern Ireland, the Isle of Man or the Channel Islands.

4. Cross liabilities

Where there is more than one person named as the Insured in the **schedule** this section will apply separately to each named person as if each is insured by a separate policy, provided that **our** maximum liability in the aggregate for damages to all parties insured will not exceed the maximum amount payable as shown in the **schedule**.

5. Health and Safety at Work etc. Act 1974

We will pay **you** and, at **your** request, any director, partner or **employee** against legal costs and expenses incurred, with **our** written consent, in the defence of any criminal proceedings brought in respect of a breach of the Health and Safety at Work etc. Act 1974 committed or alleged to have been committed during the **period of insurance**, including legal costs and expenses incurred with **our** written consent in an appeal against conviction arising from such proceedings.

We will not be liable for

- a) any fines or penalties or the cost of implementing any remedial order or publicity order
- b) an appeal against any fines, penalties, remedial order or publicity order
- c) costs and expenses provided by any other source or any other insurance or, which but for the existence of this extension, would have been provided by such source or insurance
- d) proceedings arising out of any deliberate act or omission by **you**

Employers' Liability Section

What you are covered for:

6. Indemnity to other persons

We will pay at **your** request

- a) any of **your** directors, partners or **employees**
- b) any officer, committee member or other person employed by **your** catering, social, sports, educational or welfare organisations or first-aid, medical, ambulance, fire or security services
- c) any director, partner or official for whom with **your** consent an **employee** is undertaking private work
- d) any principal or public or local authority as far as is necessary to meet the requirements of any contract or agreement entered into by **you** for the performance of work
- e) the owner of plant hired by **you** but only to the extent of the conditions of hire
- f) any legal representative of any of the above in the event of their death

for amounts which they are legally liable in respect of which **you** would have been entitled to payment under this policy if the claim had been made against **you** provided that

- i) any person is not entitled to be paid under any other insurance
- ii) any person will observe, fulfil and be subject to the terms and conditions of the policy as far as they can apply
- iii) **we** will retain the sole conduct and control of any claim
- iv) the total amount **we** will pay for damages to **you** and any such persons will not exceed the maximum amount payable shown in the **schedule**

7. Unsatisfied Court Judgements

In the event of a judgement for damages being obtained by any **employee** or the personal representatives of any **employee** in respect of **bodily injury** caused to the **employee** during the **period of insurance** and happening in connection with the **business** against any person or company operating from a premises within the **territorial limits** in any court within the **territorial limits** and remaining unsatisfied in whole or in part six months after the judgement **we** will at **your** request pay to the **employee** or the personal representatives of the **employee** the amount of damages and any awarded costs that remain unsatisfied provided that

- a) there is no appeal outstanding
- b) if any payment is made under the terms of this clause the **employee** or the personal representatives of the **employee** will assign the judgement to **us**

Basis of claims settlement

The maximum amount payable in respect of

- a) accidental **bodily injury** to **employees**
- b) all legal costs recoverable from **you** by any claimant
- c) any other costs and expenses of litigation incurred with **our** written consent
- d) solicitors' and counsels' fees for legal representation at any coroner's inquest or fatal accident inquiry
- e) the costs incurred, with **our** written consent, for defending in a Court of Summary Jurisdiction any proceedings arising out of any alleged breach of statutory duty in respect of any cause which may be the subject of payment under this section of the policy arising out of and in the course of employment in the **business** will not exceed
 - i) the maximum amount payable shown in the **schedule** for **bodily injury** which is directly or indirectly caused by, contributed to by, results from or arises out of or in connection with any **act of terrorism** or any action taken in controlling, preventing, suppressing, retaliating against responding to or in any way relating to any **act of terrorism**
 - ii) the amount stated in the **schedule** as regards any other **bodily injury**

in respect of any one claim against **you** or series of claims against **you** arising out of one cause.

Employers' Liability Section

What you are not covered for

1. liability for **bodily injury** to any **employee** arising out of the ownership possession or use by or on **your** behalf of any mechanically propelled vehicle or trailer if liability is required by any road traffic legislation to be the subject of compulsory insurance or other security
2. liability arising from **bodily injury** or any **employee** working in or on any offshore installation or any support vessel for any offshore installation or whilst in transit to or from any offshore installation or support vessel.

Special Conditions

1. The insurance provided by this section is deemed to be in accordance with any law relating to compulsory insurance or liability to **employees** whilst employed in the **territorial limits** but **you** shall repay to **us** all sums paid by **us** which **we** would not have been liable to pay but for the provisions of such law.
2. **We** may at any time pay to **you** the amount of the maximum amount payable shown in the **schedule** less any amount already paid, or any lesser amount for which any claim or claims can be settled and shall then cease to have the conduct and control of the negotiations, actions or proceedings and be under no further liability in respect of such claim or claims except for costs and expenses incurred prior to the date of such payment.
3. If this policy or this section is cancelled then any Certificate of Employers' Liability insurance issued by **us** is deemed to be cancelled at the same time.

Public Liability Section

What you are covered for

1. **We will pay you** for all amounts which **you** will become legally liable to pay as damages in respect of
 - a) accidental **bodily injury** to any person
 - b) **damage** to material property
 - c) accidental obstruction, accidental trespass or accidental nuisance resulting in interference with or loss of enjoyment of material property
 - d) wrongful arrest, malicious prosecution, detention, imprisonment, eviction or invasion of the right of privacy of any person arising out of the ownership of the **premises** or in the course of the **business** and occurring
 - i) during the **period of insurance**
 - ii) within the **territorial limits**
 - iii) elsewhere in the world in respect of any journey or temporary visit in connection with the **business** by **you** or any of **your** directors, partners or **employees** normally resident within the **territorial limits**, provided such journey or visit is not for the purpose of performing manual work
2. **Compensation for court attendance**

We will pay you for the costs of attendance at court to help defend or act as a witness in connection with any claim for which **you** are entitled to be paid under this section

Our liability will not exceed the amount stated in the **schedule**.
3. **Contingent motor liability (non-owned vehicles)**

We will pay you for all amounts **you** become legally liable for the use of any motor vehicle in the course of the **business** anywhere within the **territorial limits**.

We will not be liable for

- a) for **damage** to such vehicle or to goods being carried
- b) for **bodily injury** to any person or loss of property arising while the vehicle is being driven by **you** or by any person who to **your** knowledge does not hold a license to drive such vehicle
- c) in respect of liability more specifically insured under any other insurance
- d) in respect of liability arising outside the **territorial limits**

4. Corporate Manslaughter

We will pay you in respect of

- a) legal costs and expenses incurred with **our** prior written consent
- b) prosecution costs awarded against **you**

in the defence of criminal proceedings including an appeal against conviction arising from such proceedings brought under The Corporate Manslaughter and Corporate Homicide Act 2007 as a result of any death happening in connection with the **business** during the **period of insurance** and which may be the subject of payment under this section provided that

- i) **our** liability will not exceed the maximum amount payable shown in the **schedule** during any one **period of insurance**
- ii) all amounts payable under this extension will form part of and not be in addition to the maximum amount payable shown in the **schedule**
- iii) where **we** have already provided a payment in respect of any legal costs or expenses incurred in connection
- iv) with the defence of any criminal proceedings including appeals against conviction arising from such proceedings brought under The Corporate Manslaughter and Corporate Homicide Act 2007 arising out of the same occurrence which give rise to such proceedings any amount paid or payable by **us** will be deducted from the amount payable under this section
- v) **we** agreed in writing to the appointment of any solicitor or counsel who is to act on **your** behalf prior to their appointment.

We will not be liable for

- a) any fines or penalties or the cost of implementing any remedial order or publicity order
- b) an appeal against any fines penalties remedial order or publicity order
- c) any costs incurred which result from the failure to comply with any remedial order or publicity order
- d) costs and expenses in connection with any appeal unless advice has been obtained from solicitors or counsel approved by **us** that there are strong prospects of success
- e) costs and expenses in connection with the defence of any criminal proceedings resulting from any deliberate or intentional criminal act or omission by **you** or any other director partner or **employee** of **yours**
- f) costs and expenses provided by any other source or any other insurance or which but for the existence of this extension would have been provided by such source or insurance
- g) costs and expenses in connection with the defence of any criminal proceedings unless such proceedings are brought against **you** in a Court of Law in **Great Britain**, Northern Ireland, the Isle of Man or the Channel Islands.

Public Liability Section

What you are covered for

5. Cross liabilities

Where there is more than one person named as the Insured in the **schedule** this section will apply separately to each named person as if each is insured by a separate policy, provided that **our** maximum liability during any one **period of insurance** for damages to all parties insured will not exceed the maximum amount payable shown in the **schedule**.

6. General Data Protection Regulations

We will indemnify **you** in respect of legal liability under Article 82 of Regulation (EU) 2016/679 (the "General Data Protection Regulation" or the "GDPR") and the equivalent provision under the Data Protection Act 2018 (all as amended, updated or re-enacted from time to time), in connection with personal data (as defined in the Regulation) processed by **you** provided that **we** will not be liable for:

- a) the payment of fines and penalties
- b) the cost of replacing reinstating rectifying or erasing any personal data.

Our liability shall not exceed £1,000,000 or the maximum amount payable shown in the **schedule**, whichever is the lower, during any one **period of insurance** inclusive of costs and expenses.

7. Defective Premises Act 1972

We will pay **you** any amount for which **you** become legally liable to pay during the **period of insurance** under the terms of the Defective Premises Act 1972 or the Defective Premises (Northern Ireland) Order 1975 in connection with any business premises or land which have been disposed of by **you**.

We will not be liable

- a) if at the date of their disposal by **you** such buildings were not insured by this policy or any other policies in respect of which this policy has been issued in substitution
- b) for the cost of repairing or rectifying any defect or alleged defect in such buildings
- c) if **you** are entitled to payment under any other policy

8. Health and Safety at Work etc. Act 1974

We will pay **you** and at **your** request any director, partner or **employee** against legal costs and expenses incurred, with **our** written consent, in the defence of any criminal proceedings brought in respect of a breach of the Health and Safety at Work etc. Act 1974 committed or alleged to have been committed during the **period of insurance**, including legal costs and expenses incurred with **our** written consent in an appeal against conviction arising from such proceedings.

We will not be liable for

- a) any fines or penalties or the cost of implementing any remedial order or publicity order
- b) an appeal against any fines, penalties, remedial order or publicity order
- c) costs and expenses provided by any other source or any other insurance or, which but for the existence of this extension, would have been provided by such source or insurance
- d) proceedings arising out of any deliberate act or omission by **you**

9. Indemnity to other persons

We will pay at **your** request

- a) any of **your** directors, partners or **employees**
- b) any officer, committee member or other person employed by **your** catering, social, sports, educational or welfare organisations or first-aid, medical, ambulance, fire or security services
- c) any bona fide member of **your** organisation
- d) any director, partner or official for whom with **your** consent an **employee** is undertaking private work
- e) any principal or public or local authority as far as is necessary to meet the requirements of any contract or agreement entered into by **you** for the performance of work
- f) the owner of plant hired by **you** but only to the extent of the conditions of hire
- g) any legal representative of any of the above in the event of their death

for amounts which they are legally liable in respect of which **you** would have been entitled to payment under this policy if the claim had been made against **you** provided that

- i) any person is not entitled to be paid under any other insurance
- ii) any person shall observe, fulfil and be subject to the terms and conditions of the policy as far as they can apply
- iii) **we** shall retain the sole conduct and control of any claim
- iv) the total amount **we** will pay in the aggregate for any one occurrence for damages to **you** and any such persons will not exceed the maximum amount payable shown in the **schedule**

Public Liability Section

What you are covered for

10. Libel and Slander

We will pay **you** for any amount **you** become legally liable for claims made during the **period of insurance** arising from any act of libel or slander committed in good faith by **you** during the **period of insurance** in the course of the **business** provided that

- a) **our** liability will apply solely to **you** in house publications including websites and trade publications
- b) **our** liability will not exceed the amount shown in the **schedule** in any one **period of insurance**.

11. Overseas Personal Liability

We will pay **you** or at **your** request any director or partner or any **employee** or spouse of such person in respect of any amount for which they are legally liable incurred in a personal capacity whilst temporarily outside the **territorial limits** in connection with the **business**.

This will not apply in respect of

- a) ownership or occupation of land and buildings
- b) any person referred to above who is entitled to payment under any other policy.

12. Premises leased, hired, rented or in custody or control

We will pay **you** any amount **you** become legally liable for following **damage** to premises including fixtures and fittings leased, hired or rented to **you** or those in **your** custody or control.

We will not be liable for legal liability under a contract unless legal liability would have attached to **you** in the absence of such contract.

Basis of claims settlement

The maximum amount payable under this section for any occurrence giving rise to any one claim or series of claims arising out of one cause will not exceed the amount shown in the **schedule**.

We will also pay

- a) all legal costs recoverable from **you** by the claimant.
- b) any other costs and expenses of litigation incurred with **our** written consent
- c) solicitors' and counsels' fees for legal representation at any coroner's inquest or fatal accident inquiry
- d) the costs incurred, with **our** written consent, for defending in a Court of Summary Jurisdiction any proceedings arising out of any alleged breach of statutory duty in respect of any cause which may be the subject of indemnity under this section of the policy.

The maximum amount payable under this section for all damages payable as a result of all occurrences arising directly or indirectly from **communicable disease** during any one **period of insurance** and in the aggregate shall not exceed £1,000,000 inclusive of all costs and expenses. This limit will form part of and not be in addition to the indemnity limit stated in the **schedule**.

Public Liability Section

What you are not covered for

1. **bodily injury** to any **employee** arising out of and in the course of their employment in the **business**
2. a) **damage** to property
b) **bodily injury** sustained by any person arising from the ownership, possession or use by **you** or on **your** behalf of:
 - i) any aircraft, aerospace device, hovercraft or watercraft other than hand propelled watercraft and other watercraft not exceeding 7 metres in length
 - ii) any lift, elevator, hoist, crane, steam boiler or other apparatus operating under steam pressure, for which a statutory inspection certificate is required but which is not in force
 - iii) any mechanically propelled vehicle or plant or trailer attached in circumstances in respect of which insurance or security is necessary to meet the requirements of road traffic legislation other than as insured under 'What you are covered for' 3 - Contingent motor liability of this section
3. **damage** to
 - a) property owned by or leased, hired or rented to **you** other than as insured under Cover 12 - Premises leased, hired, rented or in custody or control, of this section
 - b) property belonging to **you** or held in **your** care, custody or control other than
 - i) personal property of directors, partners or **employees**
 - ii) the property of customers or visitors temporarily on or about the **premises**
 - iii) as insured under 'What you are covered for' 12 - Premises leased, hired, rented or in custody or control, of this section
4. legal liability under a contract unless legal liability would have attached to **you** in the absence of such contract
5. liability arising from or caused by
 - a) the provision of advice or any plan, design, formula or specification given separately for a fee or for which a fee is normally charged
 - b) **damage** to property, buildings or land caused by vibration or by the removal or weakening of support
6. **products** other than food or drink sold or supplied for consumption by **your** directors, partners, **employees** or visitors
7. **damage** to **products** nor the cost of making good or recalling such **products** nor the cost of rectifying defective work
8. **damage** to property which **you** or any of **your employees** are or have been working on
9. fines, penalties or liquidated, punitive or exemplary damages
10. the **excess** shown in the **schedule** for **damage** to material property only
11. liability directly or indirectly caused by, contributed to by, resulting from or arising out of or in connection with:
 - 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**
 - 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**This Exclusion shall not apply in respect of:
 - i) **bodily injury**
 - ii) 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**.

Special Condition

We may at any time pay to **you** in connection with any claim or series of claims

- a) the maximum amount payable shown in the **schedule** less any amount already paid
- b) any lesser amount for which such claim or claims can be settled

we will then cease to have the conduct and control of any negotiations, actions or proceedings and be under no further liability for the claim other than for costs and expenses incurred prior to the date of final payment.

Products Liability Section

What you are covered for

- 1. We will pay you** for all amounts which **you** shall become legally liable to pay as damages in respect of
 - accidental **bodily injury** to any person
 - damage** to material propertyoccurring during the **period of insurance** and caused by **products** anywhere in the world.
- 2. Compensation for court attendance**

We will pay you for the costs of attendance at court to help defend or act as a witness in connection with any claim for which **you** are entitled to be paid under this section.

Our liability will not exceed the amount stated in the **schedule**.
- 3. Consumer Protection and Food Safety Acts – Legal Defence Costs**

We will pay you and at **your** request any director partner or **employee** of **yours** legal costs incurred with **our** written consent in connection with the defence of proceedings or an appeal against conviction arising from such proceedings brought for a breach of the Consumer Protection Act 1987 and the Food Safety Act 1990 committed or alleged to have been committed in the course of the **business** during the **period of insurance**

We will not be liable for:

- the payment of fines or penalties
- proceedings or appeals in respect of deliberate acts or omissions
- costs and expenses insured by any other policy.

4. Corporate Manslaughter

We will pay you in respect of

- legal costs and expenses incurred with **our** prior written consent and
- prosecution costs awarded against **you**

in the defence of criminal proceedings including an appeal against conviction arising from such proceedings brought under The Corporate Manslaughter and Corporate Homicide Act 2007 as a result of any death happening in connection with the **business** during the **period of insurance** and which may be the subject of payment under this section provided that

- our** liability will not exceed the maximum amount payable shown in the **schedule** during any one **period of insurance**
- all amounts payable under this extension will form part of and not be in addition to the maximum amount payable shown in the **schedule**
- where **we** have already provided a payment in respect of any legal costs or expenses incurred in connection with the defence of any criminal proceedings including appeals against conviction arising from such proceedings brought under The Corporate Manslaughter and Corporate Homicide Act 2007 arising out of the same occurrence which give rise to such proceedings any amount paid or payable by **us** will be deducted from the amount payable under this section
- we** agreed in writing to the appointment of any solicitor or counsel who is to act on **your** behalf prior to their appointment.

We will not be liable for

- any fines or penalties or the cost of implementing any remedial order or publicity order
- an appeal against any fines penalties remedial order or publicity order
- any costs incurred which result from the failure to comply with any remedial order or publicity order
- costs and expenses in connection with any appeal unless advice has been obtained from solicitors or counsel approved by **us** that there are strong prospects of success
- costs and expenses in connection with the defence of any criminal proceedings resulting from any deliberate or intentional criminal act or omission by **you** or any other director partner or **employee** of **yours**
- costs and expenses provided by any other source or any other insurance or which but for the existence of this extension would have been provided by such source or insurance
- costs and expenses in connection with the defence of any criminal proceedings unless such proceedings are brought against **you** in a Court of Law in **Great Britain**, Northern Ireland, the Isle of Man or the Channel Islands

5. Cross liabilities

Where there is more than one person named as the Insured in the **schedule** this section will apply separately to each named person as if each is insured by a separate policy, provided that **our** maximum liability during any one **period of insurance** for damages to all parties insured will not exceed the maximum amount payable shown in the **schedule**.

Products Liability Section

What you are covered for

6. Indemnity to other persons

We will pay at **your** request

- a) any of **your** directors, partners or **employees**
 - b) any officer, committee member or other person employed by **your** catering, social, sports, educational or welfare organisations or first-aid, medical, ambulance, fire or security services
 - c) any bona fide member of **your** organisation
 - d) any director, partner or official for whom with **your** consent an **employee** is undertaking private work
 - e) any principal or public or local authority as far as is necessary to meet the requirements of any contract or agreement entered into by **you** for the performance of work
 - f) the owner of plant hired by **you** but only to the extent of the conditions of hire
 - g) any legal representative of any of the above in the event of their death
- for amounts which they are legally liable in respect of which **you** would have been entitled to payment under this policy if the claim had been made against **you** provided that
- i) any person is not entitled to be paid under any other insurance
 - ii) any person shall observe, fulfil and be subject to the terms and conditions of the policy as far as they can apply
 - iii) **we** shall retain the sole conduct and control of any claim
 - iv) the total amount **we** will pay in the aggregate for any one occurrence for damages to **you** and any such persons will not exceed the maximum amount payable shown in the **schedule**

Basis of claims settlement

The maximum amount payable under this section for all damages payable as a result of all occurrences during any one **period of insurance** will not exceed the amount shown in the **schedule**.

We will also pay

- a) all legal costs recoverable from **you** by the claimant
- b) any other costs and expenses of litigation incurred with **our** written consent
- c) solicitors' and counsels' fees for legal representation at any coroner's inquest or fatal accident inquiry
- d) the costs incurred, with **our** written consent, for defending in a Court of Summary Jurisdiction any proceedings arising out of any alleged breach of statutory duty in respect of any cause which may be the subject of indemnity under this section of the policy.

The maximum amount payable under this section for all damages payable as a result of all occurrences arising directly or indirectly from **communicable disease** during any one **period of insurance** and in the aggregate shall not exceed £1,000,000 inclusive of all costs and expenses. This limit will form part of and not be in addition to the indemnity limit stated in the **schedule**.

What you are not covered for

1. **bodily injury** to any **employee** arising out of and in the course of their employment in the **business**
2. legal liability under a contract unless legal liability would have attached to **you** in the absence of such contract
3. legal liability arising from or caused by
 - a) the provision of advice or any plan, design, formula or specification given separately for a fee or for which a fee is normally charged
 - b) the making up, sale or supply of any drug or medical preparation normally obtainable on prescription from a medical practitioner
 - c) the making up sale or supply of animal feeds, seeds, fertilisers, insecticides, or pesticides.
4. **damage to products** nor the cost of making good or recalling such **products** nor the cost of rectifying defective work
5. **products** which with **your** knowledge are exported directly or indirectly to the United States of America or Canada
6. any **products** which with **your** knowledge are used in the aircraft, space, petro-chemical, gas, offshore, shipbuilding and repair or nuclear industries
7. any **products** which with **your** knowledge are to be used in the motor industry other than those not affecting the driver and/ or passenger safety, acceleration, steering or braking of the vehicle
8. fines, penalties or liquidated, punitive or exemplary damages
9. the **excess** shown in the **schedule** for **damage** to material property
10. legal liability caused by or arising from any action brought against **you** in any country not being a member of the European Union where **you** have a branch or a parent or a subsidiary company or are represented by a person or company holding **your** Power of Attorney
11. liability directly or indirectly caused by, contributed to by, resulting from or arising out of or in connection with:
 - 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**
 - 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**

Products Liability Section

This Exclusion shall not apply in respect of:

- i) **bodily injury**
 - ii) 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**.

Special Condition

We may at any time pay to **you** in connection with any claim or series of claims

- a) the maximum amount payable shown in the **schedule** less any amount already paid
- b) any lesser amount for which such claim or claims can be settled

we will then cease to have the conduct and control of any negotiations, actions or proceedings and be under no further liability for the claim other than for costs and expenses incurred prior to the date of final payment.

Business Extra Section

Your schedule will indicate if this Section is insured

a) Legal Expenses

The insurance and additional services provided under this Section are administered and underwritten by DAS Legal Expenses Insurance Company Limited ('DAS').

For the purposes of this Section only this insurance is a contract between **you** and **DAS**.

To make sure that **you** get the most from **your DAS** cover, please take the time to read this Section which explains the contract between **you** and **us**. Please take extra care in following the procedures throughout the policy and in particular those applying to the Employment Compensation Awards cover.

Definitions

The following Definitions apply to this Section in addition to the General Definitions at the front of this policy and keep the same meaning wherever they appear in the Section, unless an alternative definition is stated to apply:

appointed representative	the preferred law firm , law firm, tax consultancy, accountant or other suitably qualified person we will appoint to act on the insured person's behalf.
costs and expenses	<ul style="list-style-type: none">a) all reasonable, proportionate and necessary costs chargeable by the appointed representative and agreed by us in accordance with the DAS Standard Terms of Appointment.b) the costs incurred by opponents in civil cases if the insured person has been ordered to pay them, or the insured person pays them with our agreement.
countries covered	<ul style="list-style-type: none">a) for 'What you are covered for' 2 Legal defence (excluding e) Statutory notice appeals), and Bodily injury The United Kingdom of Great Britain and Northern Ireland, the European Union, the Isle of Man, the Channel Islands, Albania, Andorra, Bosnia Herzegovina, Gibraltar, Iceland, Liechtenstein, Macedonia, Monaco, Montenegro, Norway, San Marino, Serbia, Switzerland and Turkey.b) for all other insured incidents the United Kingdom of Great Britain and Northern Ireland, the Isle of Man, the Channel Islands.
DAS Standard Terms of appointment	the terms and conditions (including the amount we will pay to an appointed representative) that apply to the relevant type of claim, which could include a conditional fee agreement (no win, no fee). Where a law firm is acting as an appointed representative the amount is currently £100 per hour. This amount may vary from time to time.
date of occurrence	<ul style="list-style-type: none">a) for civil cases (other than as specified under (c) to (d) below), the date of the event that leads to a claim. If there is more than one event arising at different times from the same originating cause, the date of occurrence is the date of the first of these events (This is the date the event happened, which may be before the day you or an insured person first become aware of it).b) for criminal cases, the date the insured person began, or is alleged to have begun to break the lawc) for insured incident Tax protection, the date when HM Revenue & Customs, or the relevant authority, first notifies you of its intention to carry out an enquiry. For VAT or employer compliance disputes, the date the dispute arises during the period of insurance following the issue of an assessment, written decision or notice of a civil penalty.d) for 'What you are covered for' 2 Legal defence e) Statutory notice appeals, the date when the insured person is issued with the relevant notice and has the right to appeal
employer compliance dispute	a dispute with HM Revenue & Customs concerning your compliance with Pay As You Earn, Social Security, Construction Industry or IR35 legislation and regulations
insured incident	as specified under "Cover" in the Legal Expenses sub-section of this policy
insured person	you and the directors, partners, managers, employees and any other individuals declared to us by you
period of insurance	the period for which we have agreed to cover the insured person and for which we have accepted the premium

Business Extra Section

Your schedule will indicate if this Section is insured

preferred law firm or tax consultancy	a law firm, barrister or tax expert we choose to provide legal or other services. These specialists are chosen as they have the proven expertise to deal with the insured person's claim and must comply with our agreed service standard levels, which we audit regularly. They are appointed according to the DAS Standard Terms of Appointment
reasonable prospects	<ol style="list-style-type: none">for civil cases, the prospects that the insured person will recover losses or damages or a reduction in tax or National Insurance liabilities (or obtain any other legal remedy that we have agreed to, including an enforcement of judgment), or make a successful defence must be at least 51%. A preferred law firm or tax consultancy on our behalf, will assess whether there are reasonable prospects.for criminal cases there is no requirement for there to be prospects of a successful outcome.for civil and criminal appeals the prospects of a successful outcome must be at least 51%.
tax enquiry	a written notice of enquiry, issued by HM Revenue & Customs, to carry out an Income Tax or Corporation Tax compliance check which either: <ol style="list-style-type: none">includes a request to examine any aspect of your books and records; oradvises of a check of your whole tax return.
we,us,our	DAS Legal Expenses Insurance Company Limited
VAT dispute	a dispute with HM Revenue & Customs following the issue of an assessment, written decision or notice of a civil penalty relating to your VAT affairs.

If **you** have any questions or would like more information, please contact **your** insurance adviser.

How this Section of your policy can help

Please find below information about the services this Section of **your** policy offers and details of how to make a claim.

If **you** wish to speak to **us** about:

- **Legal Advice** – **You** can get telephone legal advice on any legal issue affecting **your business**.
- **Insurance Claims** – **You** can report a claim 24/7.
- **Tax Advice** – dedicated tax advisers can provide advice on tax issues affecting **your business**.

Please phone **us** on **0330 024 2364**. **We** will ask **you** about **your** legal issue and if necessary call **you** back to deal with **your** query.

Reporting a Claim

Important Information

Please do not ask for help from a lawyer, accountant or anyone else before **we** have agreed that **you** should do so. If **you** do, **we** will not pay the costs involved even if **we** accept the claim.

Report your Claim

- Call **us** on **0330 024 2364**, available 24 hours a day, 7 days a week
- Have **your** policy number ready and **we**'ll ask you about your claim

We will assess the Claim

- To check **your** claim is covered by **your** policy
- And, if it is, **we** will send it to a lawyer who specialises in **your** type of claim

The Lawyer will

- Assess **your** case and tell **you** how likely it is **you** will win

If you are more likely than not to win, the Lawyer will

- Manage the case from start to finish

Business Extra Section

Your schedule will indicate if this Section is insured

Please note this is an overview of the claims process for guidance purposes only. **Our** claims handlers can answer any questions **you** may have when they receive **your** claim, alternatively **you** can visit www.das.co.uk/legal-protection/how-to-claim

How to make a complaint

We always aim to give you a high quality service. If you think **we** have let you down you can contact **us** by:

- phoning **0344 893 9013**
- emailing customerrelations@das.co.uk
- writing to the Customer Relations Department | DAS Legal Expenses Insurance Company Limited | DAS House | Quay Side | Temple Back | Bristol | BS1 6NH
- completing **our** online complaint form at www.das.co.uk/about-das/complaints

Further detail of **our** internal complaint-handling procedures are available on request.

If you are not happy with the complaint outcome or if **we** have been unable to respond to your complaint within 8 weeks, you may be able to contact the Financial Ombudsman Service for help. This is a free arbitration service for eligible complaints. Details available from www.financial-ombudsman.org.uk.

Further information is available on their website: www.financial-ombudsman.org.uk.

Using this service does not affect your right to take legal action.

Our Head and Registered Office is:

This Section is underwritten by DAS Legal Expenses Insurance Company Limited who are registered in England and Wales, Company Number 103274. Website: www.das.co.uk

Head and Registered Office: DAS Legal Expenses Insurance Company Limited, DAS House, Quay Side, Temple Back, Bristol BS1 6NH.

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

Our Agreement

We agree to provide the insurance described in this sub-section for **you** (or where specified, the **insured person**) in respect of any **insured incident** arising in connection with the **business** shown in the **schedule**, in return for payment of the premium and subject to the terms, conditions, exclusions and limitations set out in this Section provided that:

- a) the **date of occurrence** of the **insured incident** is during the **period of insurance**
- b) any legal proceedings will be dealt with by a court, or other body which **we** agree to, within the **countries covered**
- c) **reasonable prospects** exist for the duration of the claim and
- d) the **insured incident** happens within the **countries covered**.

What we will pay

We will pay an **appointed representative**, on **your** behalf **costs and expenses** incurred following an **insured incident**, and any compensation awards that **we** have agreed to, provided that

- a) the most **we** will pay in respect of all claims resulting from one or more event arising at the same time or from the same originating cause is shown as the limit of indemnity in the policy schedule
- b) the most **we** will pay for the total of all compensation awards under 'What you are covered for' 1) Employment Disputes and Compensation Awards b) Compensation Awards in any one **period of insurance** shall not exceed £1,000,000.
- c) the most **we** will pay in **costs and expenses** is no more than the amount **we** would have paid to a **preferred law firm** or tax consultancy. The amount **we** will pay a law firm (where acting on **your** behalf) is currently £100 per hour. This amount may vary from time to time
- d) in respect of an appeal or the defence of an appeal, **you** must tell **us** as soon as possible within statutory time limits allowed that **you** want to appeal. Before **we** pay the **costs and expenses** for appeals, **we** must agree that **reasonable prospects** exist
- e) for an enforcement of judgment to recover money and interest due to **you** after a successful claim under this section, **we** must agree that **reasonable prospects** exist
- f) where an award of damages is the only legal remedy to a dispute and the cost of pursuing legal action is likely to be more than any award of damages, the most **we** will pay in **costs and expenses** is the value of the likely award and
- g) In respect of 'What you are covered for' 2 Legal defence f) Jury service and court attendance the maximum we will pay is the **insured person's** net salary or wages for the time that the **insured person** is attending court or tribunal, less any amount **you**, the court or tribunal pays.

Business Extra Section

Your schedule will indicate if this Section is insured

What you are not covered for

1. In the event of a claim, if **you** decide not to use the services of a **preferred law firm** or tax consultancy, **you** will be responsible for any costs that fall outside the **DAS Standard Terms of Appointment** and these will not be paid by **us**.
2. If **you** are registered for VAT **we** will not pay the VAT element of any **costs and expenses**.
3. The first £500 of any contract dispute claim where the amount in dispute exceeds £5,000 (including VAT). If **you** are using a **preferred law firm**, **you** will be asked to pay this within 21 days of **your** claim having been assessed as having **reasonable prospects**. If **you** are using **your** own law firm, this will be within 21 days of their appointment (following confirmation **your** claim has **reasonable prospects**). If **you** do not pay this amount the cover for **your** claim could be withdrawn.

What you are covered for

1. Employment Disputes and Compensation Awards

a) Employment Disputes

Costs and expense to defend **your** legal rights

- i) before the issue of legal proceedings in a court or tribunal:
 - a) following the dismissal of an **employee**; or
 - b) where an **employee** or ex-**employee** has contacted ACAS ('Advisory, Conciliation and Arbitration Service') to commence the Early Conciliation procedure; or
- ii) in unfair dismissal disputes under the ACAS Arbitration Scheme; or
- iii) in legal proceedings in respect of any dispute relating to:
 - a) a contract of employment with **you**; or
 - b) an alleged breach of the statutory rights of an **employee**, ex-**employee** or prospective **employee** under employment legislation.

We will not be liable for any claim relating to the following:

- a) unless equivalent legal expenses insurance was continuously in force before:
 - i) any dispute where the originating cause of action arises within the first 90 days of the commencement of this sub-section;
 - ii) any dispute with an **employee** who was subject to a written or oral warning (formal or informal) within 180 days immediately preceding the inception date of this sub-section if the **date of occurrence** was within the first 180 days of the commencement of this sub-section and the dispute relates directly to the same matter(s) which gave rise to that warning;
 - iii) any notice of redundancy or alleged redundancy or unfair selection for redundancy which occurs within the first 180 days of the commencement of this sub-section.
- b) damages for personal injury.
- c) **employee** internal disciplinary or grievance procedures.
- d) Transfer of Undertakings Regulations (TUPE) or the Transfer of Employment (Pension Protection) Regulations

b) Compensation Awards

We will pay

- i) any basic and compensatory award; and/or
- ii) an order for compensation or damages following a breach of **your** statutory duties under employment legislation in respect of a claim **we** have accepted under **insured incident 1(a)** provided that
 - a) In cases relating to performance and/or conduct, **you** have throughout the employment dispute either
 - i) followed the ACAS Code of Disciplinary and Grievance Procedures; or
 - ii) followed equivalent codes of practice issued by the Labour Relations Agency in Northern Ireland; or
 - iii) sought and followed advice from **our** legal advice service. (telephone 0330 024 2364)
 - b) For an order of compensation following **your** breach of statutory duty under employment legislation **you** have at all times sought and followed advice from **our** legal advice service since the date when **you** should have known about the employment dispute. (telephone 0330 024 2364)
 - c) For any compensation award for redundancy or alleged redundancy or unfair selection for redundancy, **you** have sought and followed advice from **our** legal advice service before starting any redundancy process or procedure with **employees**. (telephone 0330 024 2364)
 - d) Any sum of money in settlement of a dispute is awarded by a court, tribunal or through the ACAS Arbitration Scheme, under a judgment made after full argument and otherwise than by consent or default, or is payable under settlement approved in writing in advance by **us**.

Please note that the total amount payable by **us** for all compensation awards and sums of money in settlement of a dispute, in aggregate and in any one **period of insurance** is £1,000,000.

Business Extra Section

Your schedule will indicate if this Section is insured

We will not be liable for any claims relating to the following:

- a) any compensation award relating to the following
 - i) trade union activities, trade union membership or non-membership;
 - ii) pregnancy or maternity rights, paternity, parental or adoption rights;
 - iii) health and safety related dismissals brought under section 44 of the Employment Rights Act 1996;
 - iv) statutory rights in relation to trustees of occupational pension schemes;
- b) non-payment of money due under the relevant contract
- c) any award ordered because **you** have failed to provide relevant records to **employees** under the National Minimum Wage legislation
- d) any compensation award or increase in compensation award for failure to comply with a current or previous recommendation made by a tribunal.
- e) A settlement agreed and payable following conciliation under the ACAS Early Conciliation procedure.

c) **Service Occupancy**

Costs and expenses to recover possession of premises owned by **you**, or for which **you** are responsible, from **your employee** or ex-**employee**.

We will not pay for any claim relating to defending **your** legal rights other than defending a counter-claim that is an **insured incident** under this sub-section.

d) **Employee civil legal defence**

Costs and expenses to defend the **insured persons** (other than **you**) legal rights if:

- i) An event arising from their work leads to civil action being taken against them under legislation for unlawful discrimination or
- ii) Civil action is being taken against them as trustee of a pension fund set up for the benefit of **your employees**.

Please note that **we** will only provide cover for an **insured person** (other than **you**) at **your** request.

2. Legal Defence

Costs and expenses to defend the **insured person's** legal rights:

(provided that for each of the following sections of Legal Defence cover **a)-e)** **you** request **us** to provide cover for the **insured person**.)

a) **Criminal pre-proceedings cover**

Prior to the issue of legal proceedings, when dealing with the Police, Health and Safety Executive and/or Local Authority Health and Safety Enforcement Officer where it is alleged that the **insured person** has or may have committed a criminal offence.

Provided that, for claims relating to the Health and Safety at Work etc Act 1974 the **countries covered** shall be any place where the Act applies.

Please note **we** will only cover criminal investigations and/or prosecutions which arise in direct connection with the activities of the **business** shown in the **schedule**. Please see **Our Agreement**, page BE3.

We will not be liable for any claim relating to:

- a) any criminal investigation or enquiry by, with or on behalf of HM Revenue & Customs
- b) investigations due to alleged infringement of road traffic laws or regulations in connection with the ownership, driving or use of a motor vehicle.

b) **Criminal prosecution defence**

Following an event which leads to the **insured person** being prosecuted in a court of criminal jurisdiction

Provided that, for claims relating to the Health and Safety at Work etc Act 1974 the **countries covered** shall be any place where the Act applies.

Please note **we** will only cover criminal investigations and/or prosecutions which arise in direct connection with the activities of the **business** shown in the **schedule**. Please see **Our Agreement**, page BE3.

We will not be liable for a claim relating to prosecution due to alleged infringement of road traffic laws or regulations in connection with the ownership, driving or use of a motor vehicle.

c) **Data protection**

If civil action is taken against the **insured person** for compensation under data protection legislation, when handling personal data in their capacity as a data controller and/or a data processor by:

- i) an individual. **We** will also pay any compensation award in respect of such a claim.
- ii) a data controller and/or data processor, which arises out of, or relates to, a claim made by an individual for compensation against that data controller and/or data processor. Please note **we** will not pay any compensation award in respect of such a claim.

Business Extra Section

Your schedule will indicate if this Section is insured

Provided that: In respect of c) i) any sum of money in settlement of a dispute is awarded by a court under a judgment made after full argument and otherwise than by consent or default, or is payable under settlement approved in advance by **us**.

Please note that **we** will not cover the cost of fines imposed by the Information Commissioner, or any other regulatory and/or criminal body. Please see What is not covered by this Sub Section, 3, page BE8.

We will not be liable for any claim relating to the following:

- a) the loss, alteration, corruption or distortion of, or damage to stored personal data, or
- b) 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.

d) **Wrongful arrest**

If civil action is taken against the **insured person** for wrongful arrest in respect of an accusation of theft alleged to have been carried out during the **period of insurance**

e) **Statutory notice appeals**

In an appeal against the imposition or terms of any statutory notice issued under legislation affecting **your business**.

We will not be liable for:

- a) an appeal against the imposition or terms of any statutory notice issued in connection with **your** licence, mandatory registration or British Standard Certificate of Registration.
- b) a statutory notice issued by an **insured person's** regulatory or governing body.

f) **Jury service and court attendance**

An **insured person's** absence from work

- i) to perform jury service
- ii) to attend any court or tribunal at the request of the **appointed representative**.

The maximum **we** will pay is the **insured person's** net salary or wages for the time that they are absent from work less any amount **you**, the court or tribunal, have paid them.

We will reimburse **you** for net salary or wages that **you** have paid the **insured person** for that time, less any amount they have been paid by, or can recover from, the court or tribunal.

We will not pay for any claim if **you** or the **insured person** are unable to prove the loss.

3. Contract Disputes

Costs and expenses for a contractual dispute arising from an agreement or an alleged agreement which has been entered into by **you** or on **your** behalf for the purchase, hire, sale or provision of goods or of services.

provided that:

- a) The amount in dispute exceeds £250 (incl VAT).
- b) If the amount in dispute exceeds £5,000 (incl VAT) **you** must pay the first £500 of any claim. If **you** are using a **preferred law firm**, **you** will be asked to pay this within 21 days of **your** claim having been assessed as having **reasonable prospects**. If **you** are using **your** own law firm, this will be within 21 days of their appointment (following confirmation **your** claim has **reasonable prospects**). If **you** do not pay this amount the cover of **your** claim could be withdrawn.
- c) If the amount in dispute is payable in instalments, the instalments due and payable at the time of making the claim exceed £250 (incl VAT).
- d) If the dispute relates to money owed to **you**, a claim under the section is made within 90 days of the money becoming due and payable.

We will not be liable for a claim relating to the following:

- 1. A dispute arising from an agreement entered into prior to the start of cover under this sub-section if the **date of occurrence** is within the first 90 days of the cover provided by this sub-section, unless equivalent legal expenses insurance was in force immediately before.
- 2.
 - a) a dispute relating to an insurance policy, other than when **your** insurer refuses **your** claim;
 - b) the sale, purchase, terms of a lease, licence or tenancy of land or buildings. However, **we** will cover a dispute with a professional adviser in connection with these matters;
 - c) a loan, mortgage, pension or any other financial product. However, **we** will cover a dispute with a professional adviser in connection with these matters;
 - d) a motor vehicle owned by, or hired or leased to, **you** other than agreements relating to the sale of motor vehicles where **you** are engaged in the business of selling motor vehicles.
- 3. A dispute with an **employee** or ex-**employee** which arises out of, or relates to, a contract of employment with **you**. (Please refer to **insured incident** Employment Disputes and Compensation Awards).

Business Extra Section

Your schedule will indicate if this Section is insured

4. A dispute which arises out of the:
 - a) sale or provision of computer hardware, software, systems or services; or
 - b) the purchase or hire of computer hardware, software, systems or services tailored by a supplier to **your** own specification.
5. A dispute arising from a breach or alleged breach of professional duty by an **insured person**.
6. The recovery of money and interest due from another party other than disputes where the other party indicates that a defence exists.

4. Property Protection and Bodily Injury

a) Property Protection

Costs and expenses for:

A civil dispute relating to physical property which is owned by **you**, or is **your** responsibility, following

- i) any event which causes physical **damage** to such physical property; or
- ii) a legal nuisance (meaning any unlawful interference with **your** use or enjoyment of **your** land, or some right over, or in connection with it); or.
- iii) or trespass.

Please note that **you** must have, or there must be reasonable prospects of establishing **you** have, the legal ownership or right to the physical property that is subject of the dispute.

We will not be liable for a claim relating to the following:

- a) a contract entered into by **you** (please refer to **insured incident** Contract Disputes)
- b) physical property which is in transit or which is lent or hired out
- c) goods at premises other than those occupied by **you** unless the goods are at such premises for the purpose of installations or use in work to be carried out by **you**
- d) mining subsidence
- e) defending **your** legal rights but **we** will defend a counter-claim that is an **insured incident** under this sub-section
- f) a motor vehicle owned or used by, or hired or leased to an **insured person** (other than **damage** to motor vehicles where **you** are engaged in the business of selling motor vehicles)
- g) the enforcement of a covenant by or against **you**.

b) Bodily Injury

At **your** request, **we** will pay **costs and expenses** for an **insured person's** and their family members' legal rights following a specific or sudden accident that causes the death of, or bodily injury to them.

We will not be liable for a claim relating to the following:

- i) any illness or bodily injury that happens gradually; or
- ii) defending an **insured person's** or their family members' legal rights other than in defending a counter-claim; or
- iii) psychological injury or mental illness unless the condition follows a specific or sudden accident that has caused physical bodily injury; or
- iv) clinical negligence.

5. Tax Protection

Costs and expenses for;

- a) A **tax enquiry**
- b) **An Employers' Compliance Dispute**
- c) **A VAT Dispute**

Provided that:

- i) **You** have taken reasonable care to ensure that all returns are complete and correct and are submitted within the statutory time limits allowed.

Please note **we** will only cover tax claims which arise in direct connection with the activities of the **business** shown in the **schedule**. Please see **Our Agreement** on page BE3

We will not be liable for a claim relating to the following:

- a) any tax avoidance scheme.
- b) any failure to register for Value Added Tax or Pay As You Earn.
- c) any investigation or enquiries undertaken by, with or on behalf of HM Revenue & Customs Special Investigations Section, Special Civil Investigations, Criminal Investigations Unit, Criminal Taxes Unit, under Public Notice 160 or by the Revenue & Customs Prosecution Office.
- d) any investigation or enquiry by HM Revenue & Customs into alleged dishonesty or alleged criminal offences.
- e) any claim relating to import or excise duties and import VAT.

Business Extra Section

Your schedule will indicate if this Section is insured

What is not covered by this Sub-Section

1. Any claim reported to **us** more than 180 days after the date the **insured person** should have known about the **insured incident**.
2. **Costs and expenses** incurred before **our** written acceptance of a claim
3. Fines, penalties, compensation or damages which the **insured person** is ordered to pay by a court or other authority other than compensation awards as covered under **Insured Incidents 1b) Compensation Awards** and **2 Legal Defence**
4. Any claim relating to patents, copyrights, trademarks, merchandise marks, registered designs, intellectual property, secrecy and confidentiality agreements
5. Any claim relating to rights under a franchise or agency agreement entered into by **you**
6. Any wilful act or omission of an **insured person** deliberately intended to cause a claim under this Section
7. A dispute with DAS Legal Expenses Insurance Company Limited and/or Covea Insurance plc not otherwise dealt with under Condition 7
8. Any claim relating to a shareholding or partnership share in the **business** unless shown in the policy **schedule**
9. **Costs and expenses** arising from or relating to judicial review, coroner's inquest or fatal accident inquiry
10. Legal action an **insured person** takes which **we** or the **appointed representative** have not agreed to or where the **insured person** does anything that hinders **us** or the **appointed representative**
11. Any claim where either at the start of, or during the course of a claim
 - a) **you** are bankrupt
 - b) **you** have filed a bankruptcy petition
 - c) **you** have filed a winding-up petition,
 - d) **you** have made an arrangement with **your** creditors
 - e) **you** have entered into a deed of arrangement
 - f) **you** are in liquidation
 - g) part or all of **your** affairs or property are in the care or control of a receiver or administrator
12. Any claim relating to written or verbal remarks that damage the **insured person's** reputation
13. Any claim where an **insured person** is not represented by a law firm, barrister or tax expert

Data Protection

To comply with data protection regulations **we** are committed to processing personal information fairly and transparently. This section is designed to provide a brief understanding of how **we** collect and use this information.

We may collect personal details including name, address, date of birth, email address and, on occasion, dependent on the type of cover in place, sensitive information such as medical records. This is for the purpose of managing the products and services in place and this may include underwriting, claims handling and providing legal advice. **We** will only obtain personal information either directly from you, the third party dealing with your claim or from the authorised partner who sold this policy.

Who we are

DAS is part of DAS Legal Expenses Insurance Company Limited which is part of DAS UK Holdings Limited (DAS UK Group). The uses of personal data by **us** and members of the DAS UK Group are covered by **our** individual company registrations with the Information Commissioner's Office. **DAS** has a Data Protection Officer who can be contacted at dataprotection@das.co.uk

How we will use your information

We may need to send personal information to other parties, such as lawyers or other experts, the court, insurance intermediaries, insurance companies, appointed service providers, specialist agencies or other members of the DAS UK Group, so they may contact you for your feedback. If the policy includes legal advice **we** may have to send the personal information outside of the European Economic Area (EEA) in order to give legal advice on non-European Union law. Dependent on the type of cover in place, the personal information may also be sent outside the EEA so the service provider can administer the claim.

We will take all steps reasonably necessary to ensure the personal data is treated securely and in accordance with this Privacy Notice.

Any transfer outside of the EEA will be encrypted using SSL technology.

We will not disclose the personal data to any other person or organisation unless **we** are required to by **our** legal and regulatory obligations. For example, **we** may use and share the personal data with other organisations and public bodies, including the police and anti-fraud organisations, for the prevention and detection of crime, including fraud and financial sanctions. If false or inaccurate information is provided and fraud is identified, details will be passed to fraud prevention agencies to prevent fraud and money laundering. Further details explaining how the information held by fraud prevention agencies may be used can be obtained by writing to, or telephoning **DAS**. A copy is also accessible and can be downloaded via **Our** website.

Business Extra Section

Your schedule will indicate if this Section is insured

What is our legal basis for processing your information?

It is necessary for **us** to use the personal information to perform **our** obligations in accordance with any contract that **we** may have with the person taking out this policy. It is also in **our** legitimate interest to use the personal information for the provision of services in relation to any contract that **we** may have with the person taking out this policy

How long will your information be held for?

We will retain personal data for 7 years. **We** will only retain and use the personal data thereafter as necessary to comply with **our** legal obligations, resolve disputes, and enforce **our** agreements. If you no longer want **us** to use the personal data, please contact **us** at dataprotection@das.co.uk

What are your rights?

The following rights are available in relation to the handling of personal data:

- the right to access personal data held
- the right to have inaccuracies corrected for personal data held
- the right to have personal data held erased
- the right to object to direct marketing being conducted based upon personal data held
- the right to restrict the processing for personal data held, including automated decision-making
- the right to data portability for personal data held.

Any requests, questions or objections should be made in writing to the Data Protection Officer:

Data Protection Officer, DAS Legal Expenses Insurance Company Limited, DAS House, Quay Side, Temple Back, Bristol, BS1 6NH

Or via email: dataprotection@das.co.uk

How to make a complaint

If there is any dissatisfaction with the way in which personal data has been processed, the Data Protection Officer can be contacted in the first instance using the details above.

If you remain dissatisfied, the Information Commissioner's Office can be approached directly for a decision. The Information Commissioner can be contacted at:

Information Commissioner's Office, Wycliffe House, Water Lane, Wilmslow, Cheshire, SK9 5AF

www.ico.org.uk

Conditions which apply to the whole Sub-Section

1. An **insured person** must:
 - a) keep to the terms and conditions of this sub-section
 - b) take reasonable steps to avoid incurring unnecessary costs
 - c) take reasonable steps to avoid and prevent claims
 - d) send everything **we** ask for, in writing, and
 - e) report to **us** full and factual details of any claim as soon as possible and give **us** any information **we** need.
2.
 - a) On receiving a claim, if representation is necessary, **we** will appoint a **preferred law firm** or tax consultancy as **your appointed representative** to deal with **your** claim. They will try to settle **your** claim by negotiation without having to go to court.
 - b) If the appointed **preferred law firm** or tax consultancy cannot negotiate settlement of **your** claim and it is necessary to go to court and legal proceedings are issued or there is a conflict of interest, then **you** may, if **you** prefer, choose a law firm or tax expert of **your** own choice to act as the **appointed representative**. **We** will choose the **appointed representative** to represent **you** in any proceedings where **we** are liable to pay a compensation award.
 - c) If **you** choose a law firm as **your appointed representative** who is not a **preferred law firm** or tax consultancy, **we** will give **your** choice of law firm the opportunity to act on the same terms as a **preferred law firm** or tax consultancy. However if they refuse to act on this basis, the most **we** will pay is the amount **we** would have paid if they had agreed to the **DAS Standard Terms of appointment**. The amount **we** will pay a law firm (where acting on **your** behalf) is currently £100 per hour. This amount may vary from time to time.
 - d) The **appointed representative** must co-operate with **us** at all times and must keep **us** up to date with the progress of the claim.

Business Extra Section

Your schedule will indicate if this Section is insured

3.
 - a) An **insured person** must tell **us** if anyone offers to settle a claim and must not negotiate or agree to any settlement without **our** expressed consent.
 - b) If an **insured person** does not accept a reasonable offer to settle a claim, **we** will not pay further **costs and expenses**.
 - c) **We** may decide to pay an **insured person** the reasonable value of the claim that the **insured person** is claiming or is being claimed against them instead of starting or continuing legal action. In these circumstances an **insured person** must allow **us** to take over and pursue or settle a claim in their name. An **insured person** must allow **us** to pursue at **our** own expense and for **our** benefit, any claim for compensation against any other person and an **insured person** must give **us** all the information and help **we** need to do so.
4.
 - a) If **we** ask, an **insured person** must tell the **appointed representative** to have **costs and expenses** taxed, assessed or audited.
 - b) An **insured person** must take every step to recover **costs and expenses** and court attendance and jury service expenses that **we** have to pay and must pay **us** any **costs and expenses** that are recovered.
5. If an **appointed representative** refuses to continue acting for an **insured person** with good reason or if an **insured person** dismisses an **appointed representative** without good reason, the cover **we** provide will end at once, unless **we** agree to appoint another **appointed representative**.
6.
 - a) If an **insured person** settles a claim or withdraws their claim without **our** agreement, or does not give suitable instructions to the **appointed representative**, **we** can withdraw cover and will be entitled to reclaim any **costs and expenses** **we** have paid.
 - b) If during the course of a claim **reasonable prospects** no longer exist the cover **we** provide will end at once. **We** will pay any **costs and expenses** and compensation awards, **we** have agreed to, up to the date cover was withdrawn.
7. If there is a disagreement about the handling of a claim and it is not resolved through **our** internal complaints procedure the Financial Ombudsman Service may be able to help. This is a free arbitration service for eligible complaints. (Details available from www.financial-ombudsman.org.uk).

If the dispute is not covered by the Financial Ombudsman Service there is a separate arbitration process available. The arbitrator will be a jointly agreed barrister, solicitor or other suitably qualified person. If there is a disagreement over the choice of arbitrator, **we** will ask the Chartered Institute of Arbitrators to decide. The arbitrator will decide who will pay the costs of the arbitration. For example, costs may be split between the parties or one party may pay all the costs.
8. If there is a disagreement between an **insured person** and **us** on the merits of the claim or proceedings, or on a legal principle, **we** may suggest the **insured person** obtains at their own expense an opinion on the matter from an independent and appropriate expert. The expert must be approved in advance by **us** and the cost expressly agreed in writing between the **insured person** and **us**. Subject to this **we** will pay the cost of getting the opinion if the expert's opinion indicates that it is more likely than not that the **insured person** will recover damages (or obtain any other legal remedy that **we** have agreed to) or make a successful defence. This does not affect **your** rights under Condition 7 of this sub-section.
9. **We** will, at **our** discretion, void this Section (make it invalid) from the date of claim, or alleged claim, and/or **we** will not pay the claim if:
 - a) a claim the **insured person** has made to obtain benefit under this Section is fraudulent or intentionally exaggerated, or
 - b) a false declaration or statement is made in support of a claim.
10. If any claim covered under this Section is also covered by another policy, or would have been covered if this insurance did not exist, **we** will only pay **our** share of the claim even if the other insurer refuses the claim.

Business Extra Section

Your schedule will indicate if this Section is insured

b) Crisis Containment

In the event of injury to an **employee**, **damage** to **your** property, injury to another person or their property, occurring during the **period of insurance** and in the course of **your business** the result of which could reasonably be considered by **us** to give a realistic prospect of **you** losing or tarnishing **your** reputation then **we** will pay the reasonable costs of employing a marketing and/or public relations firm, that **you** appoint following **our** written agreement, to help mitigate the risk of damage to **your** reputation up to the amount shown in the **schedule**.

c) Lotto Win Indemnity

In the event of more than 5% of **your employees** resigning from **your business** as a direct result of winning a sum in excess of ten times of each of their annual salary through participation as a syndicate in any nationally recognized lottery (e.g. Lotto) then **we** will pay **you** up to the amount shown in the **schedule** for the additional costs of recruiting and training replacement **employees**.

d) Website Hacker Damage Cover

In the event of malicious damage to **your** website resulting in loss of data, damage to the website, inability by customers to access **your** website or potential loss of **your** reputation arising from a specific attack deliberately targeting **your business** **we** will pay up to the amount shown in the **schedule** to pay for the repair or replacement of the website and payment for a forensic consultant to advise on security improvements or a public relations firm to maintain **your** reputation provided that the costs are agreed by **us** in advance and **your** website contains normal security protocols.

Business Ultimate Section

Your schedule will indicate if this Section is insured

a) Risk Management Fund

In consideration of **you** agreeing to maintain the policy in force with **us** for a three year period commencing from the date stated by endorsement in the **schedule**, **we** will contribute up to 10% of the first 12 months **premium** or £1,000 (whichever is the lesser) towards the cost of any risk control measures as agreed by **us**.

If **you** cancel or fail to renew this policy, or any policy or policies issued in substitution for this policy, before the expiry of the three year period, **you** must return to **us** in full any contribution **we** have made.

Definitions

For the purpose of this Risk Management Fund sub-section the following definitions will apply:

non-applicable sections

If insured under this policy Equipment Breakdown, Terrorism and Business Extra.

premium

the total of insurance premium paid and payable under this policy during the **period of insurance** inclusive of any commission but excluding **non-applicable sections** and Insurance Premium Tax and after adjustments following receipt of any information required by the conditions of this policy.

b) Low Claims Rebate

Definitions

For the purposes of this Low Claims Rebate sub-section the following definitions will apply:

premium

the total of insurance premium paid and payable under this policy during the **period of insurance** inclusive of any commission but excluding **non-applicable sections** and Insurance Premium Tax and after adjustments following receipt of any information required by the conditions of this policy.

incurred loss ratio

the percentage which the total claims paid or outstanding (including related fees, costs and expenses) bears to the total **premium** paid or payable in respect of the expiring **period of insurance**. Claims paid and outstanding reserves will be as recorded by **us** and will be calculated in accordance with **our** standard reserving procedures.

non-applicable sections

If insured under this policy Equipment Breakdown, Terrorism and Business Extra.

Following expiry of the **period of insurance** and subject to **you** renewing with **us** for a further period of at least 12 months, **we** will allow a return of premium paid under this policy (or any policy or policies issued by **us** in substitution for this policy). The amount of the return payable will be calculated on the following table of percentages:

incurred loss ratio	Return as a percentage of premium
less than 10%	7.50%
10% to 20%	5.00%
21% to 30%	2.50%
Over 30%	Nil

The amount of return will be calculated and paid six months after the expiry of the **period of insurance**.

If there is any subsequent amendment to the total claims paid or outstanding after calculation of the return (whether due to new claims notified or otherwise) such amendment will be carried forward and taken into consideration in the return of premium calculation for any subsequent **period of insurance**.

If **you** cancel the policy or any sections of Cover during the **period of insurance** no return premium will be payable by **us**.

Business Ultimate Section

Your schedule will indicate if this Section is insured

c) Rate Guarantee Undertaking

Definitions

For the purposes of this Rate Guarantee Undertaking the following definitions will apply:

loss ratio	the percentage which the total claims paid or outstanding (including related fees, costs and expenses) bears to the total premium paid or payable in respect of one period of insurance within the Guarantee period. Claims paid and outstanding reserves will be as recorded by us and will be calculated in accordance with our standard reserving procedures
non-applicable sections	If insured under this policy Equipment Breakdown, Terrorism and Business Extra.
premium	the total of insurance premium paid and payable under this policy during the period of insurance inclusive of any commission but excluding non-applicable sections and Insurance Premium Tax and after adjustments following receipt of any information required by the conditions of this policy.

In consideration of **you** agreeing to maintain the policy in force with **us** and to pay the premiums annually in advance (or by such other means as agreed by **us**) for the period of 2 years **we** agree to offer each renewal at the rates, terms and conditions in force at the expiry of each **period of insurance** provided that:

- we** may amend such rates, terms and conditions, restrict or vary cover, terminate or re-negotiate this Agreement if:
 - the **loss ratio** at the annual Renewal Date stated in the **schedule** exceeds 30 %
 - there is any change in:
 - legislation
 - tax
 - the cost or availability of reinsurance
 - insurance market practicethat has a material effect upon the sections of this policy
 - you** acquire, set up, dispose of or discontinue any:
 - business or business activity
 - company or other entity carrying on such a business or business activity
 - Premises or interest in the **premises**that has a material effect on **your business**
 - there are any alterations to the **premises** or in **your** property, or in any other circumstances which may materially increase the possibility of **damage** or accidental **bodily injury** covered by this policy
 - there is any material change in the nature of **your business**
 - you** have failed to implement any risk improvement requirements within the timescales requested by **us**, unless **we** have agreed otherwise in writing.If **we** make any such amendments then **you** have the right to terminate this Agreement or **you** will be deemed to have agreed to continue with this Agreement on the basis of the revised rates, terms and conditions for the remainder of the period of the Agreement, unless **we** receive notification from **you** to the contrary within 30 days of **us** sending **you** notice of the amendments.
- the sums insured or Indemnity Limit may be increased or reduced at any time to reflect the acquisition or disposal of property or businesses or to correspond with any increase in values or increase or reduction in the **business**. The premium will be adjusted to account for such alterations.
- this Agreement will apply to any policy or policies that may be issued by **us** within the above period in substitution for this policy.
- in respect of any **non-applicable sections** where this Agreement does not apply, if any adjustments are made to the rates, terms and/or conditions of such section(s) which results in the section(s) being lapsed or cancelled, then if both **you** and **us** agree, this Agreement can be terminated.
- this Agreement does not apply to the imposition of or increase in Insurance Premium Tax.



Covea Insurance plc

Covea Insurance plc is a public limited company incorporated in England and Wales, registered number 613259. Its registered office is at Norman Place, Reading RG1 8DA. It is authorised by the Prudential Regulation Authority and regulated by Financial Conduct Authority and Prudential Regulation Authority registration number 202277.