

# TRADERS COMBINED

## KEY FACTS



COVER DESIGNED  
FOR YOUR BUSINESS

# Product Summary

Please read this document carefully. Full terms and conditions can be found within the Policy Document.

## NIG Traders Combined Insurance Policy

The Traders Combined policy is underwritten by U K Insurance Limited and will run for 12 months or as shown on the schedule.

Please refer to your policy schedule for full details of any endorsements or excesses that may apply.

### Material Damage (Policy Section 1)

Cover	Extensions included as standard (subject to certain limits)	Conditions	Exclusions
<p>Available on a "Specified Perils" or "All Risks" basis for buildings and trade contents</p> <p>Subsidence cover is available as an option in most areas</p>	<ul style="list-style-type: none"> <li>Professional Fees</li> <li>Public Authorities</li> <li>Theft Damage to Buildings</li> <li>Reasonable boarding up costs and cost of necessary removal or replacement of fixtures and fittings following Damage to Glass where this is covered under Policy Section 1</li> <li>Accidental Damage to Underground Services</li> <li>Clearing of Drains</li> <li>Loss of Metered Water (up to £10,000)</li> <li>Contracting Purchaser's Interest</li> <li>Capital Additions (for any one situation up to 10% of sum insured or £250,000, whichever is less)</li> <li>Cost of Debris Removal/ Re-erection</li> <li>Temporary removal of contents excluding Stock in Trade for cleaning, renovation, repair or similar purposes (up to 15% of relevant sum insured)</li> <li>Temporary removal of contents including Stock in Trade between premises (up to 15% of the relevant sum insured or £50,000, whichever is less)</li> <li>Fire Brigade Damage to Grounds (up to £10,000 any one claim)</li> <li>Replacement of locks following theft of keys (up to £1,000)</li> <li>Contract Price</li> <li>Trace and Access (up to £10,000 any one claim)</li> <li>Fire Extinguishment Expenses (up to £5,000 any one claim)</li> </ul>	<ul style="list-style-type: none"> <li>Sums Insured subject to Index Linking</li> <li>Reinstatement of Sum Insured following a loss</li> <li>Average</li> <li>Theft Protections to be put into full and effective operation outside business hours</li> </ul>	<ul style="list-style-type: none"> <li>Bursting by steam pressure of non-domestic boilers</li> <li>Cessation of work or government action</li> <li>Change in water table level</li> <li>Weather damage to fences, gates and moveable property in the open or in open-sided buildings</li> <li>Theft, other than theft involving forcible and violent entry to or exit from buildings, or violence or threat of violence to you or your employees or family</li> <li>Theft of property in the open, jewellery and other valuables unless otherwise agreed</li> <li>Various exclusions apply to vacant or disused premises</li> <li>Inherent vice, deterioration, wear and tear</li> <li>Faulty or defective workmanship</li> <li>Corrosion, rust, wet or dry rot, vermin</li> <li>Change in temperature</li> <li>Cracking or collapse of boilers and other pressure vessels</li> <li>Mechanical or electrical breakdown or derangement</li> <li>Subsidence, heave or landslip</li> <li>Fraud or dishonesty</li> <li>Disappearance or unexplained shortage</li> <li>Electrical or magnetic disturbance of electronic records</li> <li>Damage to a building caused by its own collapse</li> <li>Damage to property (other than by fire or explosion) resulting from any production or repair process</li> <li>Damage to vehicles, craft, contract works, land, roads, bridges etc, livestock, growing crops or trees</li> <li>Delay or seizure of goods by the government or other authority</li> <li>Consequential loss</li> <li>Property let out on hire</li> </ul>

## Material Damage (Policy Section 1) - continued

Cover	Extensions included as standard (subject to certain limits)	Conditions	Exclusions
			<ul style="list-style-type: none"> <li>Loss resulting from your voluntarily parting with title or possession of any property by deception</li> <li>Damage to any part of electrical equipment caused by electrical faults within that part</li> <li>Showcases and automatic or vending machines or their contents outside the buildings of your premises</li> </ul>

## Business Interruption (Policy Section 2)

Cover	Extensions included as standard (subject to certain limits)	Conditions	Exclusions
<ul style="list-style-type: none"> <li>Loss of Gross Profit or Gross Revenue and/or Gross Rentals following Damage to your business premises</li> <li>Loss of Book Debts following Damage to accounting records at your business premises</li> <li>The insured causes of Damage will follow those under Policy Section 1 unless you have requested otherwise</li> </ul>	<ul style="list-style-type: none"> <li>Unspecified Suppliers (up to £25,000)</li> <li>Unspecified Customers (up to £25,000)</li> <li>Storage Sites (up to £25,000)</li> <li>Property In Transit (up to £25,000)</li> <li>Contract Sites (up to £25,000)</li> <li>Premises of Public Utilities - gas, electricity, water and telecommunications (up to £25,000)</li> <li>Increased limits for any of the above Extensions can be considered on request, and any increases will be shown in the Schedule</li> <li>Denial of Access (up to the full sum insured)</li> </ul>	<ul style="list-style-type: none"> <li>Declarations required of Gross Profit, Gross Revenue or Gross Rentals as applicable to enable premium adjustment</li> <li>Monthly Records of outstanding debit balances be kept at a place other than the Insured's premises</li> <li>Reinstatement of Sum Insured following a loss</li> </ul>	<ul style="list-style-type: none"> <li>Deliberate loss or corruption of electronically stored information</li> <li>Accidental loss or corruption of electronically stored information caused otherwise than by fire and certain other perils</li> </ul>

## Goods in Transit (Policy Section 3)

Cover	Extensions included as standard (subject to certain limits)	Conditions	Exclusions
Property whilst in transit in the UK and Republic of Ireland by road, rail or inland air freight	<ul style="list-style-type: none"> <li>Packing Materials</li> <li>Transfer Costs (up to £2,500)</li> <li>Reloading Costs (up to £2,500)</li> <li>Debris Removal Costs (up to £2,500)</li> <li>Drivers Personal Effects (up to £2,500)</li> <li>Customers Goods (up to £500)</li> <li>Use of Substitute Vehicles</li> </ul>	<ul style="list-style-type: none"> <li>Security Conditions apply to transit by own vehicles</li> <li>Motor Vehicles must be roadworthy and in good state of repair</li> <li>Receipts to be obtained from third party carriers</li> </ul>	<ul style="list-style-type: none"> <li>Wear and tear, deterioration, vermin</li> <li>Inherent vice, latent defect, action of light, atmospheric or climatic conditions</li> <li>Spillage, leakage, evaporation, loss of weight, shrinkage</li> <li>Mechanical or electrical derangement or breakdown</li> <li>Electrical or magnetic injury disturbance or erasure of electronic records</li> <li>Breakdown of refrigeration, insufficient insulation</li> <li>Defective/inadequate packing or insufficient addressing</li> <li>Delay or seizure of goods by the government or other authority</li> <li>Explosives or other dangerous goods</li> <li>Money, jewellery precious stones and metals, bullion, furs and livestock</li> <li>Property carried for hire or reward</li> <li>Loss or damage by storm or theft to property in open or open-sided etc vehicles</li> <li>Consequential loss</li> </ul>

## Money (Policy Section 4)

Cover	Extensions included as standard (subject to certain limits)	Conditions	Exclusions
<p>Loss of Money as defined:</p> <ul style="list-style-type: none"> <li>in transit and at contract sites</li> <li>in bank night safe</li> <li>in premises during business hours</li> <li>in premises outside business hours in safe</li> <li>in premises outside business hours not in safe</li> <li>in the custody of travellers and collectors</li> <li>in private dwellings</li> </ul>	<ul style="list-style-type: none"> <li>Damage to safes, franking machines and carrying cases</li> <li>Damage to clothing and personal effects (up to £500 per person)</li> <li>Unauthorized use of company credit cards (up to £500 during each period of insurance)</li> </ul>	<ul style="list-style-type: none"> <li>Money records to be kept in a secure place separate from the money itself</li> <li>Safe keys to be removed from the premises outside business hours</li> <li>Safe details to be provided</li> <li>Accompaniment requirements for money in transit</li> <li>Theft Protections to be put into full and effective operation outside business hours</li> <li>Reasonable care to be taken in selection and supervision of employees</li> </ul>	<ul style="list-style-type: none"> <li>Fraud or dishonesty of any partner, director or employee not discovered within 14 days</li> <li>Loss insured under a fidelity guarantee policy</li> <li>Loss from unattended vehicles</li> <li>Any form of payment that is counterfeit, false, fraudulent invalid, uncollectable or irrecoverable</li> <li>Loss occurring outside UK and Republic of Ireland</li> <li>Errors, omissions or consequential loss</li> </ul>

## Personal Accident (Assault) (Policy Section 5)

Cover	Extensions included as standard (subject to certain limits)	Conditions	Exclusions
<p>Benefits are payable for injury sustained during theft or attempted theft of money or other property, resulting in:</p> <ul style="list-style-type: none"> <li>Death</li> <li>Loss of limbs or sight</li> <li>Permanent total disablement</li> <li>Temporary total disablement</li> <li>Temporary partial disablement</li> <li>Incurred medical expenses</li> </ul>		<ul style="list-style-type: none"> <li>You and your partners, directors &amp; employees must be aged not less than 16 years nor more than 75 years</li> </ul>	<ul style="list-style-type: none"> <li>Pregnancy</li> <li>Pre-existing physical or mental condition</li> </ul>

## Employers' Liability (Policy Section 6)

Cover	Extensions included as standard (subject to certain limits)	Conditions	Exclusions
<p>Indemnity Limit £10 Million (inclusive of legal costs) for any one occurrence, unless otherwise shown in the schedule.</p> <p>Territorial Limits are Great Britain, Northern Ireland, Isle of Man and the Channel Islands (see also the Work Overseas Extension)</p>	<ul style="list-style-type: none"> <li>Compensation for Court Attendance connected to a claim (up to £250 per day for each director/partner and £150 per day for each employee)</li> <li>Health and Safety at Work etc Act 1974</li> <li>Unsatisfied Court Judgements</li> <li>Temporary Work Overseas for employees normally living in the UK, Isle of Man or the Channel Islands</li> <li>Indemnity to Principals</li> </ul>	<ul style="list-style-type: none"> <li>Contractual Liability</li> </ul>	<ul style="list-style-type: none"> <li>Injury to Employees (other than the driver) resulting from being in or on any of your vehicles whilst on the road under the terms of Part VI of the Road Traffic Act 1988</li> <li>Visits or work on any offshore rig or platform</li> </ul>

## Public Liability (Policy Section 7)

Cover	Extensions included as standard (subject to certain limits)	Conditions	Exclusions
<p>Indemnity Limit for any one occurrence as shown in the schedule</p> <p>Territorial Limits are Great Britain, Northern Ireland, Isle of Man and the Channel Islands (see also the Work Overseas Extension)</p>	<ul style="list-style-type: none"> <li>Compensation for Court Attendance connected to a claim (up to £250 per day for each director/partner and £150 per day for each employee)</li> <li>Health and Safety at Work etc Act 1974</li> <li>Indemnity to Principals</li> <li>Temporary Work Overseas (restricted to non-manual work in countries outside the European Union)</li> </ul>	<ul style="list-style-type: none"> <li>Precautions for use of heat away from your own premises</li> <li>Indemnity Limit is costs inclusive in the USA &amp; Canada</li> <li>Contractual Liability</li> </ul>	<ul style="list-style-type: none"> <li>Faulty or defective workmanship/materials</li> <li>Advice, design, formula or specification</li> <li>Bodily injury to any Employee</li> <li>Property belonging to you or under your control</li> <li>Ownership or use of any craft, or vehicle licensed for road use</li> <li>Products supplied</li> <li>Liquidated damages, fines or penalties</li> </ul>

## Public Liability (Policy Section 7) - continued

Cover	Extensions included as standard (subject to certain limits)	Conditions	Exclusions
	<ul style="list-style-type: none"> <li>Defective Premises Act</li> <li>Damage to Leased &amp; Rented Premises</li> <li>Member to Member Liability</li> <li>Motor Contingent Liability</li> <li>Overseas Personal Liability</li> <li>Cross Liabilities</li> <li>Data Protection Act 1998 (up to £250,000 in respect of all claims in any one period of insurance)</li> </ul>		<ul style="list-style-type: none"> <li>Punitive, exemplary or aggravated damages</li> <li>Pollution or contamination unless from a sudden and identifiable unintended and unexpected incident</li> <li>Pollution or contamination occurring in the USA or Canada</li> <li>Visits or work on any offshore rig or platform</li> </ul>

## Products Liability (Policy Section 8)

Cover	Extensions included as standard (subject to certain limits)	Conditions	Exclusions
Indemnity Limit for all occurrences anywhere in the world during any one period of insurance as shown in the schedule	<ul style="list-style-type: none"> <li>Compensation for Court Attendance connected to a claim (up to £250 per day for each director/partner and £150 per day for each employee)</li> <li>Health and Safety at Work etc Act 1974</li> <li>Cross Liabilities</li> <li>Data Protection Act 1998 (up to £250,000 in respect of all claims in any one period of insurance)</li> <li>Consumer Protection and Food Safety Acts</li> </ul>	<ul style="list-style-type: none"> <li>Indemnity Limit is costs inclusive in the USA &amp; Canada</li> <li>Contractual Liability</li> </ul>	<ul style="list-style-type: none"> <li>Cost of repair, alteration, replacement, removal or recall of any Products Supplied</li> <li>Advice, design, formula or specification</li> <li>Bodily injury to any Employee</li> <li>Liability caused by or arising from Property in your charge or control</li> <li>Products supplied which to your knowledge are used as a critical part in connection with flying or navigation of any aircraft spacecraft rocket missile or satellite</li> <li>Liquidated damages, fines or penalties</li> <li>Punitive, exemplary or aggravated damages</li> <li>Pollution or contamination unless from a sudden and identifiable unintended and unexpected incident</li> <li>Pollution or contamination occurring in the USA or Canada</li> <li>Products supplied which to your knowledge are exported to the USA or Canada</li> </ul>

## Glass Breakage (Policy Section 9)

Cover	Extensions included as standard (subject to certain limits)	Conditions	Exclusions
<ul style="list-style-type: none"> <li>Breakage of fixed glass and sanitaryware</li> <li>Reasonable boarding up costs</li> <li>Signs Extension if shown in the schedule</li> </ul>	<ul style="list-style-type: none"> <li>Damage to frames or framework</li> <li>Cost of necessary removal or replacement of fixtures and fittings</li> <li>Cost of replacing alarm foil, lettering, painting etc on glass following breakage</li> <li>Damage to goods in display windows</li> </ul>		<ul style="list-style-type: none"> <li>Fire, lightning, explosion or storm</li> <li>Vacant or disused premises</li> <li>Installation or removal</li> <li>Panes which were cracked or fractured before the policy inception</li> <li>Signs and light fittings unless the Signs Extension is in force</li> <li>Greenhouses and conservatories</li> <li>Consequential loss</li> </ul> <p>Exclusions applicable to the Signs Extension:            Repair, removal, erection            Wear &amp; tear, deterioration            Mechanical or electrical defect            Damage to tubes unless the glass is fractured</p>

## All Risks on Machinery and/or Apparatus (Policy Section 10)

Cover	Extensions included as standard (subject to certain limits)	Conditions	Exclusions
Geographical Limit for each insured item as shown in the schedule	<ul style="list-style-type: none"> <li>• Damage to contents of any insured vending machines (up to £100 any one incident)</li> <li>• Public Authorities</li> </ul>	<ul style="list-style-type: none"> <li>• Average</li> <li>• Reinstatement of Sum Insured following a loss</li> </ul>	<ul style="list-style-type: none"> <li>• Inherent vice, deterioration, wear and tear</li> <li>• Faulty or defective workmanship</li> <li>• Bursting by steam pressure of non-domestic boilers</li> <li>• Corrosion, rust, wet or dry rot, vermin</li> <li>• Change in temperature</li> <li>• Theft or attempted theft from an unattended vehicle unless secured or from unattended/closed premises unless secured</li> <li>• Cracking or collapse of boilers and other pressure vessels</li> <li>• Mechanical or electrical breakdown or derangement</li> <li>• Subsidence, heave or landslip</li> <li>• Fraud or dishonesty</li> <li>• Disappearance or unexplained shortage</li> <li>• Electrical or magnetic disturbance of electronic records (other than by lightning)</li> <li>• Damage to a building caused by its own collapse</li> <li>• Weather damage to moveable property in the open or in open sided buildings</li> <li>• Fire damage to property undergoing any heat process</li> <li>• Damage to property (other than by fire or explosion) resulting from any production or repair process</li> <li>• Damage in respect of vacant or disused buildings caused by freezing, escape of water, malicious persons or theft</li> <li>• Delay or seizure of goods by the government or other authority</li> <li>• Consequential loss</li> <li>• Damage to any part of electrical equipment caused by electrical faults within that part</li> </ul>

## Deterioration of Refrigerated Foods (Policy Section 11)

Cover	Extensions included as standard (subject to certain limits)	Conditions	Exclusions
Deterioration or putrefaction of refrigerated foods caused by breakdown, escape of refrigerant or electricity supply failure			<ul style="list-style-type: none"> <li>• Wear, tear, deterioration or other gradually operating cause</li> <li>• Loss in any cabinet older than 5 years unless subject to a maintenance agreement</li> <li>• Incorrect setting of controls</li> <li>• Consequential loss</li> <li>• Deliberate withdrawal of electricity supply by the supplier</li> </ul>

## Engineering Damage to Machinery and Plant (Policy Section 12)

Cover	Extensions included as standard (subject to certain limits)	Conditions	Exclusions
<p>When more than one option is available the schedule will state which options apply</p> <p><b>Inspection and Cover A</b> Statutory or non-statutory inspection of specified items of machinery and plant, and cover for impact damage (up to £100,000 any one occurrence) to your surrounding property caused by fragmentation of any inspected item</p> <p><b>Cover B</b> Damage (up to £500,000 any one occurrence) either to specified items or to all machinery and plant caused by:</p> <ul style="list-style-type: none"> <li>Explosion, Collapse or Breakdown</li> </ul> <p>or</p> <ul style="list-style-type: none"> <li>Sudden and Unforeseen Damage i.e. Explosion, collapse or breakdown, plus other accidental damage</li> </ul> <p><b>Cover C</b> Damage (up to £1 Million any one occurrence) to your own surrounding property caused by explosion of any boiler or pressure vessel to which Cover B above applies</p>	<ul style="list-style-type: none"> <li>Capital Additions</li> <li>Cost of Debris Removal</li> <li>Temporary Repairs (up to £10,000)</li> <li>Temporary removal for repair, maintenance, overhaul or inspection (including up to £25,000 for sea and air transits)</li> <li>Loss Minimization</li> </ul>	<ul style="list-style-type: none"> <li>The Inspecting Authority shall have the right to inspect the Machinery and Plant at all reasonable times and will make periodical inspections of Machinery and Plant</li> <li>Date Recognition Exclusion Clause (Inspection)</li> <li>Machinery shall be maintained in good working order</li> <li>Machinery shall be operated and maintained in accordance with manufacturers recommendations</li> </ul>	<ul style="list-style-type: none"> <li>Explosion under Cover A</li> <li>Fire</li> <li>Lightning, aircraft, earthquake storm, flood, water discharged from any installation/sprinkler or theft</li> <li>Testing or intentional overloading</li> <li>Hydraulic testing</li> <li>Burning or distortion by heat</li> <li>Wear and tear or gradual deterioration</li> <li>Gradually developing defects, flaws</li> <li>Loose parts, defective joints or seams</li> <li>Scratching of painted or polished surfaces</li> <li>Ropes</li> <li>Non-metallic protective linings, batteries</li> <li>Rubber tyres</li> <li>Loss of use or consequential loss</li> </ul>

## Engineering Business Interruption (Policy Section 13)

Cover	Extensions included as standard (subject to certain limits)	Conditions	Exclusions
<p>Loss of Gross Profit or Gross Revenue following Machinery or Plant Damage which is insured under Policy Section 12</p> <p>Loss will not be covered for at least 24 hours (the Exclusion Period) following breakdown or explosion of machinery or plant. Longer Exclusion Periods can be selected.</p>	<ul style="list-style-type: none"> <li>Accidental failure of the public supply of gas, water or electricity for more than 30 minutes</li> <li>Accidental failure (not your responsibility or under your control) of the fixed public effluent system</li> </ul>	<ul style="list-style-type: none"> <li>Declarations required of Gross Profit, Gross Revenue or Gross Rentals as applicable to enable premium adjustment</li> <li>Reinstatement of Sum Insured following a loss</li> </ul>	<p>Loss resulting from:</p> <ul style="list-style-type: none"> <li>Fire, explosion, lightning, earthquake, aircraft</li> <li>Flood, inundation, storm, tempest, bursting or overflowing of water tanks pipes or similar apparatus</li> <li>Damage to computer and ancillary equipment (not controlling a manufacturing process)</li> <li>Damage to masonry, brickwork and other supporting structures</li> <li>Damage to plant serviced, processed etc as a product of the Business</li> <li>Damage to exchangeable or detachable appliances requiring renewal</li> <li>Failure of public utilities due to a deliberate act (other than for safety reasons) by the supplier</li> <li>Riot, strikes, lock-out or civil commotion</li> </ul>

## Computer Insurance (Policy Section 14)

Cover	Extensions included as standard (subject to certain limits)	Conditions	Exclusions
<p>When more than one option is available the schedule will state which options apply</p> <p><b>Standard Cover</b></p> <ul style="list-style-type: none"> <li>• Damage to Hardware and Records</li> </ul> <p><b>Optional Covers</b></p> <ul style="list-style-type: none"> <li>• Loss of Information</li> <li>• Increased Cost of Working resulting from: <ul style="list-style-type: none"> <li>- Damage to Hardware and Records insured under the Standard Cover</li> <li>- Loss of Information if insured</li> <li>- Damage to Hardware due to its own breakdown or derangement</li> <li>- Damage where repair costs are recoverable under any maintenance or other agreement</li> <li>- accidental failure or fluctuation of electricity supply</li> <li>- accidental failure of any telecommunications system used in connection with computers</li> <li>- denial of access</li> </ul> </li> </ul>	<p><b>Hardware and Records and Loss of Information</b></p> <ul style="list-style-type: none"> <li>• Additional Property (up to 20% of the Hardware and Records sum insured or £50,000 in any one Period of Insurance, whichever is less)</li> <li>• Debris Removal Costs (up to 10% of the Hardware and Records sum insured or £10,000, whichever is less)</li> <li>• Temporary Repairs and/or Expediting Costs (up to £1,000 if the Hardware and Records sum insured is less than £10,000; otherwise up to 10% of that sum insured or £10,000, whichever is less)</li> <li>• Consulting Engineers Fees/Repair Investigation Costs</li> <li>• Incompatibility of Computer Records (up to the Loss of Information sum insured or £10,000, whichever is less)</li> <li>• Measures Taken in Avoidance of Loss (up to 10% of the total sum insured under Hardware and Records and Loss of Information or £50,000, whichever is less)</li> <li>• Accidental Discharge of Gas Flooding Systems (up to 10% of the Hardware and Records sum insured or £10,000, whichever is less)</li> <li>• Computer Virus Seek and Destroy (up to 10% of the Hardware and Records sum insured or £5,000, whichever is the less)</li> <li>• Research and Development Costs if Loss of Information cover applies (up to the Loss of Information sum insured or £5,000, whichever is less)</li> </ul> <p><b>Increased Cost of Working</b></p> <ul style="list-style-type: none"> <li>• Additional Rentals (up to £15,000)</li> </ul>	<p><b>Hardware and Records and Loss of Information</b></p> <ul style="list-style-type: none"> <li>• Property in transit or outside the UK/Ireland - cover limited to 10% of the Hardware and Records sum insured or £100,000, whichever is less</li> <li>• Theft from unattended vehicles – cover limited to £5,000</li> <li>• Physically restraining security devices including computer furniture to which they are attached – cover limited to 10% of the Hardware and Records sum insured or £5,000, whichever is less)</li> <li>• Misuse or Contamination of Computer Systems – cover limited to the Hardware and Records and Loss of Information sums insured or £100,000, whichever is less</li> <li>• Unattended Vehicles Security</li> </ul> <p><b>General</b></p> <ul style="list-style-type: none"> <li>• Reinstatement of Sum Insured following a loss</li> <li>• Special Precautions</li> </ul>	<p><b>Hardware and Records and Loss of Information</b></p> <ul style="list-style-type: none"> <li>• Breakdown or derangement unless a maintenance agreement is in force</li> <li>• Repair costs recoverable under any maintenance or other agreement</li> <li>• Consequential Loss</li> <li>• Wear and Tear</li> <li>• Property which you lease, hire, rent, loan or sell to others</li> <li>• Property of Others</li> <li>• Confiscation by Customs</li> </ul> <p><b>Increased Cost of Working</b></p> <ul style="list-style-type: none"> <li>• Costs of reinstatement of programs and information</li> <li>• Exclusion Periods: <ul style="list-style-type: none"> <li>- the first 24 hours following breakdown or derangement of any computer not subject to a maintenance agreement</li> <li>- the first 30 minutes of electricity supply failure</li> <li>- the first 8 hours of telecommunications failure</li> </ul> </li> <li>• Deliberate action by you or any supply authority unless for safety reasons</li> <li>• Deliberate action by any telecommunications authority</li> <li>• Use of equipment not approved by the telecommunications authority</li> <li>• Failure of telecommunications satellites due to their age or atmospheric conditions</li> </ul> <p><b>General</b></p> <ul style="list-style-type: none"> <li>• Theft from premises unless entry to or exit from the premises is by forcible and violent means</li> </ul>

## Loss of Licence (Policy Section 15)

Cover	Extensions included as standard (subject to certain limits)	Conditions	Exclusions
<p>Loss of an excisable liquors licence from causes beyond your control causing:-</p> <ul style="list-style-type: none"> <li>• Loss of income</li> <li>• Reduction in the value of the premises and/or business.</li> </ul>	<ul style="list-style-type: none"> <li>• All costs &amp; expenses with our written consent</li> <li>• Reasonable auditors or accountant charges</li> </ul>	<ul style="list-style-type: none"> <li>• VAT excluded</li> <li>• Alternative Trading</li> <li>• Change of Circumstances must be notified</li> <li>• Transfer of Licence</li> <li>• Forfeiture or Refused Licence</li> </ul>	<ul style="list-style-type: none"> <li>• Any loss where you are entitled to compensation under legislation</li> <li>• If alteration permission not granted</li> <li>• Closure not required by law</li> <li>• Premises not maintained</li> <li>• Direction of authorities not complied with</li> <li>• Loss of licence due to your acts or omissions</li> <li>• Compulsory purchase etc</li> </ul>

## General Conditions

<ul style="list-style-type: none"><li>• Fair Presentation of the Risk</li><li>• Cancellation</li><li>• Reasonable Precautions</li></ul>	<ul style="list-style-type: none"><li>• Instalments</li><li>• Change of Risk or Interest</li><li>• Choice of Law</li></ul>	<ul style="list-style-type: none"><li>• Adjustment of Premium</li><li>• The Policy Document</li></ul>	<ul style="list-style-type: none"><li>• Contract (Rights of Third Parties) Act 1999</li></ul>
---	--	---	---

## Claims Conditions

<ul style="list-style-type: none"><li>• Action by the Insured</li><li>• The Rights of the Company</li></ul>	<ul style="list-style-type: none"><li>• Fraudulent Claims</li><li>• Subrogation</li></ul>	<ul style="list-style-type: none"><li>• Conditions Precedent</li><li>• Arbitration</li></ul>	<ul style="list-style-type: none"><li>• Other Insurances</li></ul>
---	---	--	--

## General Exclusions

<ul style="list-style-type: none"><li>• War, Government Action and Terrorism</li><li>• Cancellation</li></ul>	<ul style="list-style-type: none"><li>• Sonic Bangs</li><li>• Radioactive Contamination</li><li>• Pollution or Contamination</li></ul>	<ul style="list-style-type: none"><li>• Date Recognition</li><li>• Date Recognition Computer Equipment</li></ul>	<ul style="list-style-type: none"><li>• Marine Policies</li><li>• Computer Virus and Hacking</li></ul>
---	--	--	--

## Other features

24 hour business assistance services

Helpline services available 24 hours a day, 7 days a week

for:-

- Business Legal Advice Helpline on any business problem including employment, VAT, contract disputes etc (supplied by DAS Legal Expenses Insurance Company Limited on behalf of NIG)
- Business Emergency Assistance Helpline – rapid response from reputable local contractors to deal with any sort of emergency on your premises, including burst pipes, drainage problems, gas, electricity failures and serious roof damage (supplied by DAS Legal Expenses Insurance Company Limited on behalf of NIG)
- Emergency Glazing and Security Assistance Helpline – rapid call outs for any glazing or door and window security problems (supplied by Glassolutions on behalf of NIG)

Instalment Payment Method available in most cases

## Your right to cancel

If this cover does not meet your requirements, please return all your documents and any certificate to the broker, intermediary or agent who arranged the Policy within 14 days of receipt. We will return any premium paid in accordance with General Condition – Cancellation.

## Cancellation

If you wish to cancel the contract at any other time, please contact the broker, intermediary or agent, who arranged the Policy. Any return of premium will be made in accordance with the General Condition - Cancellation.

## How to make a claim

Please contact, in the first instance, the Broker, Intermediary or Agent who arranged the Policy. Please quote your policy number.

## How to complain

If you have an enquiry or complaint arising from your Policy, please contact the broker, intermediary or agent who arranged the Policy for you. If the broker is unable to resolve your complaint or it is regarding the terms and conditions of the policy they will refer it to NIG.

If your complaint is still outstanding you can write to NIG direct at the following address, quoting your policy number.

The Chief Executive, NIG, Churchill Court, Westmoreland Road, Bromley BR1 1DP.

Once you receive a written response and if you remain dissatisfied, you may refer your complaint to the Financial Ombudsman Service (FOS). Their address is:

The Financial Ombudsman Service, Exchange Tower, London E14 9SR. Telephone: 0800 023 4567 or 0300 123 9123.

## Details about our Regulator

NIG policies are underwritten by U K Insurance Limited who is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, registration number 202810. The Financial Conduct Authority website, which includes a register of all regulated firms can be visited at [www.fca.org.uk](http://www.fca.org.uk), or the Financial Conduct Authority can be contacted on 0800 111 6768. The Prudential Regulation Authority website can be visited at [www.bankofengland.co.uk/pru](http://www.bankofengland.co.uk/pru), or the Prudential Regulation Authority can be contacted on 020 7601 4878.

## Financial Services Compensation Scheme

Under the Financial Services and Markets Act 2000, should we be unable to meet our liabilities to policyholders, compensation may be available. Insurance advising and arranging is covered for 90% of the claim, without any upper limit. For compulsory classes of insurance, insurance advising and arranging is covered for 100% of the claim, without any upper limit. Information can be obtained on request, or by visiting the Financial Services Compensation Scheme website at [www.fscs.org.uk](http://www.fscs.org.uk).

