

HOTEL & LEISURE COMBINED PRODUCT SUMMARY



SPECIALIST TAILORED
COVER FOR YOUR HOTEL
AND LEISURE BUSINESS

Hotel & Leisure Combined Insurance Policy

Please read this document carefully. Full terms, definitions, clauses, conditions and exclusions can be found within the Policy Booklet.

The Hotel & Leisure Combined policy is underwritten by U K Insurance Limited, an Insurance Undertaking, and will run for 12 months or as shown on the schedule. Cover for acts of Terrorism is available as an option upon request.

Full details of any Endorsements or Excesses that may apply will be shown in the Policy Schedule and Policy Document.

Fair Presentation of Risk:

You are under a duty to make a fair presentation of the risk to us before the inception, renewal and alteration of your policy.

This means that you must tell us about and/or provide to us all material information or tell us and/or provide to us sufficient information to alert us of the need to make further enquiries to reveal such material information. This information needs to be provided in a clear and accessible manner.

Material facts are those which are likely to influence us in the acceptance of the terms or pricing of your policy. If you have any doubts as to whether any information is material you should provide it to us.

Failure to disclose any material fact may invalidate your policy in its entirety or may result in your policy not responding to all or part of an individual claim or class of claims.

In order to comply with your duty to make a fair presentation you must also have conducted reasonable searches for all relevant information held:

- within your business (including that held by your senior management and anyone who is responsible for your insurance); and
- by any other person (such as your broker, intermediary or agent or a person for whom cover is provided by this insurance)

If any changes in circumstances arise during the period of insurance please provide full details to the broker, intermediary or agent acting on your behalf.

Section 1: Material Damage

Cover	Extensions included as standard (subject to certain limits)	Clauses and Conditions	Exclusions
<p>Available on a specific "Perils" basis with the option to include peril "Accidental Damage" for:</p> <ul style="list-style-type: none"> • Buildings • Plant, machinery, trade fixtures • Other specified property • Stock in trade • Tenants' improvements • Rent <p>Where the above items are stated in this section on the Schedule.</p> <ul style="list-style-type: none"> • Concerning the Theft Peril, comprehensive theft cover applies, unless the premises are closed for business or if open for business left without at least one Responsible Person therein, whereby restrictions apply 	<ul style="list-style-type: none"> • Professional fees • European Union, public authorities and loss prevention council • Theft damage to buildings • Reasonable boarding up costs and cost of necessary removal or replacement of fixtures and fittings following damage to glass where this is covered under this section • Damage to underground services • Clearing of drains • Loss of oil and metered water (up to £25,000) • Contracting purchaser's interest 	<p>Clauses</p> <ul style="list-style-type: none"> • Reinstatement basis of settlement • Sums insured subject to index linking • Day One (Non-Adjustable) • Workmen • Designation • Reinstatement of sum insured following a loss • Average <p>Conditions</p> <ul style="list-style-type: none"> • Security protections to be put into full and effective operation whenever the premises are vacant or disused, closed for business or if open for business when left without at least one Responsible Person therein 	<ul style="list-style-type: none"> • Bursting by steam pressure of non-domestic boilers • Cessation of work or government action • Change in water table level • Storm, tempest and flood damage to walls not forming part of the structure, fences, gates or moveable property in the open or in open-sided structures (except where provided for under the Property in the Open Extension) • Storm, tempest and flood damage caused by frost, subsidence, heave or landslip

Section 1: Material Damage *continued*

Cover	Extensions included as standard (subject to certain limits)	Conditions	Exclusions
<ul style="list-style-type: none"> Subsidence, ground heave and landslip is available as an option in most areas (shown as "Endorsement A" in the Schedule if operative) 	<ul style="list-style-type: none"> Capital additions (up to 10% of total sum insured of buildings, tenants' improvements and plant, machinery, trade fixtures (and all other contents) or in the aggregate £1,000,000, whichever is less) Cost of debris removal/re-erection Temporary removal of contents (excluding stock in trade) for cleaning, renovation, repair or similar purposes (up to 20% of relevant sum insured) Temporary removal of contents including stock in trade between premises (up to 15% of the relevant sum insured or £50,000, whichever is less) Fire brigade and rescue services damage to grounds (up to £25,000) Replacement of locks following theft of keys (up to £25,000) Contract price Trace and access (up to £25,000) Fire extinguishment and security equipment expenses (up to £25,000) Automatic cover for loss of rent – up to 15% of the sum insured Unauthorised use of gas, water or electricity (up to £25,000) Inadvertent omission to insure (up to £1,000,000 in the aggregate in any one 'Period of Insurance') Temporary removal of stock in trade (to directors, partners or employees homes) – (up to £2,500 any one cause subject to a maximum amount of £10,000 in the aggregate in any one 'Period of Insurance') Seasonal increase of 'Stock in Trade' for set periods (up to 55% of the relevant sum insured) Trade samples (up to £10,000/ any one item up to £500) Further investigation expenses (up to £5,000 in the aggregate in any one 'Period of Insurance') Loss minimisation and prevention expenditure (up to £25,000) Property in the Open (up to £1,000) Customers', Guests' and Employees' Personal Effects (up to £10,000 in respect of all personal effects or any one motor vehicle of any one customer, guest, director, partner and/or employee subject to a maximum amount in total under this Extension of £100,000) 	<ul style="list-style-type: none"> Intruder alarm (operative if the "Intruder Alarm Condition" appears under "Section Endorsements" in the Schedule for this Section) Open Fires and Chimney Sweeping 	<ul style="list-style-type: none"> Theft, if the premises are closed for business or if open for business when left without at least one Responsible Person therein unless involving forcible and violent entry to or exit from the structures at the premises, or violence or threat of violence to you or any director, partner or employee or their families Theft by any employee or your or your resident manager's household Theft of property in the open or in any structure incapable of being locked (except where provided for under the Property in the Open Extension), jewellery and other valuables (unless otherwise agreed) Various exclusions apply to vacant or disused premises Indirect loss (other than loss of rent if insured under this section) Property let out on hire Loss resulting from you voluntarily parting with title or possession of any property by deception Damage to any part of electrical equipment caused by electrical faults within that part Showcases and automatic or vending machines or their contents outside the structures at the premises unless otherwise agreed Leakage of beverages from bottled stock <p>Accidental Damage (if selected)</p> <ul style="list-style-type: none"> Inherent vice, deterioration, wear and tear Faulty or defective workmanship Corrosion, rust, wet or dry rot, dampness, dryness or vermin Change in temperature Cracking or collapse of boilers and other pressure vessels Mechanical or electrical breakdown or derangement Damage caused by subsidence, heave or landslip Fraud or dishonesty Disappearance or unexplained shortage Electrical or magnetic disturbance of electronic records Destruction of or damage to a building or structure caused by its own collapse Damage to property (other than by fire or explosion) resulting from any production or repair process

Section 1: Material Damage *continued*

Cover	Extensions included as standard (subject to certain limits)	Clauses and Conditions	Exclusions
<ul style="list-style-type: none"> • Damage to vehicles, craft, contract works, land, roads, bridges, growing crops or trees unless otherwise agreed • Delay or seizure of goods by the government or other authority • Domestic pets and livestock 	<ul style="list-style-type: none"> • Outside Catering (up to £5,000) • Property at exhibitions not exceeding a 7 day duration <ul style="list-style-type: none"> – anywhere in the UK, Channel Islands or Isle of Man (up to £50,000) – any other country in the European Economic Area (up to £25,000) • Contents including stock in trade at third party storage sites <ul style="list-style-type: none"> – anywhere in the UK, Channel Islands or Isle of Man (up to £50,000) – any other country in the European Economic Area for fire, lightning, aircraft and explosion only (up to £25,000) • Other interests • Non-Invalidation • Mortgagees/freeholders/lessors • Subrogation waiver 		

Section 2: Business Interruption

Cover	Extensions included as standard (subject to certain limits)	Clauses	Exclusions
<ul style="list-style-type: none"> • Loss of gross profit or gross revenue or gross rentals and/or increase cost of working following damage to your business premises • Loss of book debts following damage to accounting records at your business premises • The insured causes of damage will follow those under "Policy Section 1" except "Explosion" which is separately defined under this section or unless you have requested otherwise 	<ul style="list-style-type: none"> • Additional Increased Cost of Working as an extension to gross profit or gross revenue (up to £50,000) • Unspecified suppliers or booking agencies including unspecified suppliers of your specified suppliers <ul style="list-style-type: none"> – UK, Channel Islands or Isle of Man (up to £100,000) – Any other countries in the European Economic Area for fire, lightning, aircraft and explosion (up to £50,000) • Unspecified customers including unspecified customers of your specified customers <ul style="list-style-type: none"> – UK, Channel Islands or Isle of Man (up to £100,000) – Any other countries in the European Economic Area for fire, lightning, aircraft and explosion (up to £50,000) • Storage sites in the UK, Channel Islands or Isle of Man (up to £100,000) • Property in transit (up to £100,000) • Contract sites (up to £100,000) • Premises of public utilities – gas, electricity, water and telecommunications (up to £100,000) • Denial of access (up to the full sum insured) • National lottery 	<ul style="list-style-type: none"> • Departmental • Payments on account • Accumulated stocks • Renewal clause (applicable to estimated gross profit or estimated gross revenue or estimated gross rentals) • Standing charges (applicable to estimated gross profit) • Declarations required of gross profit, gross revenue or gross rentals as applicable to enable premium adjustment • Monthly records of outstanding debit balances be kept at a place other than your premises • Reinstatement of sum insured following a loss • Alternative trading • Sums insured subject to index linking • Value Added Tax 	<ul style="list-style-type: none"> • Deliberate loss or corruption of electronically stored information • Accidental loss or corruption of electronically stored information caused otherwise than by fire and certain other perils

Section 2: Business Interruption *continued*

Cover	Extensions included as standard (subject to certain limits)	Clauses	Exclusions
	<ul style="list-style-type: none"> • Public emergency (up to the full sum insured) • Bomb scares (up to £50,000) • Essential personnel (up to £25,000) • Exhibition expenses (up to £25,000) • Loss from interruption/interference with the "Business" <ul style="list-style-type: none"> – from specified human infectious disease at the premises or from such disease within 10 miles of the premises – as a result of murder or suicide at the premises – from food or drink poisoning at the premises (up to £50,000 in the aggregate in any one Period of Insurance) <ul style="list-style-type: none"> – from pollution of a beach or coastal/inland waterway at the premises or within 25 miles of the premises (up to £50,000) • Closure from <ul style="list-style-type: none"> – discovery of vermin or pests – defects in drains or sanitary arrangements at the premises (up to the full sum insured) • Accidental failure of public supply (up to £25,000) • Loss of attraction (up to £50,000 in the aggregate in any one 'Period of Insurance') • Motor vehicles (up to the full sum insured) • Alternative Accommodation expenses for you, your family or employees permanently residing at the premises (up to £25,000) • Tronc Cover (up to the lesser of 5% of Estimated Gross Profit / Revenue or £50,000) <p>Increased limits for any of the above Extensions can be considered on request. Any increases will be shown in the Schedule</p>		

Section 3: Goods in Transit

Cover	Extensions included as standard (subject to certain limits)	Clauses and Conditions	Exclusions
<p>Property whilst in transit in the UK, the Channel Islands, the Isle of Man and Republic of Ireland by road, rail or air freight</p> <p>Method of Conveyance</p> <ul style="list-style-type: none"> A Vehicles owned or operated, by you (including by such vehicles involving sea or air transits, between the territories as above) B Carriers other than yourself by means of road, rail or air freight 	<ul style="list-style-type: none"> Damage to packing materials (up to £10,000) Transfer costs (up to £10,000) Reloading costs (up to £10,000) Debris removal costs (up to £10,000) Drivers/attendant personal effects (up to £500 per person) Use of substitute vehicles 	<p>Clauses</p> <ul style="list-style-type: none"> Reinstatement (tools) clause Average Reinstatement of sum insured following a loss <p>Conditions</p> <ul style="list-style-type: none"> Security measures apply to transit by own vehicles Motor vehicles must be roadworthy and in a good state of repair Receipts to be obtained from third party carriers 	<ul style="list-style-type: none"> Wear and tear, deterioration, contamination or vermin Inherent vice, latent defect, action of light, atmospheric or climatic conditions Spillage, leakage, evaporation, loss of weight or shrinkage Mechanical and/or electrical derangement or breakdown Electrical or magnetic injury disturbance or erasure of electronic records Breakdown of refrigeration and/or insufficient insulation Defective/inadequate packing or insufficient addressing Delay or seizure of goods by the government or other authority Carriage of explosives or other dangerous goods Money, jewellery precious stones and metals, bullion, furs and livestock Property carried by you for hire or reward Loss or damage by storm, theft or attempted theft to property in open-sided or similar type vehicles Indirect loss

Section 4: Loss of Business Money

Cover	Extensions included as standard (subject to certain limits)	Clauses and Conditions	Exclusions
<p>Loss of Money as defined:</p> <ul style="list-style-type: none"> In transit and at contract sites In bank night safe In premises during business hours In premises outside business hours in safe In premises outside business hours not in safe In the custody of travellers and collectors In private dwellings In automated teller machines (ATMs) at the premises which are your responsibility to fill 	<ul style="list-style-type: none"> Damage to safes, strong rooms, franking machines, ATMs and carrying cases Damage to clothing and personal effects (up to £1,000 per person) Unauthorized use of company credit cards (up to £500 during each period of insurance) Personal money of the 'Insured's' family members residing at the Premises (up to £250 any one person) Seasonal increase of money for set periods (up to 30% of the amounts provided for money in transit / at contract sites, in bank night safe, in premises during business hours and in premises outside business hours in safe) 	<p>Clauses</p> <ul style="list-style-type: none"> Reinstatement of sum insured following a loss <p>Conditions</p> <ul style="list-style-type: none"> Money records to be kept in a secure place separate from the money itself Safe keys to be removed from the premises outside business hours Safe details to be provided Cash tills to have their drawers left open with all contents removed elsewhere after business hours Accompaniment requirements for money in transit Security protections to be put into full and effective operation whenever the premises are closed for business or if open for business when left without at least one Responsible Person therein Intruder alarm (if such condition is operative under Section 1) ATM requirements Reasonable care to be taken in selection and supervision of employees 	<ul style="list-style-type: none"> Fraud or dishonesty of any partner, director or employee not discovered within 14 days Loss insured by a fidelity guarantee insurance Loss from unattended vehicles Any form of payment that is counterfeit, false, fraudulent, invalid, uncollectible or irrecoverable Loss occurring outside the UK, the Channel Islands, the Isle of Man or the Republic of Ireland Errors, omissions or any kind of indirect loss

Section 5: Personal Accident (Assault)

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"> • Death • Loss of limbs or sight • Permanent total disablement • Temporary total disablement • Temporary partial disablement • Medical expenses 	<ul style="list-style-type: none"> • Victim support, if the insured person should suffer social and/or emotional impairment following assault or violence or threat thereof (up to £40 per hour, £1,000 per person per event and £5,000 per event for all persons) 	<ul style="list-style-type: none"> • You or any partner, director or employee must be aged not less than 16 years or more than 75 years • Medical expenses up to £1,000 • All information/evidence required shall be furnished at your expense 	<ul style="list-style-type: none"> • Any pre-existing physical or mental condition, intentional self-injury, provoked assault, or wilful exposure to needless peril (except in attempt to save human life) • Bodily injury contributed to or accelerated by intoxicating liquor or drugs (other than drugs taken under medical supervision and not drug / alcohol addiction related) or insanity

Section 6: Employers' Liability

Cover	Extensions included as standard (subject to certain limits)	Conditions	Exclusions
<p>Indemnity limit £10 million (inclusive of legal costs), unless otherwise shown in the Schedule.</p> <p>Territorial Limits are the United Kingdom, the Channel Islands and the Isle of Man.</p> <p>Work Overseas: The indemnity provided under this Section is extended to apply in respect of legal liability for Bodily Injury caused to an Employee whilst temporarily engaged in work outside the Territorial Limits in connection with the Business provided that such Employee is ordinarily resident within the Territorial Limits.</p>	<ul style="list-style-type: none"> • Compensation for court attendance connected to a claim (up to £500 per day for each director/partner and £250 per day for each employee) • Cross liabilities • Health and Safety at Work etc Act 1974 • Unsatisfied court judgements • Indemnity to principals • Indemnity to others • Corporate Manslaughter and Corporate Homicide Act 2007 (up to section limit of liability) 	<ul style="list-style-type: none"> • Provisions of law, indemnity is in accordance with any law relating to compulsory insurance of legal liability to employees (but you shall repay to us all sums paid which we would not have been liable to pay but for the provisions of such law) • "Certificate of Employers' Liability Insurance" 	<ul style="list-style-type: none"> • Bodily injury to employees (other than the driver) from being in or on any vehicle where injury results from use by you of a vehicle whilst on the road under the terms of Part VI of the Road Traffic Act 1988 • Visits or work on any offshore rig or platform

Section 7: Public Liability

Cover	Extensions included as standard (subject to certain limits)	Conditions	Exclusions
<p>Indemnity limit as shown in the Schedule</p> <p>Territorial Limits are the United Kingdom, the Channel Islands and the Isle of Man</p> <p>Work Overseas: The indemnity provided under this Section is extended to apply:</p> <ul style="list-style-type: none"> • within any member country of the European Union outside of the Territorial Limits where any person is temporarily engaged on the Business of the Insured; and 	<ul style="list-style-type: none"> • Compensation for court attendance connected to a claim (up to £500 per day for each director/partner and £250 per day for each employee) • Health and Safety at Work etc Act 1974 • Indemnity to principals • Indemnity to others • Defective Premises Act 1972 • Damage to leased or rented premises • Member to member liability • Motor contingent liability • Personal liability • Cross liabilities 	<ul style="list-style-type: none"> • Precautions for use of heat away from your premises • Indemnity limit is costs inclusive in the USA and Canada 	<ul style="list-style-type: none"> • Faulty or defective workmanship/products supplied • Advice, design, formula, specification, breach of professional duty, malpractice, the sale or supply or administration of drugs or medicines or chemicals or medical supplies or equipment, treatment, surgical operation or medical procedure. • Bodily injury to any employee • Property belonging to you or under your control and Guests' property (except where provided for under the Guests' property Extension)

Section 7: Public Liability *continued*

Cover	Extensions included as standard (subject to certain limits)	Conditions	Exclusions
<ul style="list-style-type: none"> elsewhere in the world where any person is temporarily engaged in non-manual work in connection with the Business of the Insured. <p>Provided that such Employee is ordinarily resident within the Territorial Limits.</p>	<ul style="list-style-type: none"> Data Protection Act 1998 (up to £500,000 in respect of all claims in any one period of insurance) Corporate Manslaughter and Corporate Homicide Act 2007 (up to section limit of liability) Guests' property (up to £25,000 in respect of all property of any one guest, subject to a limit of £10,000 in respect of all property deposited for safe custody) House name and advertisement signs Libel and slander (up to £100,000) Financial loss (up to £100,000) Environmental statutory pollution clean up costs (up to £250,000) Legionellosis (up to £100,000) 		<ul style="list-style-type: none"> Ownership or use of any craft, or vehicle licensed for road use Products supplied Liquidated damages, fines or penalties Punitive, exemplary or aggravated damages Pollution or contamination unless from a sudden and identifiable unintended and unexpected incident Pollution or contamination occurring in the USA and/or Canada and/or their dependencies or trust territories Visits or work on any offshore rig or platform Asbestos

Section 8: Products Liability

Cover	Extensions included as standard (subject to certain limits)	Conditions	Exclusions
<p>Indemnity Limit as shown in the Schedule</p> <p>Occurrences</p> <ul style="list-style-type: none"> Accidental Bodily Injury to any person; or Damage to Property, occurring anywhere in the world during the Period of Insurance and caused by any Products Supplied in or from the United Kingdom, the Channel Islands or the Isle of Man. 	<ul style="list-style-type: none"> Compensation for court attendance connected to a claim (up to £500 per day for each director/partner and £250 per day for each employee) Health and Safety at Work etc Act 1974 Cross liabilities Data Protection Act 1998 (up to £500,000 in respect of all claims in any one period of insurance) Consumer Protection and Food Safety Acts Indemnity to others Corporate Manslaughter and Corporate Homicide Act 2007 (up to section limit of liability) Vendor's liability Financial loss (up to £100,000) Environmental statutory pollution clean up costs (up to £250,000) Legionellosis (up to £100,000) 	<ul style="list-style-type: none"> Indemnity Limit is costs inclusive in the USA & Canada 	<ul style="list-style-type: none"> Cost of repair, alteration, replacement, removal or recall of any products supplied Advice, design, formula, specification, breach of professional duty, malpractice, the sale or supply or administration of drugs or medicines or chemicals or medical supplies or equipment, treatment, surgical operation or medical procedure. Bodily injury to any employee Liability caused by or arising from property in your charge or control 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 Liquidated damages, fines or penalties Punitive, exemplary or aggravated damages Pollution or contamination unless from a sudden and identifiable unintended and unexpected incident Pollution or contamination occurring in the USA or Canada Products supplied which to your knowledge are exported to the USA or Canada Asbestos

Section 9: Glass Breakage

Cover	Extensions included as standard (subject to certain limits)	Clauses	Exclusions
<ul style="list-style-type: none"> Breakage of fixed glass and sanitaryware Damage to "Signs Extension" (if shown in the Schedule) 	<ul style="list-style-type: none"> Damage to frames or framework Cost of necessary removal or replacement of fixtures and fittings Cost of replacing alarm foil, lettering, painting etc on glass following breakage Accidental damage to goods in display windows Reasonable boarding up costs 	<ul style="list-style-type: none"> Reinstatement of sum insured (or any other stated limit of liability) following a loss 	<ul style="list-style-type: none"> Fire, lightning, explosion or storm Vacant or disused premises Installation or removal Panes which were cracked or fractured before the policy inception Signs and light fittings unless the "Signs Extension" is in force Greenhouses and conservatories unless otherwise agreed Indirect loss <p>Exclusions applicable to the "Signs Extension"</p> <ul style="list-style-type: none"> Repair, removal, erection, wear and tear and deterioration Mechanical or electrical defect Damage to tubes unless the glass is fractured

Section 10: All Risks on Machinery and/or Apparatus

Cover	Extensions included as standard (subject to certain limits)	Clauses and Conditions	Exclusions
<p>Damage caused within the "Geographical Limit" as defined for each insured item as shown in the Schedule</p> <p>Geographical Limit as defined:</p> <ul style="list-style-type: none"> A – The Premises B – the UK, the Channel Islands and the Isle of Man C – Europe which means as B and including the countries of the European Union D – Worldwide 	<ul style="list-style-type: none"> Damage to contents of any insured vending machines (up to £100) European Union and public authorities Other interests Non-invalidation Mortgagees/ freeholders/ lessors Subrogation waiver 	<p>Clauses</p> <ul style="list-style-type: none"> Average Reinstatement basis of settlement Reinstatement of sum insured following a loss <p>Conditions</p> <ul style="list-style-type: none"> Security protections to be put into full and effective operation whenever the premises are vacant or disused, closed for business or if open for business when left without at least one Responsible Person therein Intruder alarm (if such condition is operative under Section 1) Property insured in transit: <ul style="list-style-type: none"> Security measures apply to transit by own vehicles Motor vehicles must be roadworthy and in a good state of repair 	<ul style="list-style-type: none"> Inherent vice, deterioration, wear and tear Faulty or defective workmanship Bursting by steam pressure of non-domestic boilers Corrosion, rust, wet or dry rot, dampness, dryness or vermin Change in temperature Fraud or dishonesty Theft, from your premises if closed for business or if open for business when left without at least one Responsible Person therein unless involving forcible and violent entry to or exit from the structures at the premises, or violence or threat of violence to you or any director, partner or employee or their families Theft from your premises of property in the open or in any structure incapable of being locked unless otherwise agreed Theft other than from your premises between 9pm and 6am unless in your/employees custody or in a locked or occupied building Theft or attempted theft from an unattended vehicle unless secured Theft by any employee or your or your resident manager's household Cracking or collapse of boilers and other pressure vessels Mechanical or electrical breakdown or derangement

Section 10: All Risks on Machinery and/or Apparatus *continued*

Cover	Extensions included as standard (subject to certain limits)	Clauses and Conditions	Exclusions
			<ul style="list-style-type: none"> • Disappearance or unexplained shortage • Subsidence, heave or landslip (unless resulting from fire, explosion, earthquake or the escape of water from any tank, apparatus or pipe) • Electrical or magnetic disturbance of electronic records (other than by lightning) • Weather damage to moveable property in the open or in open sided structures • Fire damage to property undergoing any heat process • Damage to property (other than by fire or explosion) resulting from any production or repair process • Damage caused by or arising from normal settlement or bedding down of new structures • Damage to property contained in any building which is vacant or disused caused by freezing, escape of water from any tank, apparatus or pipe, escape of oil from any fixed oil-fired heating installation, leakage of beverages, malicious persons, vandals or theft • Delay or seizure of goods by the government or other authority • Indirect loss • Damage to any part of electrical equipment caused by electrical faults within that part • Damage to property caused by leakage of beverages from bottled stock • Property let out on hire • Loss by deception

Section 11: Deterioration of Refrigerated Foods

Cover	Extensions included as standard (subject to certain limits)	Clauses and Conditions	Exclusions
<p>Deterioration or putrefaction of stock in any cold chamber caused by:</p> <ul style="list-style-type: none"> • Rise or fall in temperature in the cold chamber by any cause not excluded • Refrigerant fumes that have escaped from the cold chamber 	<ul style="list-style-type: none"> • Cleaning and disinfection (up to £5,000) • Further Extensions apply as stated in the Supplemental section (after Section 14) below 	<p>Clauses</p> <ul style="list-style-type: none"> • Average <p>Conditions</p> <ul style="list-style-type: none"> • Further Conditions apply as stated in the Supplemental section (after Section 14) below 	<ul style="list-style-type: none"> • Damage to cold chamber machinery • Specific perils • Indirect loss • Failure of electricity supply or any communications network caused by <ul style="list-style-type: none"> – Deliberate act by supplier – Rationing – Strike or lock-out – Drought • Further Exclusions apply as stated in the Supplemental section (after Section 14) below

Section 12a: Engineering Damage to Plant and Machinery

Cover	Extensions included as standard (subject to certain limits)	Conditions	Exclusions
<p>Sudden and unforeseen damage:</p> <ul style="list-style-type: none"> to the "Property Insured" by: <ul style="list-style-type: none"> Breakdown Collapse Explosion by Fragmentation <p>When more than one option is available the Schedule will state which options apply</p>	<ul style="list-style-type: none"> Automatic cover Temporary removal Machinery movement (up to £25,000) Damage to own surrounding property – pressure explosion (up to £1,000,000) Hired in plant (up to £50,000) Cost of substitute equipment (up to £10,000) Hazardous substances (up to £25,000) EEl (environmental and efficiency improvements) (up to 125% or £25,000 whichever is the less) Emergency services (up to £10,000) Further Extensions apply as stated in the Supplemental section (after Section 14) below 	<ul style="list-style-type: none"> Basis of settlement Restricted life Multiple lifting operations Hiring conditions Further Conditions apply as stated in the Supplemental section (after Section 14) below 	<ul style="list-style-type: none"> Specific perils Damage to: <ul style="list-style-type: none"> Non-metallic protective linings, batteries, rubber tyres Tools, cutting edges, moulds, dies, patterns, non-metallic linings, pulverising and crushing surfaces, flexible pipes, trailing cables, driving belts or bands or parts requiring periodic renewal Further Exclusions apply as stated in the Supplemental section (after Section 14) below

Section 12b: Engineering Inspection

Cover	Extensions included as standard (subject to certain limits)	Clauses and Conditions	Exclusions
<p>Statutory or non-statutory inspection of specified items of machinery and plant carried out by HSB Engineering Insurance Limited</p>		<p>Clauses</p> <ul style="list-style-type: none"> Provision of "HSB Services" Client responsibilities Fees Term and termination Confidentiality Limitation of liability and indemnification "Force Majeure" General <p>Conditions</p> <ul style="list-style-type: none"> Machinery shall be maintained in good working order Machinery shall be operated and maintained in accordance with manufacturers recommendations 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 	

Section 13: Engineering Business Interruption

Cover	Extensions included as standard (subject to certain limits)	Clauses and Conditions	Exclusions
<p>Loss of "Gross Profit, Gross Revenue and Increased Cost of Working" resulting from the interruption or interference with the business from:</p> <ul style="list-style-type: none"> Sudden and unforeseen Damage to the Property Insured under Section 12a of this Policy, provided that: <ul style="list-style-type: none"> a payment shall have been made or liability admitted for such Damage, under Section 12a of this Policy; and b in respect of such Damage by Explosion insured under Section 12a of this Policy, cover hereunder shall not apply in respect of Explosion of a boiler or economiser, on the Premises, Failure or fluctuation, of the specified utilities, services or supplies, at the terminal point of the supply authority's feed to the Premises, occurring during the Period of Insurance. 	<ul style="list-style-type: none"> Professional accountants fees Subrogation waiver 	<p>Clauses</p> <ul style="list-style-type: none"> Accumulated stocks Departmental trading Option to convert the basis of settlement from turnover to output (estimated gross profit cover only) Alternative premises Estimate of gross profit Estimate of gross revenue Adjustment clause (gross profit) Adjustment clause (gross revenue) <p>Conditions</p> <ul style="list-style-type: none"> Further Conditions apply as stated in the Supplemental section (after Section 14) below 	<p>Loss resulting from interruption or interference due to:</p> <ul style="list-style-type: none"> Specific perils Failure of utility services or supply caused by: <ul style="list-style-type: none"> Deliberate act by supplier Rationing Strike or lock-out Drought Further Exclusions apply as stated in the Supplemental section (after Section 14) below

Section 14: Computer Insurance

Cover	Extensions included as standard (subject to certain limits)	Clauses and Conditions	Exclusions
<p>Sub-Section</p> <ul style="list-style-type: none"> 1 – Hardware 2 – Reinstatement of data 3 – Increased cost of working 4 – Virus hacking and denial of service attack <p>Varying degrees of cover are available. When more than one sub section is applicable the Schedule will state which options apply</p>	<p>Hardware</p> <ul style="list-style-type: none"> Automatic cover for newly acquired hardware (if hardware is insured), at the premises shown in the Schedule (up to £300,000 or 25% whichever is the less) or up to £150,000 for hardware kept at premises not advised to the Company. Waste electrical and electronic equipment directive (up to £25,000 in addition to debris removal) Temporary removal anywhere in the world (up to £50,000 – not applicable to portable equipment) Portable computer equipment if insured, in transit (up to the limit stated in the Schedule or £5,000 any one loss for theft or attempted theft/ £25,000 for any other loss whichever is the less) Data carrying materials Accidental discharge of gas flooding systems (up to £25,000) <p>Hardware and Reinstatement of Data</p> <ul style="list-style-type: none"> Incompatibility of records (up to 50% of the aggregate of the sums insured of sub-sections 1 and 2 or £50,000 whichever is the less) 	<p>Clauses</p> <ul style="list-style-type: none"> Average <p>Conditions</p> <p>Hardware</p> <ul style="list-style-type: none"> Declaration of values Basis of settlement Back up programs Unattended vehicles security <p>Reinstatement of Data and Increased Costs of Working</p> <ul style="list-style-type: none"> Back up records <p>General</p> <ul style="list-style-type: none"> Intruder alarm (if such condition is operative under Section 1) Further Conditions apply as stated in the Supplemental section below 	<p>Hardware</p> <ul style="list-style-type: none"> Guarantee or maintenance agreement An accident to hardware whilst hired or loaned out <p>Increased Cost of Working</p> <ul style="list-style-type: none"> Increased excess – non maintained hardware <p>General</p> <ul style="list-style-type: none"> Indirect Loss Application of excess Bespoke software Operation of protective devices Parts requiring periodic renewal Loss (other than in respect of Sub-Section 1 – Hardware) resulting from the failure or interruption of any electrical power supply network or telecommunication network not owned and operated by you Further Exclusions apply as stated in the Supplemental section below

Section 14: Computer Insurance *continued*

Cover	Extensions included as standard (subject to certain limits)	Clauses and Conditions	Exclusions
	<p>Reinstatement of Data</p> <ul style="list-style-type: none"> Research and development costs (up to £25,000) <p>Increased Costs of Working</p> <ul style="list-style-type: none"> Reasonable auditors fees Additional Rental Fees (up to £25,000) <p>General</p> <ul style="list-style-type: none"> Subrogation waiver Virus seek and destroy costs Further Extensions apply as stated in the Supplemental section below. 		

Applicable to Section 11, 12a, 13 and 14 (Supplemental) Extensions, Conditions and Exclusions

Extensions included as standard (subject to certain limits)	Conditions	Exclusions
<ul style="list-style-type: none"> Debris removal (up to £25,000 or 20% of the indemnifiable damage whichever is the lower) Loss avoidance measures Automatic reinstatement subject to an additional premium (we will waive the additional premium if the cost of the claim does not exceed £25,000) Expediting costs (up to 50% of loss or £50,000 whichever is the lower) Repairs costs investigation (up to £25,000 during each period of insurance) 	<ul style="list-style-type: none"> Claims settlement the amount stated as the excess or the loss during any "Time Exclusion" shown in the Schedule will be deducted from the settlement Payments on account Other insurance Access 	<ul style="list-style-type: none"> Intentional acts Wear, tear, deterioration or other gradually operating cause Application of tools Guarantees of performance Airborne and waterborne craft

Section 15: Loss of Licence

Cover	Extensions included as standard (subject to certain limits)	Clauses and Conditions	Exclusions
<p>Loss of an excisable liquors licence from causes beyond your control causing:</p> <ul style="list-style-type: none"> Loss of income Reasonable additional expenses incurred in maintaining the Gross Income during the indemnity period Reduction in the value of the premises 	<ul style="list-style-type: none"> All costs and expenses with our written consent Reasonable auditors or accountant charges 	<p>Clauses</p> <ul style="list-style-type: none"> Value added tax Alternative trading <p>Conditions</p> <ul style="list-style-type: none"> Change of circumstances must be notified Transfer of licence Forfeiture or refused renewal 	<ul style="list-style-type: none"> Any loss where you are entitled to compensation under legislation If alteration permission not granted (shall not apply if you can prove that the matter was beyond your power and/or control) Closure not required by law Premises not maintained Direction of authorities not complied with Loss of licence due to your acts or omissions (shall not apply if you can prove that the matter was beyond your power and/or control) Compulsory purchase

Section 16: Fidelity Guarantee

Cover	Extensions included as standard (subject to certain limits)	Conditions	Exclusions
<p>Theft of your money or other property by any of your employee's arising from fraud or dishonesty and occurs in the United Kingdom, the Channel Islands or the Isle of Man.</p>	<ul style="list-style-type: none"> Reasonable auditors fees Reasonable costs of rewriting or amending computer software programs or security codes in order to prevent a recurrence of theft arising from use of computer hardware 	<ul style="list-style-type: none"> Theft must be discovered within 12 calendar months Accounts must be examined by external auditors every 12 months Cash receipts Reconciliation Cheque signing Cash in hand and petty cash shall be checked independently of employees Investment control Computer security Vetting of employees Annual holiday Termination of employees Police notification Cessation of cover Withholding of monies 	<ul style="list-style-type: none"> Unexplained shortage Loss from employees prior to inception of cover Loss attributed to an employee who continues to deal with money after you have facts to question the honesty of the employee Indirect loss

Section 17: Legal Expenses

Cover	Extensions included as standard (subject to certain limits)	Conditions	Exclusions
<ul style="list-style-type: none"> Territorial Limit <ul style="list-style-type: none"> For Insured Incidents 2 Legal Defence (excluding 2(4)), and 3(b) Bodily Injury, the Member Countries of the European Union, the Isle of Man, the Channel Islands, Albania, Andorra, Bosnia Herzegovina, Croatia, Gibraltar, Iceland, Liechtenstein, Macedonia, Monaco, Montenegro, Norway, San Marino, Serbia, Switzerland and Turkey. For all other Insured Incidents: The United Kingdom of Great Britain and Northern Ireland, the Isle of Man and the Channel Islands. <p>Legal expenses up to £150,000 in relation to the following:</p> <ul style="list-style-type: none"> Employment disputes, compensation awards and service occupancy (compensation awards up to £1,000,000 during any one period of insurance) Legal defence Property protection and bodily injury Tax protection <ul style="list-style-type: none"> Full or aspect enquiries (up to £5,000 per enquiry) Tax intervention enquiries (up to £5,000 per enquiry) Employers compliance VAT disputes 	<ul style="list-style-type: none"> Necessary and reasonable legal costs Reasonable accountants costs Attendance expenses 	<p>General</p> <p>You must:</p> <ul style="list-style-type: none"> Keep to the terms and conditions of this Section Take every step to keep costs and expenses as low as possible Try to prevent anything happening that may cause a claim DAS can takeover any claim or legal proceeding at any time Before you choose a lawyer or an accountant, DAS can appoint a "Representative" Any settlement must be made with the consent of DAS <p>Compensation Awards</p> <ul style="list-style-type: none"> In cases of performance and/or conduct, throughout the employment dispute you either must follow: <ul style="list-style-type: none"> ACAS code of disciplinary Equivalent codes of practice issued by the Labour Relations Agency in Northern Ireland or Sought and followed advice from DAS <p>Legal Defence</p> <ul style="list-style-type: none"> Under the Health and Safety at Work etc Act 1974 the territorial limit shall be any place where the Act applies 	<p>General</p> <ul style="list-style-type: none"> Any claim reported to DAS more than 180 days after the date you should have known about an insured incident Any costs and expenses that are incurred before DAS agree to pay them Fines, penalties, compensation or damages which you are ordered to pay by a court or other authority (other than any compensation awards as covered under insured incidents, compensation awards and legal defence) Any claim relating to patents, copyrights, trademarks, registered designs etc Judicial review <p>Employment Disputes</p> <ul style="list-style-type: none"> Any claim in respect of damages for personal injury or damage to property Any claim arising from transfer of business (specific restriction) <p>Compensation Awards</p> <p>Any compensation awards relating to:</p> <ul style="list-style-type: none"> Trade union activities, trade union membership or non-membership Health and safety related dismissals brought under section 44 of the Employment Rights Act 1996

Section 17: Legal Expenses *continued*

Cover	Extensions included as standard (subject to certain limits)	Conditions	Exclusions
<ul style="list-style-type: none"> • Statutory licence protection • Contract disputes • Debt recovery • Tenancy disputes <p>Claims under this section are dealt with and managed by DAS Legal Expenses Insurance Company Limited on behalf of NIG</p>		<p>Tax Protection</p> <ul style="list-style-type: none"> • You must take reasonable care that all tax returns are complete and correct and submitted in a timely fashion <p>Contract Disputes</p> <ul style="list-style-type: none"> • The amount in dispute exceeds £250. If the amount in dispute exceeds £5,000, you will be responsible for the first £500 of “Legal Costs” in each and every claim • If the amount in dispute is payable in instalments, the instalments due and payable at the time of making the claim exceed £250 • If the dispute relates to money owed to the “Insured Person”, a claim under this Section is made within 90 days of the money becoming due and payable <p>Debt Recovery</p> <p>Provided that:</p> <ul style="list-style-type: none"> • The debt exceeds £250 • A claim is made within 90 days of the money becoming due and payable 	<p>Service Occupancy</p> <ul style="list-style-type: none"> • Any claim relating to defending your legal rights (other than a counter-claim) <p>Legal Defence</p> <ul style="list-style-type: none"> • Any claim for prosecution of road traffic laws in connection with ownership or use of a motor vehicle <p>Property Protection</p> <p>Any claim relating to the following:</p> <ul style="list-style-type: none"> • A contract entered into by you • Goods in transit or goods lent or hired out • Mining subsidence • A motor vehicle owned or used by, or hired or leased to you (other than damage to motor vehicle where your business is the selling of motor vehicles) <p>Bodily Injury</p> <p>Any claim relating to the following:</p> <ul style="list-style-type: none"> • Any illness or bodily injury which develops gradually or is not caused by a specific or sudden accident • Defending you or your family members legal rights other than a counter-claim • A motor vehicle owned or used by, or hired or leased by you or your family members <p>Tax Protection</p> <ul style="list-style-type: none"> • In respect of “Aspect Enquiries” and “Tax Intervention Enquiries” the first £500 of costs and expenses in each and every claim <p>Any insured incident:</p> <ul style="list-style-type: none"> • Arising from a tax avoidance scheme • Caused by your failure to register for VAT • Arising from any investigation by HM Revenue and Customs into alleged dishonesty or criminal offences <p>Statutory Licence Protection</p> <ul style="list-style-type: none"> • An application for renewal of a statutory licence or British Standard Certificate of Registration • Any licence appeal relating to ownership, driving or use of a motor vehicle

Section 17: Legal Expenses *continued*

Cover	Extensions included as standard (subject to certain limits)	Conditions	Exclusions
			<p>Contract Disputes</p> <ul style="list-style-type: none"> Any dispute arising from a breach, or alleged breach, of professional duty by an "Insured Person" A dispute with an employee or an ex-employee <p>Any claim relating to the following:</p> <ul style="list-style-type: none"> The settlement payable under an insurance policy A lease, licence or tenancy of land or buildings (other than a dispute with a professional adviser in connection with the drafting of the lease, licence or tenancy agreement) A loan, mortgage, pension or other financial product <p>Debt Recovery</p> <ul style="list-style-type: none"> Any debt arising prior to policy inception if due within the first 90 days of the indemnity provided by this section <p>Any claim relating to the following:</p> <ul style="list-style-type: none"> The settlement payable under an insurance policy A lease, licence or tenancy of land or buildings A loan, mortgage, pension or other financial product A motor vehicle owned or used by, or hired or leased to you (other than damage to motor vehicle where your business is the selling of motor vehicles) <p>Tenancy Disputes</p> <p>Any claim arising from or relating to the:</p> <ul style="list-style-type: none"> Amount, payment or non-payment of rent Renewal of the lease or tenancy Agreement

Section 18: Personal Accident

Cover	Extensions included as standard (subject to certain limits)	Clauses and Conditions	Exclusions
<p>Benefits for named people suffering bodily injury resulting in:</p> <ul style="list-style-type: none"> Death Permanent total disablement Temporary total disablement 		<ul style="list-style-type: none"> You or any partner, director or employee must be aged not less than 16 years or more than 75 years Medical Expenses (up to £1,000) All information/evidence required shall be furnished at your expense 	<ul style="list-style-type: none"> Any pre-existing physical or mental condition, intentional self-injury, suicide or attempted suicide, provoked assault, fighting (except in bona fide self defence), or wilful exposure to needless peril (except in attempt to save human life)

Section 18: Personal Accident *continued*

Cover	Extensions included as standard (subject to certain limits)	Conditions	Exclusions
			<ul style="list-style-type: none"> Bodily injury contributed to or accelerated by intoxicating liquor or drugs (other than drugs taken under medical supervision and not drug / alcohol addiction related), insanity or any sexually transmitted or communicable disease Flying other than as a passenger on bona fide airline Winter sports and other hazardous pursuits Illness or disease not resulting from bodily injury Failure to obtain or follow proper medical/surgical advice

Section 19: Household Contents

Cover	Extensions included as standard (subject to certain limits)	Conditions	Exclusions
<ul style="list-style-type: none"> "All Risks" on Household Contents belonging to you or the resident manager or any of their family residing within your premises An option to extend Household Contents belonging to you or the resident manager or any of their family residing within your premises to elsewhere in the world is available 		<ul style="list-style-type: none"> Index Linking Reinstatement basis of settlement Reinstatement of the sum insured following a loss Average 	<ul style="list-style-type: none"> Any article, collection or set or pedal cycle with a value in excess of £1,500 unless specifically mentioned in the Schedule Erasure or distortion of information on computer systems or other records <p>Damage to:</p> <ul style="list-style-type: none"> Hearing aids, contact / corneal lenses, money, documents, motor vehicles, caravans, camping equipment, watercraft, aircraft or animals Business items Property left unattended in motor vehicles unless secured Sports Equipment (whilst in use) Any item arising from its own mechanical or electronic breakdown or derangement or from adjustment, maintenance or repair Household Contents in Your Home in any vacant or disused portion of the premises <p>Damage caused by:</p> <ul style="list-style-type: none"> Theft of unattended pedal cycles away from the premises unless immobilised by a security device Wear and tear, the action of light or atmosphere, moths, vermin or insects Cleaning, dyeing, restoring, adjusting or repairing

Section 19: Household Contents *continued*

Cover	Extensions included as standard (subject to certain limits)	Clauses	Exclusions
			<ul style="list-style-type: none"> Corrosion, dampness, dryness, rot, marring, staining, bruising or deterioration Confiscation by authorities Dishonesty or fraud by your employees or any person lawfully on the premises Chewing, scratching, tearing or fouling by domestic pets

Full details of the following will be shown in the Policy Booklet.

General Conditions

<ul style="list-style-type: none"> Fair Presentation of the Risk Reasonable Precautions 	<ul style="list-style-type: none"> Change of Risk or Interest Adjustment of Premium 	<ul style="list-style-type: none"> Cancellation Instalments 	<ul style="list-style-type: none"> Choice of Law Contracts (Rights of Third Parties) Act 1999
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Claims Conditions

<ul style="list-style-type: none"> Conditions Precedent Action by the Insured 	<ul style="list-style-type: none"> The Right of the Company Fraudulent Claims 	<ul style="list-style-type: none"> Subrogation Other Insurances 	<ul style="list-style-type: none"> Arbitration
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General Exclusions

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

Other features

Please contact your Broker, Intermediary or Agent for details of the payment methods available.

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)

Telephone legal advice can only be offered in respect of matters subject to laws of:

 - the United Kingdom
 - the Isle of Man and the Channel Islands
 - any other member state of the European Union
 - Switzerland and Norway.
- 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)

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 the 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, 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, 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.

