

Your Business Insurance

Excel Business Combined

For Offices
and Surgeries



Policy Summary

Key Facts Summary

The Excel Business Combined for Offices and Surgeries policy is a comprehensive All Risks product that is designed to meet your business and commercial insurance needs and therefore we are able to offer you the option to purchase the following, creating a single policy solution.

- Property Damage
- Business Interruption
- Deterioration of Refrigerated Stock
- Loss of Licence
- Engineering Inspection
- Specified All Risks
- Money and Assault
- Goods in Transit
- Theft by Employee
- Equipment Breakdown
- Terrorism
- Employers' Liability
- Public Liability
- Products Liability
- Commercial Legal Expenses
- Personal Accident
- Cyber

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

The following significant benefits are available to you as an Excel Business Combined for Offices and Surgeries policyholder.

All Risks Cover as Standard

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

Helplines

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

Additional Benefits

The following additional benefits are available with our agreement at an additional cost:

Crisis Containment - Should there be any unfortunate event causing significant personal injury or damage to your property we will pay the cost of securing the professional services of a public relations and/or marketing organisation to help mitigate any damage to your reputation.

Risk Management Fund - Covéa Insurance recognises the importance of effective risk management and we appreciate that you may want to make improvements to help safeguard your business. We understand that such provisions often come at a cost so Covéa Insurance will pay you a percentage of your first 12 months premium for use towards the cost of implementing improvements you agree with us.

Important

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

Contact Us...

If you need to make a claim please call:

0333 130 4566

Please have your policy number to hand when contacting us

All calls may be recorded for training and evidential purposes



Significant features, benefits, exclusions or limitations of the policy

Property Damage Section (optional)

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

Significant Features and Benefits	Significant Exclusions and Limitations
<p>Additional Costs of Construction – Energy Efficiency - £1,000,000 or 15% of the Property Damage sum insured, whichever is the lower</p> <p>Additional Statutory Costs - 15% of the sum insured for undamaged portions - 15% of the total amount for which we would have been liable had the property been wholly destroyed</p> <p>AGM, Exhibition or Conference Cancellation - £25,000 in one period of insurance</p> <p>Capital Additions - £1,000,000 or 15% of the Property Damage sum insured, whichever is the lower</p> <p>Continuing Interest and Hire Charges - £10,000 in any one period of insurance</p> <p>Contract Works - £250,000 any one single contract</p> <p>Contractors Interest - £250,000 any one single contract</p> <p>Exhibitions - £50,000 Worldwide any one period of insurance</p> <p>Homeworkers - £5,000 any one principal, partner, director or employee</p> <p>Inadvertent Omission to Insure - £1,000,000 any one occurrence</p> <p>Loss of Metered Utilities - £25,000 in any one period of insurance</p> <p>Office or Surgery Front - £25,000 any one period of insurance</p> <p>Property Stored - £100,000 any one occurrence</p> <p>Reinstatement to Match (Computer Equipment) - Computer Equipment sum insured</p> <p>Seasonal Stock Increase – 25% during the following periods:</p> <ul style="list-style-type: none"> • November, December and the first 15 days of January and 30 days up to and including Easter Day and 7 days thereafter • During any other period of the year where the seasonal trend of your business requires such an increase providing such increase does not exceed 90 days in any one period of insurance <p>Theft of Fixed Fabric of the Building - £50,000 in any one period of insurance</p> <p>Theft of Keys - £25,000 in any one period of insurance</p> <p>Unauthorised Use of Electricity Gas or Water - £50,000 any one occurrence.</p>	<ul style="list-style-type: none"> • Inherent vice, latent defect, defective design, plan or specification or the use of faulty materials • Jewellery, precious metals, precious stones or furs except where specifically mentioned in the schedule • Overhead electrical and telecommunication transmission and distribution lines, overhead transformers • Property and structures in course of demolition, construction or erection • Moveable property in the open, fences, gates, vegetation, lawns and shrubs in respect of damage caused by wind, rain, hail, sleet, snow, flood, dust or falling trees • Theft or attempted theft or malicious damage to property in a garden, yard, open space or any open fronted or open sided building • Property insured at any Vacant or Unoccupied Buildings for a period exceeding 30 days unless agreed by us • Storm, flood, leakage of oil or water to property stored in any outbuilding or basement following bursting or overflowing of oil or water tanks, apparatus or pipes or from any automatic sprinkler unless property is raised at least 100mm above ground floor level • Theft unless involving forcible and violent entry to or exit from a building or involving assault or violence or threat to you or any of your employees. This Exclusion shall not apply in respect of the period during which you or any partner, director or employee of yours is on the premises for the purposes of the business • Changes in the water table level (i.e. the level below which the ground is saturated with water) • Subsidence, ground heave or landslip (unless specifically extended) • Collapse or cracking of buildings • Vehicles required to be licensed for road use (including accessories thereon) • Damage insured by the Equipment Breakdown Section (where selected) • Acts of Terrorism • The excess
	<p>Please see the Property Damage Section, General Exclusions, General Conditions and Claims Conditions.</p>

Significant features, benefits, exclusions or limitations of the policy

Business Interruption Section (optional)

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

Significant Features and Benefits	Significant Exclusions and Limitations
<p>Loss resulting from interruption of or interference with the business carried on by you at the premises in consequence of damage and including:</p> <p>Additional Increased Cost of Working - £50,000 Automatic 133.3% uplift to Estimated Gross Revenue Book Debts - £250,000 Compulsory Closure - £100,000 Documents, Plans, Models and Drawings - £250,000 Denial of Access - up to the sum insured Exhibition Sites - £100,000 Europe; £50,000 Worldwide Full Failure of Public Utilities (Terminal Ends) - Damage to property - £250,000; Accidental failure of public supply - £50,000 Homeworkers - £50,000 Key Employees - £100,000 National Lottery - £25,000 Property in Transit - £100,000 Research and Development Costs - £25,000 Unspecified Contract Sites - £100,000 Unspecified Customers - £100,000 Unspecified Storage Sites - £100,000 Unspecified Suppliers - £100,000</p> <p>The above Extension limits are in respect of any one occurrence.</p> <p>The following Extensions are available upon request:</p> <p>Non Damage Denial of Access Specified Contract Sites Specified Customers Specified Storage Sites Specified Suppliers</p> <p>Where Rent Receivable is selected, only the following Extensions are included:</p> <ul style="list-style-type: none"> • Automatic 133.3% uplift to Estimated Gross Rent Receivable • Book Debts • Documents, Plans, Models and Drawings • Denial of Access • Failure of Public Utilities <p>Where Increase in Cost of Working Only is selected, only the following Extensions are included:</p> <ul style="list-style-type: none"> • Book Debts • Documents, Plans, Models and Drawings • Denial of Access • Exhibition Sites • Failure of Public Utilities • Homeworkers <p>The Extension limit shall not exceed the sum insured stated in the schedule in respect of any one occurrence.</p>	<ul style="list-style-type: none"> • Liability must have been admitted under the Property Damage insurance for there to be a Business Interruption claim • Inherent vice, latent defect, defective design, plan or specification or the use of faulty materials • Overhead electrical and telecommunication transmission and distribution lines, overhead transformers • Property and structures in course of demolition, construction or erection • Property insured at any vacant or unoccupied buildings unless agreed by us • Storm, flood, leakage of oil or water to property stored in any outbuilding or basement following bursting or overflowing of oil or water tanks, apparatus or pipes or from any automatic sprinkler unless property is raised at least 100mm above ground floor level • Theft unless involving forcible and violent entry to or exit from a building or involving assault or violence or threat to you or any of your employees. This Exclusion shall not apply in respect of the period during which you or any partner, director or employee of yours is on the premises for the purposes of the business • Changes in the water table level (i.e. the level below which the ground is saturated with water) • Subsidence, ground heave or landslip (unless specifically extended) • Collapse or cracking of buildings • Vehicles required to be licensed for road use (including accessories thereon) • Damage insured by the Equipment Breakdown Section (where selected) • Acts of Terrorism • Any interruption of or interference with the business in the absence of insured damage (other than Compulsory Closure, Key Employee and/or National Lottery) <p>Please see the Property Damage Section and Business Interruption Section, General Exclusions, General Conditions and Claims Conditions.</p>

Significant features, benefits, exclusions or limitations of the policy

Deterioration of Refrigerated Stock (optional)

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

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

Loss of Licence (optional)

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

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

Engineering Inspection (optional)

Statutory or non-statutory inspection of specified items of machinery and plant carried out by HSB Engineering Insurance Services Limited

Significant Features and Benefits	Significant Exclusions and Limitations
<p>Provides a thorough examination of plant in accordance with the requirements of such statutory regulations as apply to plant.</p>	<ul style="list-style-type: none"> • Limits of Inspection Services • Limits of Legal Responsibility • Fees, Additional Charges and Taxes • Your Responsibilities <p>Please see the Engineering Inspection Section, General Exclusions, General Conditions and Claims Conditions.</p>

Significant features, benefits, exclusions or limitations of the policy

Specified All Risks Section (optional)

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

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

Money & Assault (optional)

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

Significant Features and Benefits	Significant Exclusions and Limitations
<p>Standard Limits:</p> <p>Loss of Non-negotiable Money - £500,000</p> <p>Loss of Money:</p> <ul style="list-style-type: none"> • in transit , in your personal custody or in the custody of any authorised employee or in a bank night safe - £5,000 • on the premises during business hours - £5,000 • on the premises out of business hours contained in a locked safe - £3,500 • on the premises out of business hours not contained in a locked safe - £500 • at your home or home of an authorised employee - £1,000 <p>Credit Cards - £5,000 any one period of insurance</p> <p>Safes – cost of repair or replacement</p> <p>Increased money limits can be considered upon request.</p> <p>Optional:</p> <p>Loss of Money in coin operated machines</p>	<ul style="list-style-type: none"> • Accompaniment Condition when carrying more than £3,000 • Clerical or accounting errors or shortages due to error or omission • Loss from any unattended vehicle • Any loss due to the fraud or dishonesty of any director, partner or employee unless the loss is discovered within ten working days • Loss from any coin-operated vending, gaming or amusement machine or payphone unless specially agreed by us • Theft or attempted theft occurring outside business hours to any till or cash register unless its drawer has been left in an open position containing no Money • The excess

Significant features, benefits, exclusions or limitations of the policy

Significant Features and Benefits	Significant Exclusions and Limitations
<p>Personal Assault Extension - the benefits are:</p> <ul style="list-style-type: none"> • Death £25,000 • Loss of Limb £25,000 • Loss of Sight £25,000 • Permanent Total Disablement £25,000 • Temporary Total Disablement £250 per week • Temporary Partial Disablement £250 per week <p>Counselling Costs - £1,000 any one insured person; £5,000 in total for all insured persons</p> <p>Medical Expenses - £1,000 any one insured person</p> <p>Personal Effects - £500 any one insured person</p>	<ul style="list-style-type: none"> • Illness or disease not resulting from Injury or suffering from injury due to any gradually operating cause • Intentional self-injury, provoked assault or wilful exposure to needless peril (except in an attempt to save human life) • The influence of intoxicating liquor or drugs <p>Please see the Money & Assault Section, General Exclusions, General Conditions and Claims Conditions.</p>

Goods in Transit (optional)

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

Significant Features and Benefits	Significant Exclusions and Limitations
<p>Additional Vehicles - £5,000 any one occurrence</p> <p>Clothing and Personal Effects - £500 per person</p> <p>Contract Price - based on the contract price for goods sold but not delivered</p> <p>Expenses - £10,000 any one occurrence</p> <p>Free on Board - up to 30 days from the commencement of transit</p> <p>Reloading - £5,000 any one occurrence</p> <p>Ropes and Sheets - cover includes sheets, ropes, packing materials and the like</p> <p>Substitution of Vehicle - up to sum insured applicable to the vehicle undergoing service or repair</p> <p>Travellers Samples - £5,000 any one occurrence</p>	<ul style="list-style-type: none"> • Delay, loss of market or consequential loss • Breakage of china, glass or other brittle articles unless caused by fire, theft or an accident involving the vehicle • The carriage of livestock or other living creatures, organisms or cultures • Property carried by you for hire and reward • Leakage, spillage, contamination or deterioration unless caused by vehicle fire, theft or an accident • Faulty packing or labelling • Theft or malicious damage from any soft or open topped or soft or open sided vehicle • Theft or attempted theft from any unattended vehicle unless all points of access have been closed and any other protective devices put into full and effective operation • The excess <p>Please see the Goods in Transit Section, General Exclusions, General Conditions and Claims Conditions.</p>

Significant features, benefits, exclusions or limitations of the policy

Theft by Employee (optional)

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

Significant Features and Benefits	Significant Exclusions and Limitations
<p>Auditors Fees - Reasonable professional audit fees to substantiate the amount of loss.</p> <p>Reinstatement of Electronic Data Cover - Reasonable costs of rewriting or amending computer software programs or security codes in order to prevent a recurrence of theft arising from use of computer hardware</p>	<ul style="list-style-type: none"> • Unexplained shortages • Loss of interest or consequential loss of any kind • Loss caused by employees prior to inception of cover • Minimum Standards of Control Condition • Losses arising from unidentified employees • The excess <p>Please see the Theft by Employee Section, General Exclusions, General Conditions and Claims Conditions.</p>

Equipment Breakdown (optional)

Provides cover against accident to covered equipment subject to a maximum liability of £5,000,000

Significant Features and Benefits	Significant Exclusions and Limitations
<p>Additional Access Costs - £20,000 any one accident</p> <p>Anchor Location - £50,000 any one period of insurance</p> <p>Business Interruption - £100,000 any one period of insurance</p> <p>Reinstatement of Data - £50,000 any one accident</p> <p>Computer Increased Costs of Working - £50,000 any one accident</p> <p>Computer Equipment - £500,000 any one accident at the premises; £5,000 any one accident to portable computer equipment worldwide</p> <p>Damage to Own Surrounding Property - £2,000,000 any one accident</p> <p>Debris Removal - £25,000 any one accident</p> <p>Energy Efficiency Improvements - 25% of the new replacement cost of the damaged equipment or £25,000 whichever is less</p> <p>Expediting Expenses - £20,000 any one accident</p> <p>Hazardous Substances - £10,000 any one accident</p> <p>Hire of Substitute Item - £10,000 any one accident</p> <p>Public Authorities/Law or Ordinance - Up to the Equipment Breakdown Limit</p> <p>Repair Costs Investigation - £25,000 any one accident</p> <p>Storage Tanks & Loss of Contents - £10,000 an one accident</p>	<ul style="list-style-type: none"> • Loss or damage caused by or resulting from a hydrostatic pneumatic or gas pressure test of any boiler or pressure vessel or an insulation breakdown test of any type of electrical equipment • Loss or damage caused by any defect, virus, loss of data (other than as specifically provided for under Reinstatement of Data) or other situation within media • Loss or damage caused by depletion, deterioration, corrosion, erosion, wear and tear or other gradually developing conditions but this shall not exclude resultant breakdown as insured by this section • Loss or damage caused by any condition which can be corrected by resetting, calibrating, realigning, tightening, adjusting or cleaning or by the performance of maintenance but this shall not exclude resultant breakdown as insured by this section • Damage recoverable under maintenance agreements, warranties or guarantees • Any claim, cost or loss caused by or resulting from your commercial decision to stop trading, or the decision of a service provider to stop or reduce trade with you or restrict services • The excess • Excluding biomass or biogas installations • Excluding hydroelectric installations • Excluding any manufacturing production or process equipment including linked computer equipment (unless cover for such equipment is specifically agreed) <p>Please see the Equipment Breakdown Section, General Exclusions, General Conditions and Claims Conditions</p>

Significant features, benefits, exclusions or limitations of the policy

Terrorism (optional)

Provides cover against acts of Terrorism

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

Employers' Liability (optional)

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

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

Significant features, benefits, exclusions or limitations of the policy

Public Liability (included as standard)

Provides protection against your legal liability for injury to third parties and damage to property including nuisance, trespass, obstruction or interference up to £5,000,000 Limit of Indemnity plus any costs and expenses.

Significant Features and Benefits	Significant Exclusions and Limitations
<p>Animals - £5,000 any one occurrence and £50,000 in any one period of insurance</p> <p>Contingent Motor Liability</p> <p>Contractual Liability</p> <p>Corporate Manslaughter - £5,000,000 or the Limit of Indemnity shown in the schedule, whichever is the lower, any one period of insurance</p> <p>Court Attendance Compensation - £750 per day for you, any director or partner; £250 per day for employees</p> <p>Health & Safety at Work Act 1974</p> <p>General Data Protection Regulations - £1,000,000 or the Limit of Indemnity shown in the schedule, whichever is the lower, any one period of insurance</p> <p>Defective Premises Act 1972</p> <p>Environmental Clean Up Costs - up to the Limit of Indemnity for any one occurrence and in the aggregate for any one period of insurance</p> <p>Indemnity to Other Persons</p> <p>Legionella - £500,000 for any one occurrence and in the aggregate for any one period of insurance</p> <p>Overseas Personal Liability</p>	<ul style="list-style-type: none"> • Bodily injury to any employee • A contract unless legal liability would have attached in the absence of such contract • Damage to products or the cost of making good or recalling such products or the cost of rectifying defective work • Damage to property which you or any of your employees are or have been working on • Cover for acts of Terrorism is limited to £2,000,000 or the limit of indemnity stated in the schedule, whichever is the lower • Fines, penalties or liquidated, punitive or exemplary damages or any additional damages resulting from the multiplication of compensatory damages or other non-compensatory damages • The provision of advice or any plan, design, formula or specification given separately for a fee or for which a fee is normally charged • Pollution or contamination other than that caused by a sudden identifiable unintended and unexpected incident • Liability arising directly or indirectly out of exposure to inhalation of, or fears of the consequences of exposure to, or inhalation of asbestos, and the cost of cleaning up, or removal of, or damage to property or any product arising out of any asbestos or asbestos fibres • Liability in respect of: <ul style="list-style-type: none"> - authorised or unauthorised transmission of electronic data - the content of any website, your email, intranet or extranet - erasure, loss, distortion, corruption or alteration of electronic data or any loss of use resulting in reduction of functionality - failure of electronic, electromechanical data processing or electronically controlled equipment or electronic data to correctly recognise any given date or to process data of to operate properly due to failure to recognise any given date • any liability which is insured by or would but for the existence of this Section be insured by any other policy except in respect of any excess beyond the amount payable under such other section had this insurance not been effected • The excess <p>Please see the Public Liability Section, General Exclusions, General Conditions and Claims Conditions.</p>

Significant features, benefits, exclusions or limitations of the policy

Products Liability (included as standard)

Provides protection against your legal liability following Injury or damage caused by your products up to £5,000,000 Limit of Indemnity plus any costs and expenses. For any claim brought in Canada, the United States of America or any territory within its jurisdiction, the most we will pay, inclusive of costs and expenses, is the Limit of Indemnity.

Significant Features and Benefits	Significant Exclusions and Limitations
<p>Consumer Protection & Food Safety Acts</p> <p>Corporate Manslaughter - £5,000,000 or the Limit of Indemnity shown in the schedule, whichever is the lower, any one period of insurance</p> <p>Court Attendance Compensation - £750 per day for you, any director or partner; £250 per day for employees</p> <p>Cross Liabilities</p> <p>Health & Safety at Work Act 1974</p>	<ul style="list-style-type: none"> • Loss or destruction of or damage to products or the cost of making good or recalling such products nor the cost of rectifying defective work • Loss or destruction of or damage to property which you are working on • Cover for acts of Terrorism is limited to £2,000,000 or the limit of indemnity stated in the schedule, whichever is the lower • Fines, penalties or liquidated, punitive or exemplary damages • Pollution or contamination unless caused by a sudden, identifiable, unintended and unexpected event which occurs in its entirety at a specific time and place • Liability arising directly or indirectly out of exposure to inhalation of, or fears of the consequences of exposure to, or inhalation of asbestos, and the cost of cleaning up, or removal of, or damage to property or any product arising out of any asbestos or asbestos fibres • Damages where action is brought in a court of law outside a member state of the European Union • Liability in respect of: <ul style="list-style-type: none"> - authorised or unauthorised transmission of electronic data - the content of any website, your email, intranet or extranet - erasure, loss, distortion, corruption or alteration of electronic data or any loss of use resulting in reduction of functionality - failure of electronic, electromechanical data processing or electronically controlled equipment or electronic data to correctly recognise any given date or to process data of to operate properly due to failure to recognise any given date • any liability which is insured by or would but for the existence of this Section be insured by any other policy except in respect of any excess beyond the amount payable under such other section had this insurance not been effected • Products that you knowingly export directly or indirectly to the USA or Canada (unless specifically extended) • Products used in aircraft, space, petro-chemical, gas, offshore, shipbuilding and repair or nuclear industries • Products used in the motor industry other than those not affecting safety, stability, steering or braking of the vehicle • The excess <p>Please see the Products Liability Section, General Exclusions, General Conditions and Claims Conditions.</p>

Significant features, benefits, exclusions or limitations of the policy

Commercial Legal Expenses (optional)

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

Significant Features and Benefits	Significant Exclusions and Limitations
<p>Employment Disputes and Compensation Awards Costs incurred in defending an employment dispute, court or tribunal proceedings from a past, present or prospective employee.</p> <p>Legal Defence</p> <ul style="list-style-type: none"> Defending an insured person's legal rights prior to legal proceedings when dealing with the police or relevant Health and Safety authority where it is alleged that an insured person has or may have committed a criminal offence in connection with your business activities Defending non-motor criminal prosecutions arising from your business activities Defending civil actions taken against an insured person for compensation under data protection legislation when handling personal data in their capacity as a data controller and/or a data processor Appealing against the refusal of the Information Commissioner to register your application for registration Defending a civil action taken against you for wrongful arrest in respect of an accusation of theft The attendance expenses of your employees for jury service Defending a disciplinary hearing against the insured person by the relevant authority Appealing against the imposition or terms of any Statutory Notice issued under UK legislation affecting your business. <p>Statutory Licence Appeal Appealing to the relevant statutory or regulatory authority, court or tribunal, following a decision by a licensing or regulatory authority to suspend, alter, refuse to renew or cancel your licence, mandatory registration or British Standard Certificate of Registration.</p> <p>Contract Disputes Negotiating your legal rights in a contractual dispute arising from an agreement or alleged agreement entered into by you or on your behalf, for the purchase, hire, sale or provision of goods or of services.</p> <p>Debt Recovery Negotiating your legal rights, including enforcement of judgment to recover money and interest due from the sale or provision of goods or services.</p> <p>Property Protection Pursuing your legal rights in a civil action following an event causing physical damage to material property which you own or are responsible for, or any nuisance or trespass.</p> <p>Personal Injury At your request, pursuing your employees' and their family members' legal rights following their death or bodily injury.</p>	<ul style="list-style-type: none"> Personal injury and loss/damage to property In respect of compensation awards, our advice must be sought and followed The total of the compensation awards payable under Employment Disputes and Compensation Awards - Compensation Awards shall not exceed £1,000,000 in any one period of insurance Any criminal investigation or enquiry by HM Revenue & Customs Motoring prosecutions The ownership, driving or use of a motor vehicle The loss, alteration, corruption or distortion of, or damage to stored personal data, or A reduction in the functionality, availability, or operation of stored personal data resulting from hacking (unauthorised access), malicious or negligent transfer (electronic or otherwise) of a computer program that contains any malicious or damaging code, computer virus or similar mechanism Appeals against the imposition or terms of any Statutory Notice issued in connection with your licence, mandatory registration or British Standard Certificate of Registration The original application or renewal application of a statutory licence, mandatory registration or British Standard Certificate of Registration The ownership, driving or use of a motor vehicle The amount in dispute must exceed £500 (incl VAT) £500 excess applies if the amount in dispute exceeds £5000 (incl VAT) The debts must exceed £500 (incl VAT) Disputes arising within the first 90 days of the policy if the agreement was entered into before the start of the policy Contracts entered into Goods in transit, lent or hired out by you Goods not at your premises, unless you are using them Damage to, or caused by, motor vehicles Enforcement of a covenant by or against the business Illness or bodily injury that happens gradually Psychological injury or mental illness unless the condition follows a specific or sudden accident that has caused physical bodily injury Clinical negligence

Significant features, benefits, exclusions or limitations of the policy

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

Personal Accident (optional)

Provides compensation to you for an insured person aged less than 75 years should they sustain accidental bodily injury that results in an insured event.

Significant Features and Benefits	Significant Exclusions and Limitations
<p>Capital Sum Benefits - ranging from £5,000 to £50,000</p> <p>Weekly Benefits - ranging from £50 to £500</p> <p>Deferment Period - ranging from 0 days to 180 days</p> <p>Insured Event:</p> <ul style="list-style-type: none"> • Death • Loss of Limb • Loss of Sight, Hearing or Speech • Permanent Total Disablement • Temporary Total Disablement <p>Item Type</p> <p>Specified Persons</p> <p>Unspecified Persons</p> <p>Three different Operative Time options:</p> <p>24 Hour</p> <p>Occupational</p> <p>Occupational plus commuting</p> <p>Disappearance - if the Insured Person has been missing for more than 180 consecutive days.</p> <p>Medical Expenses Cover - following injury up to 5% of the Capital Benefit covered; 15% of the Weekly Benefit covered</p>	<ul style="list-style-type: none"> • Claims Evidence Condition • Pre-existing physical or mental disability, infirmity, medical condition, chronic or recurring ailment • Any communicable disease • Insanity, intentional self-injury, suicide, attempted suicide • Participation in any criminal act or civil commotion • Flying or other aerial activities (other than as a passenger of a recognised airline) • Pregnancy or childbirth • Deliberate exposure to danger (except in an attempt to save human life) • Practising or taking part in: <ul style="list-style-type: none"> - any kind of racing (other than foot races) - mountaineering or rock climbing - abseiling, bungee jumping, potholing or similar underground activities - underwater activities involving the use of breathing apparatus - engaging in winter sports other than curling or skating - speed or time trials - engaging in any sport undertaken on a professional or semi-professional basis - any operational duties as a member of the armed forces • The effects of alcohol or drugs (other than drugs prescribed by a qualified registered medical practitioner) • Any treatment for drug addiction • Any Weekly Benefit during the Deferment Period <p>Please see the Personal Accident Section, General Exclusions, General Conditions and Claims Conditions.</p>

Significant features, benefits, exclusions or limitations of the policy

Cyber (optional)

Provides cover for cyber risks which could be damaging to your business and reputation. You can choose from the different options of cover available to ensure you get the right protection that you require for your business.

Significant Features and Benefits	Significant Exclusions and Limitations
<p>Various limits available</p> <p>Cyber Liability Damages and defence costs for claims as a result of data breach, failure to prevent transmission of viruses to third parties, loss of reputation or breach of intellectual property rights as a result of content sent from your computer or online material.</p> <p>Data-Breach Expense The cost of professional legal, forensic IT, PR and crisis management services following your failure to keep to your legal obligations under data-protection regulations in respect of personal data, the Payment Card Industry Data Security Standards or privacy statements.</p> <p>Computer System Damage, Data, Extra Cost and Business Income</p> <ul style="list-style-type: none"> • Cover for damage, loss, corruption and breakdown of computer and electronic office equipment at an insured location and portable equipment globally • Costs of investigating, reconfiguring and rectifying any damage to your computer system or the computer system of your service provider, and restoring and recreating data • Extra costs to prevent or reduce the computer system disruptions as a result of a Cyber Event • Cover for loss of net income and continued operating expenses incurred following a Cyber Event. <p>Cyber Crime Financial loss as a result of hacking into your telephone system or fraudulent input, destruction or modification of data in your computer system or the computer system of your service provider resulting in money being taken from any account or in goods being transferred.</p> <p>Optional covers available:</p> <p>Option 1</p> <ul style="list-style-type: none"> • Cyber Liability • Data-Breach Expense <p>Option 2</p> <ul style="list-style-type: none"> • Cyber Liability • Data-Breach Expense • Computer System Damage, Data, Extra Cost and Business Income <p>Option 3</p> <ul style="list-style-type: none"> • Cyber Liability • Data-Breach Expense • Computer System Damage, Data, Extra Cost and Business Income • Cyber Crime 	<ul style="list-style-type: none"> • You must back up original data at least every 7 days • Your computer system must be protected by a firewall on all external gateways to the internet, and that firewall must be maintained • Appropriate procedures must be in place for disposing of and destroying hardware and hard copy files in order to protect data <p>The following exclusions apply:</p> <ul style="list-style-type: none"> • Associated Companies or other insured parties • Financial loss resulting from actual or alleged fraudulent use of credit card or debit card • Defamatory or disparaging statements or publications made deliberately or recklessly if it could be anticipated by a reasonable person that the statements could result in a claim against you • You failing to keep to any obligation you have to your employees or directors and officers, unless specifically covered by this section after your data privacy obligations have not been met • Any mistakes in financial statements or representations concerning your business • You actually or allegedly breaking any taxation, restraint of trade, competition or anti-trust law or regulation • Any patent being Infringed (broken, limited or undermined) without the patent holders permission • Goods , products or software you have sold, supplied, manufactured, constructed, installed, maintained, repaired, altered or treated, or any inadequate or incorrect advice or services you have provided • The cost of correcting any failings in procedures, systems or security • Loss of business income or any other cost resulting from a deliberate act or decision of a utility supplier, except where that act or decision was necessary to protect life or prevent damage to property • Loss of business income or extra costs arising during the time excess • The excess • Circumstances before your cover started • Confiscation • Any extortion, blackmail or ransom payments or demands, other than in connection with cover provided by (d) 'Cyber Crime'. • Any fines, penalties, punitive or exemplary damages other than those specifically covered by Extension – Fines and Penalties • Indirect loss • Intentional acts or failure to act by you or your directors and officers • The cost of normal computer system maintenance • Atmospheric or environmental conditions causing temporary interference with any satellite signal

Significant features, benefits, exclusions or limitations of the policy

Significant Features and Benefits	Significant Exclusions and Limitations
<p>The following Extensions are included as standard:</p> <p>Accountant Fees Cost of providing us with the information we need to work out the amount we should pay as a result of: (a) extra staffing costs; and (b) extra fees charged by your usual auditors or accountants.</p> <p>Avoiding Corruption The cost of locating and removing a computer virus from your computer system. The cost of hiring professional consultants if your computer system has been affected by a virus or attack, to recommend how to prevent your computer system from being infected by a computer virus or being hacked.</p> <p>Fines and Penalties - as a result of you not keeping to your data privacy obligations (not fines and penalties which you cannot insure against by law).</p> <p>Investigation Costs - for possible repair, replacement or restoration where a claim has been accepted.</p> <p>Loss Prevention Measures - the cost of preventing or minimising actual or expected damage.</p> <p>Security Audit - the cost to identify weaknesses in your computer system and provide advice on how to make improvements if the failure to keep to data privacy obligations resulted from security weaknesses in your computer system.</p> <p>Temporary and Fast-Tracked Repair - repair, replacement or restoration where a claim for damage has been accepted.</p> <p>The maximum amount payable for each Extension for all claims in any one period of insurance is: Option 1 - £5,000 Option 2 - £10,000 Option 3 - £15,000</p>	<ul style="list-style-type: none"> • Terrorism • Wear and tear • Your insolvency or bankruptcy • External network failure • Sanction limitation • Trading risk • War • Nuclear risks <p>Please see the Cyber Section, General Exclusions, General Conditions and Claims Conditions.</p>

Important Information

How to make a Claim

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

You can notify us of a claim by:

Telephone: **0333 130 4566**

Calls may be recorded for training and evidential purposes.

Email: claimspost@coveainsurance.co.uk

Post: Covéa Insurance Commercial Careline, 50 Kings Hill Avenue, Kings Hill, West Malling, Kent, ME19 4JX

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

If you wish to make a claim under the Cyber Section please call **0330 024 2396**.

Your Rights to Cancel the Policy

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

How to make a Complaint

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

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

Customer Relations
Covéa Insurance
Norman Place
Reading
Berkshire RG1 8DA

Telephone: **0330 221 0444**

Calls may be recorded for training and evidential purposes.

Website: www.coveainsurance.co.uk

Email: customer.relations-rdg@coveainsurance.co.uk

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

Commercial Legal Expenses Section

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

The Customer Relations
DAS House
Quay Side
Temple Back
Bristol BS1 6NH

Telephone: **0344 893 9013**

Email: customerrelations@das.co.uk

Online form: www.das.co.uk/about-das/complaints

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

Financial Ombudsman Service

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

Financial Ombudsman Service
Exchange Tower
London E14 9SR
Telephone: **0800 023 4567**

Website: www.financial-ombudsman.org.uk

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

Financial Services Compensation Scheme

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

Further information is available from the:

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

Telephone: **020 7741 4100**

Website: www.fscs.org.uk

Email: enquiries@fscs.org.uk

Important Information

continued

Registration and Regulatory Information

This Insurance is provided by Covea Insurance plc. Registered in England and Wales No. 613259.

Registered office:

Norman Place
Reading
Berkshire RG1 8DA.

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

Commercial Legal Expenses Section

This Section is underwritten by DAS Legal Expenses Insurance Company Limited who are registered in England and Wales, No. 103274. Website: www.das.co.uk

Head and Registered Office:

DAS Legal Expenses Insurance Company Limited
DAS House
Quay Side
Temple Back
Bristol
BS1 6NH

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

You can check the regulatory status on the Financial Services Register by visiting the Financial Conduct Authority's website: www.fca.org.uk/register or by contacting the Financial Conduct Authority on 0800 111 6768.



Your Business Insurance

Excel Business Combined for Offices and Surgeries



0330 221 0444

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www.coveainsurance.co.uk



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