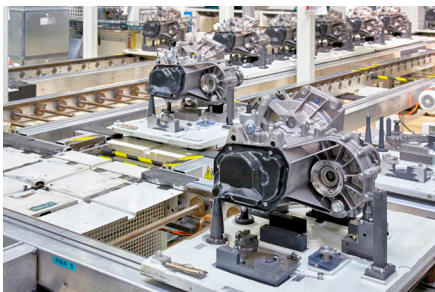
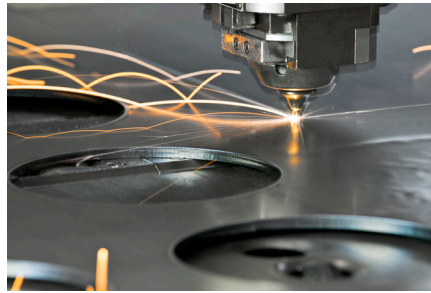


Your Business Insurance

Commercial Combined Product



Policy Summary
December 2019

Commercial Combined Product

Welcome...

to your Policy Summary

Commercial Combined provides competitive and essential cover for risks in the manufacturing, wholesale, engineering, retail, leisure and service sector.

This Policy Summary provides a summary of the significant benefits, features and limitations of the cover.

The full terms, conditions and exclusions are shown in the policy booklet so please take time to read the policy booklet to make sure you understand the cover it provides.

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

Registration and Regulatory Information

Insurance cover under sections 1-11 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.

The insurance cover under section 12 Commercial Legal Expenses Section is underwritten by DAS Legal Expenses Insurance Company Limited who are registered in England and Wales, Company Number 103274.

Website: www.das.co.uk

Head and Registered Office:

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

DAS Legal Expenses Insurance Company Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority (FRN202106) and the Prudential Regulation Authority. Reference Number is 202106.

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

Contact Us...

If you need to make a claim,
please call:
0330 024 2266

Please have your policy number to hand when contacting us
All calls may be recorded for training and evidential purposes



Significant features and benefits of the policy

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

Description	
<p>SECTION 1: MATERIAL DAMAGE (including Glass and Sanitaryware)</p>	<ul style="list-style-type: none"> • Accidental Loss or Damage • Escape of Water • Falling Aerials, fittings or masts, trees or branches • Fire, Lightning, Aircraft, Explosion, Earthquake • Impact • Leakage of Oil • Riot and Malicious Damage • Sprinkler Leakage • Storm and Flood • Theft or attempted Theft involving forcible entry or exit <p>In addition to the above the section includes:</p> <ul style="list-style-type: none"> • Automatic reinstatement of sum insured following a loss • Capital Additions clause • Damage to frames following breakage of glass – £500 any one occurrence • Damage to underground pipes and cables • Fire Brigade Damage to Grounds – £10,000 any one claim • Fire Extinguishment expenses – £5,000 any one claim • Lock replacement – £1,000 any one claim • Loss of metered water up to £10,000 any one claim • Professional Fees • Temporary removal for cleaning, renovation or repair – 15 % Sum Insured any one claim • The cost of any necessary boarding up pending replacement of glass • Theft damage to Buildings • Trace and Access – £10,000 any one claim • Transfer of Contents between The Premises – £50,000 any one claim • Waiver of Subrogation rights against Parent and Subsidiary companies • 115 % Day one reinstatement included as standard
<p>SECTION 2: BUSINESS INTERRUPTION</p> <p>Cover can be provided for the reduction of trading profit, loss of revenue, increased cost of working or outstanding debit balances following damage to your contents and/or buildings from an insured Peril as defined in Section 1.</p>	<ul style="list-style-type: none"> • Damage at Contract Sites • Damage at Storage Sites • Damage at Unspecified Customers premises • Damage at Unspecified Suppliers premises • Denial of Access • Failure of Public Utilities • Food and Drink Poisoning • Notifiable Disease, Vermin, Pests, Defective Sanitation, Murder or Suicide • Property in Transit • Syndicate wins on the National Lottery <p>For each of the above extensions, automatic cover is provided up to £25,000 any one claim. However this can be increased if requested.</p> <p>Upon request the following extensions of cover can be considered:</p> <ul style="list-style-type: none"> • Damage at specified UK Suppliers • Damage at specified UK Customers • Loss of Attraction • Bomb Hoax
<p>In addition to the above the section automatically includes losses resulting from:</p>	

Significant features and benefits of the policy *continued*

Description	
<p>SECTION 3: GOODS IN TRANSIT</p> <p>Cover can be provided in respect of damage to stock and/or business equipment whilst in transit on land or water anywhere within Great Britain, Northern Ireland, the Republic of Ireland, the Channel Islands and the Isle of Man.</p> <p>In addition to the above, the section includes</p>	<ul style="list-style-type: none"> • Additional reloading costs – £2,500 any one loss • Additional transferral costs incurred following overturning or collision – £2,500 any one loss • Damage to packing materials • Damage to personal effects of employees whilst in transit – up to £500 any one person • Removal of debris – £2,500 any one loss
<p>SECTION 4: LOSS OF BUSINESS MONEY</p> <p>Cover can be provided for loss of money belonging to the business or for which it is responsible whilst:</p>	<ul style="list-style-type: none"> • In transit and in your premises during business hours • In a bank night safe e.g. in the business premises whilst closed for business <ul style="list-style-type: none"> (a) contained in a locked safe/strong room (b) not in a locked safe/strong room • In the dwelling of the Insured or an authorised Employee <p>In addition to the above the section includes:</p> <ul style="list-style-type: none"> • Cover for non-negotiable currency up to £250,000 any one loss • Damage to clothing up to £500 any one person • Theft by Employees up to £5,000 any one claim
<p>SECTION 5: PERSONAL ACCIDENT (ASSAULT)</p> <p>Cover can be provided for Injury to you or your employees following robbery during the course of your business for:</p>	<ul style="list-style-type: none"> • Death • Loss of Limbs or Sight • Permanent Total Disablement • Temporary Partial Disablement • Temporary Total Disablement (up to 104 weeks) • Incurred Medical Expenses
<p>SECTION 6: EMPLOYERS' LIABILITY</p> <p>Cover can be provided for:</p>	<ul style="list-style-type: none"> • £10M any one occurrence <p>In addition to the above the section provides indemnity in respect of:</p> <ul style="list-style-type: none"> • Corporate Manslaughter Defence Costs to £500,000 any one period of insurance • Cross Liabilities • Indemnity to Principals • Unspecified Court Judgements
<p>SECTIONS 7 & 8: PUBLIC AND PRODUCTS LIABILITY</p>	<ul style="list-style-type: none"> • Up to £5 million any one occurrence in respect of Public Liability • Up to £5 million per period of insurance for Products Liability <p>In addition to the above the section includes:</p> <ul style="list-style-type: none"> • Corporate Manslaughter Defence Costs to £500,000 any one period of insurance • Cross Liabilities • Employees and Visitors' Effects • Legal Liability incurred by the Insured under General Data Protection Regulations up to £1,000,000 any one period of insurance • Legal Liability incurred by the Insured under Section 3 of the Defective Premises Act 1972 • Loading or unloading a motor vehicle • Member to Member Liability • Motor vehicle contingency cover • Wrongful Arrest

Significant features and benefits of the policy *continued*

Description	
<p>SECTION 9: SPECIFIED ALL RISKS</p> <p>Cover can be provided in respect of specified property within a range of Geographical limits. In addition to the above the section includes:</p>	<ul style="list-style-type: none"> • Automatic Reinstatement following loss • Vending Machines contents – £100 any one incident
<p>SECTION 10: REFRIGERATED STOCK</p> <p>Cover can be provided for loss or damage in respect of deterioration of frozen or refrigerated stock mechanical breakdown or accidental failure of electricity to freezers and or refrigerators</p>	
<p>SECTION 11: LOSS OF LICENCE</p> <p>Cover can be provided for depreciation in the value of the Insured's premises and the costs and expenses in connection with any appeal following the forfeiture or refusal to renew a licence</p>	
<p>SECTION 12: COMMERCIAL LEGAL EXPENSES (optional)</p> <p>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.</p> <p>The Legal Expenses Section is underwritten by DAS Legal Expenses Insurance Company Limited.</p> <p>This Section includes:</p>	<p>Employment Disputes and Compensation Awards</p> <p>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 imposition or terms of any Statutory Notice issued under UK legislation affecting your business • 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 <p>Statutory Licence Appeal</p> <p>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</p> <p>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>

Significant features and benefits of the policy *continued*

Description	
SECTION 12: COMMERCIAL LEGAL EXPENSES (optional) (cont)	<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 physical 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> <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>Additional benefits:</p> <ul style="list-style-type: none">• Counselling• Legal and Tax Advice• Employment Manual• DAS Business Law

Significant and unusual exclusions or limitations of the policy

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

Description	See Policy Booklet
<p>SECTION 1: MATERIAL DAMAGE</p> <ul style="list-style-type: none"> • Theft not involving forcible and violent entry or exit from the premises • Theft from outbuildings • Damage to fences or gates caused by storm or flood • Damage caused by mechanical or electrical breakdown • Damage to Business Files resulting from erasure or distortion of information of computer systems or other records • Damage resulting from dishonesty by the Insured or an Employee • Damage to properties in the course of erection or construction • Subsidence, ground heave or landslip (unless specifically extended) • Acts of Terrorism (unless specifically extended) • Damage to fixed Glass or sanitary ware in vacant or unoccupied portions of the premises • Damage to Glass caused by scratching or chipping • Damage to Glass or sanitary ware forming part of the insured's stock • Damage caused by defects in frames, framework or other fitting • Damage to sanitary ware except where such breakage renders it unserviceable 	<p>See: Section 1: Material Damage, General Exclusions, General Conditions</p>
<p>SECTION 2: BUSINESS INTERRUPTION</p> <ul style="list-style-type: none"> • Subsidence ground heave or landslip (unless specifically extended) • Acts of Terrorism (unless specifically extended) • Damage resulting from erasure or distortion of information of computer systems or other records 	<p>See: Section 2: Business Interruption, General Exclusions, General Conditions</p>
<p>SECTION 3: GOODS IN TRANSIT</p> <ul style="list-style-type: none"> • Damage following breach of the Security Condition • Damage caused by inadequate packing • Damage caused by spillage, leakage, evaporation, loss of weight or shrinkage • Damage caused to property carried by the Insured for "Hire or Reward" • Damage attributable to depreciation, loss of market or any other indirect loss • Damage caused by Storm or Flood in respect of property on soft or open topped or sided vehicles 	<p>See: Section 3: Goods in Transit, General Exclusions, General Conditions</p>
<p>SECTION 4: LOSS OF BUSINESS MONEY</p> <ul style="list-style-type: none"> • Loss from gaming or amusement machines • Loss from any cash dispensing machine • Losses occurring outside United Kingdom or the Republic of Ireland 	<p>See: Section 4: Loss of Business Money, General Exclusions, General Conditions</p>
<p>SECTION 5: PERSONAL ACCIDENT (ASSAULT)</p> <ul style="list-style-type: none"> • Losses attributable or accelerated by pregnancy or any pre-existing defect 	<p>See: Section 5: Personal Accident (assault) General Exclusions, General Conditions</p>

Significant and unusual exclusions or limitations of the policy *continued*

Description	See Policy Booklet
<p>SECTION 6: EMPLOYERS' LIABILITY</p> <ul style="list-style-type: none"> • Damage or Injury arising from offshore Work • Injury (other than to the driver) resulting from being in or on any of your vehicles whilst on the road 	<p>See: Section 6: Employers' Liability</p>
<p>SECTIONS 7 & 8: PUBLIC AND PRODUCTS LIABILITY</p> <ul style="list-style-type: none"> • The cost of making good faulty workmanship or materials • Injury or damage arising from design, advice, formula or specification provided for a fee • Injury or damage caused directly or indirectly from gradual pollution or contamination • Injury or damage caused by the use, removal, disposal, sale or storage of asbestos • Hazardous locations exclusion • Bona Fide Sub contractors condition • 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 <p>The following exceptions apply to Products Liability only:</p> <ul style="list-style-type: none"> • Injury or damage caused by products supplied for critical use in aircraft, marine craft, spacecraft, rockets or missiles • Injury or damage caused by products knowingly supplied to the USA or Canada 	<p>See: Section 7: Public Liability, Section 8: Products Liability</p>
<p>SECTION 9: SPECIFIED ALL RISKS</p> <ul style="list-style-type: none"> • Theft not involving forcible and violent entry or exit from the premises • Damage caused by mechanical or electrical breakdown • Subsidence, ground heave or landslip (unless specifically extended) • Damage attributable to depreciation, loss of market or any other indirect loss • Damage caused by Storm or Flood in respect of property on soft or open topped or open sided vehicles 	<p>See: Section 9: Specified all Risks, General Exclusions, General Conditions</p>
<p>SECTION 10: REFRIGERATED STOCK</p> <ul style="list-style-type: none"> • Age of appliance condition • Damage caused by wilful neglect of the Insured or any employee 	<p>See: Section 10: Refrigerated Stock General Exclusions, General Conditions</p>
<p>SECTION 11: LOSS OF LICENCE</p> <ul style="list-style-type: none"> • Any cause within the control of the Insured • Any surrender, reduction, or redistribution of licences due to Town and Country planning improvement • Any alteration in the law affecting the grant surrender or forfeiture of or refusal to renew the licence 	<p>See: Section 11: Loss of Licence General Exclusions, General Conditions</p>

Significant and unusual exclusions or limitations of the policy *continued*

Description	See Policy Booklet
<p>SECTION 12: COMMERCIAL LEGAL EXPENSES (optional)</p> <p>Employment Disputes and Compensation Awards</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. <p>Legal Defence</p> <ul style="list-style-type: none"> • 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. • Motoring prosecutions • The ownership, driving or use of a motor vehicle <p>Statutory License Appeal</p> <ul style="list-style-type: none"> • 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 <p>Contract Disputes</p> <ul style="list-style-type: none"> • The amount in dispute must exceed £500 (incl VAT) • £500 excess applies if the amount in dispute exceeds £5000 (incl VAT) <p>Debt Recovery</p> <ul style="list-style-type: none"> • 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 <p>Property Protection</p> <ul style="list-style-type: none"> • Contracts entered into • Physical property which is in transit or which is lent or hired out • 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 <p>Personal Injury</p> <ul style="list-style-type: none"> • 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 <p>Tax Protection</p> <ul style="list-style-type: none"> • Tax avoidance scheme • Failure to register for VAT or PAYE • Import or excise duties and import VAT <p>Tenancy Disputes</p> <ul style="list-style-type: none"> • any dispute arising from or relating to rent, service charges or renewal of the tenancy agreement. 	

Customer Information

How to contact us to make a claim

Commercial Care Line
0330 024 2266

Claims Information

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

- Dedicated telephone number – **0330 024 2266**
- Dedicated fax number – **0330 024 2623**
- By e-mail – newcommercialclaims@coveainsurance.co.uk
- In writing to – **Covéa Insurance Commercial Care Line, Norman Place, Reading RG1 8DA**

Covéa Insurance Commercial Care Line is a service operated 24 hours a day, 365 days a year by staff trained in managing commercial claims.

They can:

- Take the details of your claim over the phone, in most cases removing the need for completion of an incident report form.
- Help outside normal opening hours with practical advice and assistance.
- Arrange replacement of good lost or stolen using the latest product information.
- Take control of the management of the claim from start to finish.

How to cancel your policy

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

If cover has not yet started a full refund will be given. If cover has started we will refund the premium for the exact number of days left on the policy, less an additional charge of £25 plus the prevailing rate of Insurance Premium Tax as stated on your policy schedule.

No refund will be given if a claim has been submitted or there have been any incidents likely to give rise to a claim during the current period of insurance. We will also do this if you want to cancel the policy within 14 days after the renewal date.

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

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

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

For our rights to cancel your policy please see the Our Rights to Cancel the Policy conditions within the General Conditions section of the policy booklet.

How to make a complaint – Sections 1-11

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

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.

How to make a complaint – Section 12

Complaints Procedure

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

The Customer Relations Department, DAS Legal Expenses Insurance Company Limited, DAS House, Quay Side, Temple Back, Bristol BS1 6NH
Telephone: 0344 893 9013

Email: customerrelations@das.co.uk

Or by completing our online complaint form at www.das.co.uk/about-das/complaints

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

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

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

www.financial-ombudsman.org.uk

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

Financial Services Compensation Scheme (FSCS)

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 cannot meet our liabilities under this insurance.

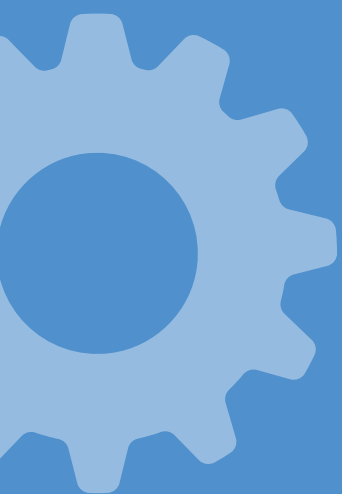
Further information is available from the:

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

Telephone 020 7741 4100

Email: enquiries@fscs.org.uk

Website: www.fscs.org.uk



Your Business Insurance Commercial Combined Product



0330 221 0444

All calls may be recorded for training
and evidential purposes



www.coveainsurance.co.uk



Covéa Insurance
Norman Place
Reading
RG1 8DA

Covea Insurance plc
Registered Office: Norman Place, Reading, Berkshire, RG1 8DA
Registered in England and Wales No. 613259
Authorised by the Prudential Regulation Authority and regulated by the
Financial Conduct Authority and the Prudential Regulation Authority No. 202277

