

# Commercial Combined

## Policy Summary

Your policy is an annually renewable Combined Insurance, underwritten by Intact Insurance Isle of Man Limited. The information below provides a summary of the cover provided. For full terms and conditions of the cover, please refer to the policy document a copy of which is available on request.

You can select the cover that suits your needs from a number of optional covers. Your Package should consist of Property Insurance plus a minimum of 2 from the list of Optional Insurances.

### Property Insurance

- Property Damage

with options for:

- Business Interruption
- Terrorism

### Optional Insurances

- Computer Equipment
- Deterioration of Stock
- Employers' Liability
- Legal Expenses
- Loss of Liquor Licence
- Money
- Personal Accident
- Public Products Liability
- Transit

### Advice Lines

Our advice lines will put you in touch with highly qualified experts who can offer information and assistance on a wide range of issues:

- Legal assistance
- Health and Safety issues
- Tax advice

Please call the 24 hour Helpline 0345 078 7543 quoting code 70201.

Note:

Other Optional Covers as listed below are available. Details can be provided on request.

- Abuse
- Financial Loss
- Legal Defence Costs
- Outstanding Book Debts

Full details of what you have chosen, including the Sums Insured and Limits of Liability, will be shown in your Quotation letter, Policy Schedule.

Cover is based on the insurable value of the property and if the values you declare are less than the full amount your claim may be reduced.

The following tables provide a summary of the main policy features and benefits and any significant exclusions and limitations.

For full policy details and our full terms and conditions please read your Policy Wording, which will be provided on completion of your contract, or at any time on request.

### Making a Claim

Please call our Claims Team on 01624 645900.

## Table 1 General Conditions and Exclusions

The following apply to your policy as a whole regardless of the specific cover you have selected. For full details of these and other exclusions and limits please read your Policy Wording/Schedule.

General Conditions & Exclusions
<ul style="list-style-type: none"> <li>If there are any changes to your business, the premises, the property therein or any other circumstances whereby the risk is increased, you must inform us immediately.</li> <li>Failure to do so could invalidate the policy or result in a claim being rejected.</li> <li>Further conditions and exclusions may be applied under each individual Insurance section within the Policy Wording and/or shown on your Schedule.</li> <li>You must, at your own expense, take all reasonable precaution(s) to prevent any occurrence, or cease any activity which may give rise to liability under the policy and maintain all buildings, furnishings, work plant machinery and vehicles in reasonable condition.</li> </ul>
Excesses & Limits
<ul style="list-style-type: none"> <li>Any Policyholder's Contribution applicable to your policy are detailed in your Policy Wording or Policy Schedule. These amounts must be paid in the event of each and every claim.</li> <li>Certain claims limits may apply to your policy. Please refer to your Policy Wording and Policy Schedule for details.</li> </ul>
Policy Exclusions
<ul style="list-style-type: none"> <li>Radioactive Contamination.</li> <li>War and Allied Risks (except Liability Insurance Section 1 – Employers' Liability)</li> <li>Disease (except Terrorism Insurance, Liability Insurance, Fidelity Insurance, Personal Accident Insurance, Deterioration of Stock Insurance and Legal Expenses Insurance)</li> </ul>

## Table 2 Standard Features and Benefits

The following will be included in your policy according to the cover you have selected detailed in the Policy Schedule.

This summary is not exhaustive. Some specific causes of damage will be excluded, specific property may be excluded and some cover will be subject to specific limits. These will be detailed in your Policy Schedule and Policy Wording.

Your Contribution in the event of a claim will be shown in your Schedule.

Property Insurance	
Features & Benefits	Significant Exclusions or Limitations
<b>Property Damage Insurance</b> Provides cover for your business premises (Buildings), your business equipment (Contents) and your business stock (Stock) against the following Standard Covers:	
<b>Standard Covers:</b> Loss or Damage caused by: <ul style="list-style-type: none"> <li>Fire, Explosion, Lightning, Aircraft, Earthquake</li> <li>Riot, Civil Commotion, Malicious Damage</li> <li>Storm, Flood, Escape of Water, Impact</li> <li>Sprinkler Leakage</li> <li>Theft</li> <li>Subsidence, Ground Heave, Landslip</li> <li>Accidental Damage</li> <li>Accidental Breakage of Fixed Glass</li> <li>Specified Items "All Risks"</li> </ul> <b>Warranty Free</b> <ul style="list-style-type: none"> <li>Conditions that are bespoke to your business will be clearly shown in your schedule</li> </ul>	Please note that these exclusions apply to cover for Buildings, Contents and Stock: <ul style="list-style-type: none"> <li>Standard Covers applicable will be shown in your Policy Schedule.</li> <li>Specific causes of loss may be excluded including but not limited to:               <ul style="list-style-type: none"> <li>Explosion where internal pressure is due to internal steam only (but not domestic boilers)</li> <li>Malicious Damage, Escape of Water and Theft in respect of Buildings empty or not in use.</li> </ul> </li> <li>Theft not involving forcible and violent entry or exit is excluded (other than for Specified Items "All Risks"),               <ul style="list-style-type: none"> <li>If an alarm system is shown as a requirement of your cover in your Policy Schedule, you may not be covered for loss if you fail to set your alarm system in its entirety and maintain it in full working order and that contributes to the loss.</li> <li>If your premises are unattended you may not be covered if all locks, bolts and other protective devices are not operative and/or all keys are not removed from the premises.</li> </ul> </li> <li>Excludes loss of data.</li> <li>Terrorism is excluded.</li> <li>Civil Commotion in Northern Ireland is excluded.</li> </ul>

## Property Insurance

### Features & Benefits

### Significant Exclusions or Limitations

#### Property Insured

If you have selected Buildings and/or tenants improvements the following will be automatically included in your Policy:

##### Buildings

- Buildings
- Landlords fixtures and fittings
- Small outside buildings
- Walls, gates and fences and services
- Yards, car parks, roads and foundations
- Pavements, forecourts and paved areas
- Solar panels and wind turbines attached to the building
- Fixed signage, canopies, street furniture, security systems
- Landscaping and recreational features
- Glass
- Service mains, meters piping and cabling.

Please see exclusions to Standard Covers in your Policy Wording/Schedule.

##### Inflation Protection (Day One Basis of Cover)

Provides an automatic 15% increase in the Building value you declare for insurance during the policy period, which can be increased if required.

The building value you declare must be sufficient to reinstate the building as at the start of the policy period.

If the value you declare, shown in brackets against the Item in the Policy Schedule, is less than the full amount which the Building should be insured for, your claim may be reduced.

##### Reinstatement

Cover is on an 'as new' basis. Cover extends to include involuntary betterment.

#### Contents

If you have selected General Contents the following will be automatically included in your Policy:

##### Standard covers:

- Equipment and contents at the specified premises.
- Directors', partners' and employees' personal effects.
- Wines, spirits, cigarettes and tobacco held for entertainment purposes.
- Documents, manuscripts and business books.

- Please see exclusions to Standard Covers in your Policy Wording/Schedule.
- Cover is limited to a maximum of £2,500 per person.
- Cover is limited to a maximum of £500 for any one loss.
- Cover is limited to a maximum of £25,000 for any one loss.

##### Inflation Protection (Day One Basis of Cover)

Provides an automatic 15% increase in the Contents value you declare for insurance during the policy period, which can be increased if required.

The Contents value you declare, shown in brackets against the Item in the Policy Schedule, must be sufficient to reinstate the Contents as at the start of the policy period.

If the value you declare is less than the full amount which your Contents should be insured for, your claim may be reduced.

##### Basis of Settlement

##### General Contents – Reinstatement

Cover is on a reinstatement 'as new' basis.

##### Documents, manuscripts and business books.

Cover is on the basis of the value of the documents etc as stationery and clerical time in reproducing such documents etc.

Excludes the value to you of the information.

##### Other Items – Indemnity

Cover is on the basis of the value of the property at the time of the destruction or the amount of the damage.

## Property Insurance

### Features & Benefits

### Significant Exclusions or Limitations

#### Stock

If you have selected Stock the following will automatically be included in your Policy:

##### Cover for:

- Stock and materials in trade.
- Work in progress.
- Finished goods at the business premises you have specified.

Please see exclusions to Standard Covers in your Policy Wording/Schedule.

##### Basis of Settlement

Cover is on the basis of the value of the property at the time of destruction or the amount of the damage, including the cost of removing debris.

If the Sum Insured selected is less than the full insurable amount, your claim may be reduced.

If you have selected General Contents or Stock the following will be automatically included in your Policy:

##### Property at other locations:

###### Covers:

- Documents, manuscripts and business books whilst in transit.
- Stock at any location used by you for storage.
- Other property whilst temporarily removed from the premises for cleaning, renovation, repair or other similar purposes and whilst in transit.
- Loss or Damage by theft, as insured, is included.

- Cover is limited to Great Britain, Northern Ireland, the Channel Islands and the Isle of Man.
- Limits apply to amounts payable – please see your Policy Wording/Schedule for details.

#### Rent

If you have selected Rent the following will automatically be included in your Policy:

##### Cover for:

- Loss of rent receivable
- or

- Rent payable

by you resulting from damage to the Buildings covered by the Standard Covers during the Indemnity Period.

The indemnity period chosen by you starts when the loss or damage occurs and ends when you cease to be affected by it.

Please see exclusions to Standard Covers in your Policy Wording/Schedule.

If the Sum Insured selected is less than the full insurable amount your claim may be reduced.

Varying indemnity periods are available normally from 12 months to 36 months

You should take care when selecting your Indemnity Period as cover ceases on its expiry and no further payments will be made irrespective of the extent of your business recovery.

#### Additional Extensions

The following extensions are automatically included as standard:

##### Cover for:

- Alterations and Additions
- Inadvertent Failure to Insure
- Claims Preparation Costs
- Additional Metered Water Charges
- Clearance of Drains
- Extinguishment and Alarm Resetting Expenses
- Landscaped Grounds
- Mitigation of Environmental Impact
- Sprinkler Upgrading Costs
- Trace and Access
- Unauthorised use of Utilities
- Undamaged Stock

The extensions shown are subject to a limit of £25,000 per extension with the exception of:

- Alteration and Additions - 10% of the Buildings/Contents Sums Insured max. £1,000,000
- Claims Preparation - various percentage inner limits apply according to the claim value.
- Mitigation of Environmental Impact - £50,000 or 5% of the total loss, whichever is the lesser amount
- Sprinkler Upgrade Costs £100,000.

Full details of all Extensions are shown in the Policy Wording on pages 15 to 18.

## Additional Property Insurances

### Features & Benefits

### Significant Exclusions or Limitations

#### Business Interruption Insurance

This cover protects you against the financial consequences of damage to your insured property, caused by the Standard Covers.

##### Standard Covers:

- The standard covers are the same as those shown under Property Damage unless otherwise stated in the schedule.

##### The Insurance Provided

##### Loss of Gross Profit or Gross Revenue

##### (based on the selected cover basis).

- Occurring during the Indemnity Period as a consequence of interruption to the business caused by a Standard Cover.
- plus increased costs of the business to mitigate the reduction in turnover (subject to the increased costs amount not exceeding the amount the amount of turnover earned)
- Loss of Gross Profit or Revenue automatically extends to include 5% Additional Costs which need not be less than the turnover earned.

or

##### Additional Cost of Working

- Occurring during the Indemnity Period as a consequence of interruption to the business caused by a Standard Cover.

##### The Indemnity Period chosen by you

- The Indemnity Period starts when the loss or damage occurs and ends when the business trading position ceases to be affected by it.

##### Cover extends to include:

- Additional costs reasonably incurred to reduce the amount of the loss of Gross Profit or Gross Revenue.
- Damage at third party storage premises.
- Records.
- Machinery or plant temporarily removed for cleaning, renovation, repair or other similar purposes.

##### Additional Benefits

- No underinsurance provision
- No declaration requirements
- Automatic 33.3% uplift to the Estimated Gross Profit/Revenue figure.

##### Additional Covers

- Outstanding Book Debts cover is available.

For a claim to be paid under Business Interruption policy there must be a Property Damage claim although it need not be under this policy.

- Excludes theft not following forcible and violent entry or exit.
- Some specific causes of damage may be excluded – please see your Policy Wording/ Schedule for details.
- Some Standards Covers do not apply to empty/disused premises - please see your Policy Wording for details.
- Excludes loss of data.
- Terrorism is excluded.
- Civil Commotion in Northern Ireland is excluded.
- If the sum insured selected is less than the full insurable amount your claim may be reduced (NB Not applicable to cover on a Declaration-Linked basis).
- Varying indemnity periods are available normally from 12 months to 36 months.
- Limits apply to the amounts payable - please refer to the Policy Wording.
- Cover is limited to Great Britain, Northern Ireland, the Channel Islands and the Isle of Man.

#### Terrorism Insurance

Only available where Property Damage and/or Computer Equipment and/or Business Interruption and/or Money Insurances are chosen.

Cover is provided arising from acts of Terrorism in Great Britain only excluding Northern Ireland.

- Terrorism cover can not be purchased selectively. If you require Terrorism cover it must apply to all your insured property whether insured by this policy or not.
- Cover will be limited to the sums insured you have selected as detailed in the Policy Schedule.
- Some specific causes of loss are excluded – please see your Policy Wording for details.

## Optional Insurances

### Features & Benefits

### Significant Exclusions or Limitations

#### Money Insurance

Provides cover for your business money for loss from any cause in the following circumstances:

##### Standard Covers:

- Money in transit, on premises during business hours or in a bank night safe.
- Money kept in a locked safe or strongroom in the business premises outside business hours.
- Money in your home or that of your directors, partners or employees in a locked safe or when an adult is in residence.
- Crossed cheques, crossed money orders and crossed postal orders.
- Any other Money at your premises not in a locked safe outside business hours or in your home or that of your directors, partners or employees not in a locked safe or when an adult is not in residence.

- Limits are as shown in your Policy Schedule.

- Limits are as shown in your Policy Schedule.

- £500.

- £250,000

- £250

Please note:

- Some specific causes of loss may be excluded – please see your Policy Wording/Schedule.
- Riot and Civil Commotion in Northern Ireland is excluded.
- Damage to data is excluded.
- Terrorism is excluded.
- If your premises are unattended you may not be covered if all locks, bolts and other protective devices are not operative and/or all keys are not removed from the premises
- Loss not discovered within seven working days of the occurrence is excluded.
- If an alarm system is shown as a requirement of your cover in your Policy Schedule you may not be covered for loss of money if you fail to set your alarm system in its entirety and maintain it in full working order and that contributes to the loss.

#### Personal Injury (Robbery)

Covers you or any director, partner or employee sustaining bodily injury during a robbery.

- Death Benefit.
- Loss of one or more Limbs or Eyes.
- Permanent Total Disablement from any gainful employment for which suited by training, education or experience.
- Temporary Total Disablement from usual occupation.
- Medical Expenses necessarily incurred.

- Please see your Policy Wording/Schedule for specific interpretations of these benefits.

- £25,000

- £25,000 or as shown in your Policy Schedule

- £25,000

- Payable up to 104 weeks.

- £50 per week or as shown in your Policy Schedule and no more than 1/52nd of annual salary.

- Limited to a maximum of 15% of the £25,000 Benefit paid.

The benefits are not payable to persons below the age of 16 or when they attain the age of 80.

#### Employers' Liability Insurance

Provides protection against your legal liability for damages and legal costs arising from injury to any person employed by you in the course of their employment in your business.

##### Standard Covers:

- Injury to any employee caused during the period of insurance. Injury is defined as: 'bodily injury, death, disease or illness'.
- Employees temporarily working overseas.

- Limit of Indemnity: £10,000,000 for any one event (restricted to £5,000,000 in respect of Terrorism). Higher indemnity limits may be available in some circumstances on request.

- The policy includes the claimant's costs and expenses within the Limit of Indemnity.

- Indemnity does not apply for:

- nuclear risks, where liability is that of any principal or accepted under contract.
- injury for which you are required to arrange motor insurance in accordance with road traffic legislation within the European Union.

- Offshore risks are excluded.

- Legal Defence costs in defending proceedings arising from a breach of the Health and Safety at Work Act 1974, the Health and Safety at Work (Northern Ireland) Order 1978 where there has been no actual injury is covered under a separate section of your Policy.

- Limit of Indemnity £250,000 any one period of insurance.

## Optional Insurances

### Features & Benefits

### Significant Exclusions or Limitations

#### Public and Products Liability Insurance

Provides cover for your legal liability for damages arising out of accidental injury to any person or accidental loss or damage to third party property.

##### Standard Covers:

- Public Liability: Accidental injury to members of the public, or accidental damage to their property.
- Products Liability: Accidental injury or accidental damage to property resulting from products supplied.
- Wrongful arrest or false imprisonment of a member of the public.
- Contingent motor liability.

- The minimum Limit of Indemnity provided for Public Liability will usually be £1,000,000 for any one event.
- Higher limits can often be provided on request.
- The minimum Limit of Indemnity provided for Products Liability will usually be £1,000,000 for any one Period of Insurance. Higher limits can often be provided on request.
- The Limit of Indemnity will be shown in your Policy Schedule.
- Excludes legal liability:
  - arising from risks that require more specific insurance e.g. Motor, Marine etc.
  - arising in connection with advice, design or specification provided for a fee.
  - for injury to employees.
  - arising from loss of, or damage to, property in your custody or control.
  - caused by pollution, unless sudden and unintended pollution. Sudden and unintended pollution will be subject to a total Limit of Indemnity for any one period of insurance in respect of all incidents.
  - arising from contractual liability for products.
  - fines and penalties.
  - defective products and work and the repair, replacement or recall of such products or work.
  - nuclear risks.
  - war risks.
  - electronic risks.
  - fear of contracting asbestos related diseases.
  - pre-claim asbestos clean up costs.
  - Asbestos Removal Costs
  - Asbestos in North America
  - Aircraft Products
- Other specific events may be excluded by endorsement, or cover may need to be individually assessed.
- Limit of Indemnity £250,000 any one period of insurance.

- Legal Defence costs in defending proceedings arising from a breach of the Health and Safety at Work Act 1974, the Health and Safety at Work (Northern Ireland) Order 1978 or Part II of the Consumer Protection Act 1987 where there has been no actual injury or damage is covered under a separate section of the Policy.

#### Financial Loss Insurance

Only available where Public and Products Liability is covered.

Legal liability for financial loss where no injury or damage has occurred.

This is a claims made basis of cover.

- The minimum Limit of Indemnity is £250,000 any one Period of Insurance. Higher limits may be provided on request - please see your Policy Wording/Schedule for the limit that applies to you.
- Contractual liability is excluded.
- Some other specific exclusions apply – please see your Policy Wording for details.

## Optional Insurances

### Features & Benefits

### Significant Exclusions or Limitations

#### Computer Equipment Insurance

You may choose to protect your computer and ancillary equipment (including laptops) in addition to related losses of additional costs of working.

##### Standard Cover:

Insurance in respect of damage to computer and ancillary equipment, proprietary software and current and back up computer records whilst situated or in transit anywhere in the world.

In the event of loss of information the Company will pay the costs incurred by the policyholder to reinstate such information.

In the event of an insured loss you will be covered for the value of the property destroyed, or the cost of repair, or, at the company's option, reinstatement or replacement, from any cause not excluded by your policy.

Cover for 'Additional Cost of Working' is available on request.

##### Standard Cover Extensions:

- Accidental discharge of gas flooding systems.
- Additional property during the period of insurance.
- Automatic restoration of the sum insured following a loss.
- Computer virus seek and destroy.
- Consulting engineers fees/repair investigation costs.
- Removal of debris caused by damage.
- Incompatibility of computer records.
- Research and development costs.
- Temporary repairs and/or expediting costs.
- Waste Electrical & Electronic Equipment Disposal Costs.

##### The Policy does not cover:

- More than 10% of the computer equipment sum insured or £100,000 whichever is less for computer equipment cover outside of the UK and/or whilst in transit.
- More than £5,000 for theft of computer equipment from unattended vehicles.
- Damage to, or loss of information from computer equipment for which cover is provided under a maintenance agreement.
- Computer equipment for lease, hire, loan or sale.
- Computer equipment belonging to a third party.
- Failure of telecommunications systems due to a deliberate act of the telecommunications authority or non approved use by the policyholder.
- Financial Loss
- Terrorism
- If your premises are unattended you may not be covered if all locks, bolts and other protective devices are not operative and/or all keys are not removed from the premises.
- If an alarm system is shown as a requirement of your cover in your schedule you may not be covered for loss of money if you fail to set your alarm system in its entirety and maintain it in full working order and that contributes to the loss.
- Failure of satellite or atmospheric conditions.
- Damage caused by flood in the Netherlands.
- Pollution or contamination.
- Corrosion or erosion and wear and tear.
- Equipment housed in buildings of non-standard construction.
- Unproven software.
- Storage of equipment that does not follow the manufacturer's recommendations.
- Damage caused by radioactive contamination.
- Interference with electronic means of communication.
- Damage occurring prior to successful completion of commissioning.
- Damage occurring underground, or in water or in the air, other than scheduled air or sea services.

##### The following Standard Cover Extension limits apply:

- £50,000
- 20% of the computer equipment sum insured or £250,000 whichever is less
- £10,000
- 10% of the computer equipment sum insured or £5,000 whichever is less
- £50,000
- £50,000
- £50,000
- £5,000
- £50,000
- £10,000

## Optional Insurances

### Features & Benefits

### Significant Exclusions or Limitations

#### Fidelity Insurance

Provides insurance in respect of loss of Money, Securities or tangible Property as a result of Fraudulent Acts committed by an Employee and certain Third Party fraud exposures as detailed below.

##### Standard Cover:

- Cover for loss of Money, Securities or Property owned or leased by you directly resulting from Fraudulent Acts by Employees. Cover is also provided for Money, Securities or Property in your care custody and control or for which you are legally liable
- 'Loss Discovered' basis of cover
- Cover extends to include pension or benefit plans declared by you
- Cover automatically includes the following Third Party fraud exposures:
  - Computer & Funds Transfer Fraud
  - Forgery of cheques & other Financial Instruments
  - Counterfeit Paper Currency
  - Corporate Card Fraud
  - Telecommunications Fraud
  - Public Utilities Fraud
- Cover is automatically provided for the following costs and expenses (up to 10% of the Any One Claim Limit of Indemnity or £250,000, whichever is the lesser)
  - Auditors Fees
  - Computer Clean up Costs
  - Defence Costs
  - Public Relation Consultancy Fees
- The Expenses cover provided is in addition to the Limit of Indemnity
- Automatic cover for acquisitions at no additional premium subject to size, loss experience and business. Temporary cover for 30 days provided for acquisitions falling outside automatic acquisition threshold pending receipt of underwriting information
- 'Discovery Period' of up to 24 months as detailed in the Schedule following cancellation or earlier termination of cover
- Cover for loss of Interest that would have been receivable but for a loss insured by the Policy
- Cover for Computer Violation (including but not limited to the malicious introduction of viruses) committed by an Employee
- Cover for contractual penalties that you are required to pay (excluding damages for breach of contract) as a result of a loss covered by this Policy
- Definition of Money extends to include:
  - travellers cheques, current postage stamps, luncheon vouchers, consumer redemption vouchers, gift tokens, trading stamps and unused credits in franking machines
  - monetary balances held at a financial institution to the credit of the Insured
- Wide definition of Employee including:
  - persons under a contract of service or apprenticeship
  - students, secondees or on a work experience placement
  - ex-employees working as consultants
  - agency staff
  - persons engaged to develop computer systems or programs
  - employees working on behalf of organisations to whom administrative functions are outsourced
  - members of the board of directors or equivalent management board
  - employee definition extended to include Fraudulent Acts committed by Employees up to 60 days following termination of employment
  - unidentifiable employees

##### The Policy does not cover:

- Taxes, penalties, fines, confidential information (e.g. intellectual property) indirect or consequential loss
- Profits, dividends or other income
- Any Fraudulent Acts committed by an Employee normally resident outside Great Britain, Northern Ireland, the Isle of Man and the Channel Islands
- Any Fraudulent Act committed by Employees holding more than 5% of your issued share capital, or Fraudulent Act committed by any equity partner
- Terrorism
- Cover for Acquisitions applies from the date of acquisition unless specifically agreed by us
- Loss due to Fraudulent Acts by Employees with known history of dishonesty
- You must comply with the minimum standards of control which are detailed in the Policy Wording.
- A number of Conditions apply to the insurance detailed on pages 39 to 41 of the Policy Wording.

## Optional Insurances

### Features & Benefits

### Significant Exclusions or Limitations

#### Personal Accident Insurance

Provides financial protection following accidental bodily injury to Insured Persons.

##### The following Benefits may be selected:

- Death.
- Loss of two or more limbs or both eyes, or one of each.
- Loss of one limb or eye.
- Permanent total loss of speech
- Permanent total loss of hearing in both ears or in one ear.
- Permanent total disablement from usual occupation in the Business.
- Temporary partial disablement from usual occupation in the Business.
- Medical Expenses.

Cover may be purchased on a fixed benefit basis or on a salary related basis.

The Policyholder can select the period during which cover is operative - 24 hours a day or occupational accidents only or occupational accidents plus commuting.

The following Benefits will be provided at no extra cost when Personal Accident cover is provided:

- Coma Benefit
- Commuting Expenses
- Dependents Benefit
- Disability Assistance
- Funeral Expenses
- Hospitalisation Benefit
- Paralysis
- Relocation Expenses
- Retraining Benefit

- Insured Person Limits and Maximum Incident Limits apply – see your Policy Wording/ Schedule for details.
- Age limits – 16 to 80.
- See your Policy Wording/Schedule for details of your selected level of benefits.
- See your Policy Schedule for details of your selected operative time.
- Accumulation limits apply for
  - passengers travelling in the same aircraft.
  - terrorism.
  - war.
  - any other incident.
- Non employee benefits are restricted, please refer to the Policy Wording for details.

##### The Policy does not cover:

- Committing or attempting to commit suicide or as a result of a self inflicted injury.
- Illness or disease (not resulting from bodily injury) following an accident.
- Any naturally occurring condition or degenerative process, or any gradually operative cause.
- Post traumatic stress disorder or any psychological or psychiatric condition (not resulting from bodily injury following an accident).
- Radioactive contamination whether arising directly or indirectly.
- Terrorism occasioned by any Nuclear Chemical or Biological Cause or War.
- Engaging in flying of any kind other than as a passenger.

#### Loss of Liquor Licence Insurance

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

- |   |  |
|---|--|
| <ul style="list-style-type: none"> <li>• Section 1 covers losses/costs or expenses suffered or incurred by the Mortgagee under the Mortgage on the Premises</li> <li>• Section 2 covers loss of Gross Profit during the Indemnity Period.</li> <li>• Section 3 covers the depreciation in value of the Premises if a licence for the Premises can't be obtained.</li> </ul> | <ul style="list-style-type: none"> <li>• The cover operates in respect of the Premises Licence as specified in the Schedule and does not extend to successors of the Premises Licence.</li> <li>• Some specific causes of loss may be excluded – please see your Policy Wording/Schedule for details.</li> <li>• The Limit of Liability for each section is specified in your Schedule. Other limitation to liability apply – see your Policy Wording.</li> <li>• The maximum Indemnity Period is 12 months.</li> <li>• Cover applies for a maximum period of 12 months from the date of forfeiture, suspension or withdrawal until sale of the Premises.</li> </ul> |
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## Optional Insurances

### Features & Benefits

### Significant Exclusions or Limitations

#### Legal Expenses Insurance

Provides cover for the cost of legal expenses involved in the pursuit of legal rights in or out of court.

This is a claims made basis of cover.

Costs incurred in pursuing or defending the legal rights of your business as a result of legal proceedings relating to:

- Employment  
defence of disputes with staff over contracts of employment and alleged breaches of employment legislation.
- Prosecution  
defence of specified criminal or civil actions.
- Property  
pursuit or defence of property disputes which may cause financial loss to your business.
- Taxation  
accountancy and legal costs involved in representing your business in HM Revenue and Customs investigations.
- Data Protection  
pursuit or defence of actions under the Data Protection Act.
- Bodily injury  
pursuit of compensation for death or bodily injury to you or your directors or employees from a negligent person.
- Contract  
pursuit or defence of disputes with customers or suppliers for sale or supply of goods or services.

Extensions in cover are also included for Jury Service Allowance and Witness Attendance Allowance for up to £150 per person per day.

Some specific causes of loss may be excluded - please see your Policy Wording/Schedule for details.

- Our written consent must be obtained to pursue these actions and you must comply with all the requirements in the Policy Wording.
- If you select your own legal representative (as detailed in the Policy Wording) we will not pay fees in excess of what we would have paid our own choice of representative.
- Limits of Liability as otherwise shown in the Schedule for Any One Claim and in total for all claims in any one Period of Insurance.
- A number of Conditions apply to the insurance detailed on pages 55 to 57 of the Policy Wording.

Please note that Insured Incident 1 - Employment requires you to have sought and followed advice from our Legal Consultants using the 24 hour Helpline 0845 078 7543 quoting code 70201, before materially changing or attempting to change the particulars of an Employee's contract of employment or dismissing an Employee (whether or not be reason of redundancy). See page 54 of your Policy Wording for more information.

#### Transit Insurance

Provides All Risks cover for Goods belonging to your business.

Covers Property incidental to your business while:

- Despatched Free On Board (i.e. the seller has fulfilled his obligation to deliver goods when they have physically passed over the ships rail at the agreed port of shipment).
- Despatched by Post, Rail or Road Carrier.
- In the custody of your travellers or Agents.
- In any vehicle owned by, or operated by you.

- Cover is limited to Great Britain, Northern Ireland, the Channel Islands and the Isle of Man.
- Some specific causes of damage may be excluded – please see your Policy Wording/ Schedule for details.
- Some specific types of property may be excluded – please see your Policy Wording/ Schedule for details.
- Vehicle security requirements may apply – please see your Policy Wording/Schedule for details.
- If the value of the property exceeds the limit of liability, your claim may be reduced.
- Excludes loss of data.
- Riot and Civil Commotion in Northern Ireland is excluded.
- Terrorism is excluded.

#### Deterioration of Stock Insurance

Provides cover for Loss or Damage to Refrigerated Stock.

Covers loss or damage to chilled or frozen stock caused by a rise or fall in temperature, or by refrigerant fumes.

- Cover is excluded in respect of machines exceeding 15 years of age.
- Some specific causes of damage may be excluded – please see your Policy Wording/ Schedule for details.
- If the Sum Insured on stock is lower than the value of the property, your claim may be reduced.
- Loss of data is excluded.
- Terrorism is excluded.
- Riot and Civil Commotion in Northern Ireland is excluded.

# Important Information

## Your Right to Cancel

You may cancel your policy by giving us 30 days notice in writing. You will be entitled to a proportionate return of premium unless a claim has been made in the current period of insurance.

## Our Right to Cancel

We may cancel this policy by giving you 30 days notice in writing to your last known address. You will be entitled to a proportionate return of premium unless a claim has been made in the current period of insurance.

## Making a Claim

Should you wish to make a claim under your policy please call our claims department on 01624 645900 as soon as possible. You must give us any information or help that we may reasonably ask for. You must not settle, reject, negotiate or agree to pay any claim without our written permission. Full details of how to claim are included in the policy document.

## Our Complaints Procedure

We aim to give customers a high standard of service at all times. If you are unhappy with the service provided for any reason or have cause for complaint, you should initially raise your concerns with your usual business contact. They will tell you what they will do to resolve your concerns and how long it will take. In the unlikely event that you remain dissatisfied and wish to make a complaint, you should write to:

The Managing Director  
Intact Insurance Isle of Man Limited  
P.O. Box 27  
Jubilee Buildings  
1 Victoria Street  
Douglas  
Isle of Man  
IM99 1BF

If you are still dissatisfied, you can ask the Financial Services Ombudsman to review your case. The FSO can be contacted as follows:

E-Mail Address: [ombudsman@iomoft.gov.im](mailto:ombudsman@iomoft.gov.im)  
Telephone Number: 01624 686500

## Your rights

Your rights as a customer to take legal action remain unaffected by the existence or use of any complaint procedures referred to above.

## Economic, Financial or Trade Sanctions

Intact Insurance Isle of Man Limited is unable to provide insurance in circumstances where to do so would be in breach of any financial or trade sanctions imposed by the United Nations or any government, governmental or judicial body or regulatory agency. Full details will be provided in your policy documentation where applicable.

## Premiums and Payments

Premiums are inclusive of Insurance Premium Tax where applicable. You may pay for your policy annually or, for some policy contracts, by monthly instalments. You may be able to pay annual premiums by direct debit, credit/debit card or by cheque. Monthly instalments can only be paid by direct debit.

## Renewing your policy

Shortly before each policy renewal date we will tell you the premium and terms & conditions that will apply for the following year. If you wish to change or cancel the cover you need to tell us before the renewal date.

If you pay by direct debit we will renew the policy automatically and continue collecting premiums unless you notify us that you wish to cancel the policy.

If you pay by cheque or credit / debit card, you must submit a further payment if you wish to renew the policy. You may cancel the policy after the renewal date and receive a refund of any premiums paid, as described in "Your Right to Cancel" above.

## Law and language applicable to the policy

Both you and we may choose the law which applies to this contract. However, unless you and we agree otherwise, the law which applies is the law applicable in the part of the United Kingdom, Channel Islands or the Isle of Man in which you are based. Full details will be provided in your policy documentation.

The language used in this policy and any communications relating to it will be English.

## Who regulates us?

Intact Insurance Isle of Man Limited is authorised and regulated by the Isle of Man Financial Services Authority. Our registration number is 007.

