



**Please read this document carefully**

This is a summary of the cover provided by the Office Combined policy. It contains references to the key features and benefits of the policy, as well as references to significant or unusual exclusions and limitations. It does not contain the full policy definitions, terms, exclusions and conditions and it is important that you read these fully before making any decision about your business insurance. These can be found in the policy document, a copy of which is available from your insurance broker.

**Aims of the policy**

This policy is intended to provide you with protection against some of the risks you face. We aim to ensure that the critical risks you are exposed to are covered by this policy and that you receive adequate financial compensation following an insured event taking place.

**Your commitment**

You need to ensure that you are able to maintain the required premiums so that the cover can be continuous. You also need to ensure that the information you give us regarding your activities, circumstances and nature of risk is accurate and regularly reviewed so that, in the event of a claim, you still have adequate and valid insurance cover.

The policy is issued for a 12 month period unless you request otherwise. You should review your sums insured on a regular basis as inadequate sums insured could adversely affect any claim.

**Our obligations**

We undertake to provide cover to you according to the terms of the policy schedule and the accompanying policy document. Please make careful note of the exclusions, conditions and limits of cover, so that you are clear about what you might expect in the event of a claim.

**Cover under this policy is subject to specific limits and excesses. Please refer to your broker for full details.**

**iQuote**

Pearl Assurance House, 15/17 Waterloo Road, Wolverhampton, WV1 4DJ  
T: 0845 6017900 F: 020 7984 8501  
[www.myiquote.co.uk](http://www.myiquote.co.uk)  
Authorised and regulated by the Financial Services Authority

# Section 1

## Property Damage

### All Risks

#### The Cover

**This Section provides cover for business assets such as buildings, contents, stock in trade and rent. Cover is provided on an All Risks basis.**

Perils include damage caused by:

Fire  
Lightning  
Explosion  
Earthquake  
Storm  
Flood  
Theft  
Escape of water  
Impact by road vehicles or animals  
Accidental loss  
Impact by aircraft or other aerial devices  
Riot  
Civil commotion  
Strikers  
Locked out workers  
Persons taking part in labour disturbances  
Malicious persons other than thieves

#### Extensions

Additional costs to maintain the premises following damage. The maximum cover granted by this extension shall not exceed £5,000 or 5% of the sum insured, whichever is the lesser

Additions, alterations and improvements to the premises. The maximum cover granted by this extension shall not exceed £250,000 or 10% of the sum insured, whichever is the lesser

Replacement of locks up to a limit of £1,000

Damage to car parks, yards, roadways up to £1,000

Costs in cleaning drains, gutters etc following damage up to a limit of £2,500

Damage to landscaped grounds up to a limit of £5,000

Charges related to loss of metered water following damage up to a limit of £2,500

Stock and contents at trade exhibitions up to a limit of £2,500

Additional costs for complying with European Union legislation or public authority regulations during reinstatement of property following damage

Damage to utility cables and pipes

Contents temporarily removed from the premises up to a limit of 15% of the relevant sum insured

Temporary removal of computer systems' records up to a limit of 10% of the sum insured for such items

Temporary removal of documents up to a limit of 10% of the sum insured for such items

The cost of temporary repairs following damage

Tracing any leak and repairing damage following escape of water or leakage from a fuel tank up to a limit of £5,000

Breakage of glass, sanitary fittings, frames, framework, boarding up and damage to goods displayed (to a limit of £1,000)

15% uplift applies to the Declared Value of buildings and contents

#### Conditions

All fire extinguishing appliances must be maintained in efficient working order

All stock stored below ground level must be on racking that is not less than 150mm above the floor

All flat felted roofs and guttering must be inspected and maintained regularly where over 10 years in age

#### Exclusions

Damage caused by latent defect, defective design or materials, gradual deterioration, wear and tear

Explosion of a steam-pressured boiler

Damage caused by corrosion, rust, wet or dry rot etc

Damage caused by mechanical or electrical breakdown

Damage caused by theft of property in the open or outbuildings

Subsidence or normal settlement of new structures

Fraud or dishonesty on the part of the Insured

Unexplained disappearance

Erasure or distortion of information on computer systems or other records

Damage caused by weather to movable property in the open, including fences and gates

Damage by fire following any process involving the application of heat

Damage resulting from contents undergoing any process of production, packing etc

Damage to unoccupied buildings caused by escape of water or malicious persons

## **Section 2**

### **Business Interruption**

#### **All Risks**

#### **The Cover**

This Section provides insurance for losses caused by interruption to your business following damage or loss to insured property where that property is covered under Section 1. The perils covered in this Section are similar to those covered in Section 1.

Cover is available for:

Income

Additional expenditure

Outstanding debit balances

Loss of rent receivable

#### **Extensions**

There are a number of optional cover extensions available on request. These include loss resulting from:

Denial of access

Disease, infestation and defective sanitation

Public utilities

Suppliers and customers extensions

#### **Conditions**

If the business is wound up or carried on by a liquidator, cover provided by this section will cease

Following a loss the Insured must take all reasonable action to avoid any interruption to the business

#### **Exclusions**

The exclusions for this section are broadly in line with Section 1

## **Section 3**

### **Specified Business Equipment**

#### **All Risks**

#### **The Cover**

This Section provides All Risks cover for goods and business equipment specified by the Insured.

#### **Excluded Property**

Stock in trade

Glass, china, earthenware, marble or other fragile or brittle articles

Moveable property in the open where damage arises as a result of wind, rain, hail, sleet, snow, flood or dust

Property whilst it is operational or being worked upon

Computer systems' records

#### **Excluded Causes**

Damage caused by latent defect, defective design or materials, gradual deterioration, wear and tear

Damage caused by mechanical or electrical breakdown

Loss from unattended vehicles

Fraud or dishonesty on the part of the Insured

Unexplained disappearance

Damage caused by any process of fitting, testing, servicing, repair, renovation or adjustment

## Section 4

### Money and Personal Accident Assault

#### A - Money

##### The Cover

This Section provides cover for loss of money, including non negotiable instruments such as crossed cheques, up to specified limits as well as the cost of repair or replacement of safes, tills and the like if damaged as a result of theft. This Section extends to include credit cards.

	Limit of Liability
Money is covered while:	
At the insured premises during business hours	£5,000
In transit or night safe	£5,000
In an insured agreed locked safe	£1,500
In the premises outside business hours not in a locked safe	£250
The personal custody of the insured or an authorised person	£500
In any machine operated by coins, bank notes or credit cards	£500

Please refer to your broker for details of specific limits

##### Conditions

Outside business hours tills must be left open and empty  
Money in transit must be accompanied by able bodied persons

##### Exclusions

Fraud, unless reported within 7 days  
Unexplained shortages  
Loss from unattended vehicle  
Loss from coin operated machines  
Loss of money while in the control of a security company unless agreed by Brit Insurance

#### B - Personal Accident Assault

##### The Cover

This Section covers injury to an insured person as a result of an assault in the course of their duties up to limits specified in the policy, any medical expenses to specified limits and damage to clothing up to £250 any one loss.

##### Conditions

Following injury the injured person must be under medical care  
Brit Insurance must be notified of a claim within 7 days  
Benefits shall only be paid upon production of medical evidence

##### Exclusions

Any person under 16 or over 65  
Any injury arising out of a pre-existing condition  
Any naturally occurring condition or degenerative process

## Section 5

### Goods in Transit

##### The Cover

This Section covers loss or damage to specified goods whilst in transit.

##### Extensions

Costs incurred in removing or reloading insured goods, removing debris of such insured goods and dismantling of insured goods  
Clothing and personal effects to a limit of £250 any one occurrence  
Tools and travellers samples up to £250

##### Conditions

All windows and doors must be closed and locked in unattended vehicles  
Vehicles left loaded overnight must be in a locked or supervised garage  
Any claim must be supported by proof of dispatch

## Section 5

### Goods in Transit continued

#### Exclusions

High value and dangerous property  
Defective packaging  
Variation in temperature  
Delay  
Inadequate documentation  
Shortages or unexplained disappearance  
Theft from open backed/soft sided or soft topped vehicles  
Employee dishonesty  
Inadequate packaging

## Section 6

### Terrorism

#### The Cover

**This Section covers damage caused by Acts of Terrorism, certified as such by Her Majesty's Government or Her Majesty's Treasury.**

Property and loss insured is the same as that detailed under:

Section 1 - Property Damage  
Section 2 - Business Interruption (Consequential Loss as detailed under Section 2)  
Section 3 - All Risks Specified Property

#### Conditions

No long term agreement is allowed  
There can be no adjustment of premiums based on end-of-year declarations  
Cover only applies for premises in England, Wales or Scotland

#### Exclusions

Chemical, biological or radioactive contamination  
Riot, civil commotion, war, invasion, acts of foreign enemies  
Claims arising from marine, aviation transit and motor policies  
Electrical, digital or cyber risks

## Section 7

### Employers' Liability

#### The Cover

This Section covers legal liability for damages and claimants costs in respect of any person employed arising out of and in the course of their employment, as well as legal costs incurred with the written consent of Brit Insurance.

#### Extensions

Cover under this Section includes Unsatisfied Court Judgements, Health and Safety at Work legal defence costs and compensation for court attendance

#### Exclusions

Road traffic legislation  
Offshore work  
Medical and repatriation costs

## Section 8 Public Liability

### The Cover

This Section covers legal liability for damages and costs in respect of accidental injury to person, accidental damage to property or accidental nuisance occurring in connection with the business of the insured as well as legal costs incurred with the written consent of Brit Insurance.

### Extensions

Cross liabilities if the insured comprises more than one party all shall be indemnified

Contingent motor liability

Overseas personal liability if insured is temporarily outside Great Britain, Northern Ireland, the Channel Islands or the Isle of Man

Legal liability for damages, costs and expenses arising from Section 13 of the Data Protection Act

Legal liability incurred by virtue of Section 3 of the Defective Premises Act 1972

If the insured is carrying out a contract on behalf of a principal, cover extends to include the principal

Wrongful arrest cover up to £50,000

### Exclusions

Any loss resulting from pollution contamination

Any loss resulting from the use of mechanically propelled vehicles

Any loss resulting from the use of any vessel or craft

Property in the care, custody or control of the insured

Offshore work

## Section 9 Products Liability

### The Cover

This Section covers legal liability for damages and claimant's costs and expenses in respect of costs and expenses for accidental injury or accidental damage to property caused by any product as well as legal costs incurred with the written consent of Brit Insurance. This is limited to the selling of the Insureds own furniture (excluding electrical and computer equipment), promotional material, merchandise or souvenirs.

### Extensions

Cover under this Section also includes cover for defence of proceedings brought in respect of the Consumer Protection Act and the Food Safety Act arising out of the business, Health and Safety at Work legal defence costs and compensation for court attendance

### Exclusions

Loss due to product recall, removal, repair, alteration, reconditioning, replacement or reinstatement

Loss arising from any product or component thereof which is used in any craft designed to travel through the air or space or in the safety or navigation equipment of marine craft

Pollution contamination

## Sections 7, 8 and 9

### Additional Exclusions to Sections 7, 8 and 9

Any loss as a result of radioactive contamination

Punitive and exemplary damages

Fines, liquidated damages, penalty clauses and performance warranties

Defamation

Any loss arising from advice, design or specification for a fee

Any loss resulting from breach of employment contract, defamation, discrimination etc

Any loss resulting from inhalation of asbestos

Any loss resulting from pollution for operations located within the USA or Canada

War

North American companies

# Section 10

## Legal Expenses

### The Cover

**This Section covers, subject to specific limits, legal expenses for all insuring clauses stated below except for tax protection where cover is for professional expenses. In addition awards of compensation are covered under employment disputes and compensation awards are covered under data protection. Cover is only in respect of claims arising from your business activity.**

Employment Disputes - The defence of disputes with an employee. Excluding those falling within the scope of Transfer of Undertakings Regulations 1981 or the Acquired Rights Directive

Health and Safety - appeals under the Health and Safety at Work Act or the Food Safety Act 1990 excluding claims arising from the use or ownership of a motor vehicle

Criminal Prosecution - The defence of a prosecution, excluding claims arising from ownership or possession of a motor vehicle, investigations by HM Revenue & Customs, allegations involving assault, violence or dishonesty, malicious falsehood, the manufacture dealing or use of alcohol, drugs, indecent or obscene material, illegal immigration, and offences under the Proceeds of Crime Act 2002 (money laundering)

Property Disputes - The pursuit or defence of disputes relating to property owned, tenanted or occupied, excluding disputes relating to mining, subsidence, non payment or review of rent or service charges, planning consents or the renewal of a lease or contract

Data Protection - The defence of a breach or an appeal in connection with the Data Protection Act 1998

Tax Protection - Investigations by HM Revenue & Customs, excluding any investigation or aspect enquiry by the Special Compliance Offices, the Special Investigation Section or the National Investigation Services, taxes fines or interest, any investigation undertaken prior to the commencement of the policy or any claim where following the submission of returns or accounts HM Revenue & Customs levy a penalty or claim for interest or which contain negligent misstatements

Personal Injury - The pursuit of claims against a third party excluding an injury sustained at the Insured's premises

Brit Advisory Service - The policy provides a free telephone legal and taxation advisory service which is available 24 hours a day 365 days of the year

### Conditions

Claims must be notified during the period of insurance in accordance with policy conditions

The claims administrators consent must be obtained in writing before any legal expenses or professional expenses are incurred

You must obtain the advice of the Brit Advisory Service and follow the procedure to be adopted with due diligence in accordance with the requirements as stated in the policy wording for employment disputes

All conditions in respect of the conduct of a claim as stated in the policy must be adhered to

### Exclusions

The defence of civil legal proceedings connected with death, injury or degenerative process, loss destruction or damage to property of a third party and breach of professional duty

Claims arising from the use of intellectual property

Claims arising from defamation

Claims outside the policy territorial limits

Any claim in connection with any cause event or circumstance occurring prior to or existing at the inception of the policy

Fines, damages or other penalty imposed by a court or tribunal

Any claim covered under another policy

Any claim resulting from disregard to take all reasonable steps to avoid and prevent claims or legal proceedings

Costs awarded by a court of criminal jurisdiction following a conviction

Any disputes involving statutory charges

Any dispute between the insured and any parent, subsidiary or associated company or partner

Any dispute between the insured the claims administrator or appointed representative

Any payments in connection with a judicial review or reference to the European Court of Justice.

Any claim or legal proceedings in connection with war, insurrection or a weapon of mass destruction

Any claim in connection with terrorist action

Any claim in connection with pollution or contamination

# Section 11

## Computer Breakdown

### The Cover

**This Section covers the costs and expenses to repair, re-set or re-instate items of Computer Equipment following Breakdown by a sudden and unforeseen cause. In the event of Breakdown of Computer Equipment, the policy will cover the costs and expenses to recompile or repurchase Software, Programmes or data from other records.**

### Conditions

In the event of Breakdown the Insurers will pay the cost of repairing, re-setting or replacing the Computer Equipment

The Computer Equipment must be the subject of a maintenance, rental, hire or lease agreement that provides a minimum service of on-call or remedial and/or corrective maintenance

The Computer Equipment must be maintained in an efficient condition and all reasonable precautions are taken to prevent physical loss or destruction of or damage. Back-ups of Software, Programmes and data are to be made every 24 hours and stored at a separate location

### Exclusions

Loss caused by its Breakdown or derangement before completion of testing or commissioning

Loss arising from Computer Equipment that is prototype, experimental or untried

Wear, tear, gradual deterioration, scratching, denting, rust and oxidation, damp and mildew

Wilful act or wilful neglect of the insured

Loss arising from the use of Software where development has not been finalised, not passed testing procedures or has not been successfully proven

Loss arising from programming errors or design defects in Software

Loss arising from the failure of the Insured to comply with the manufacturers' storage recommendations

Value to the Insured of data stored on the Computer Equipment

Consequential loss except as expressly provided for

Loss, destruction or damage of consumables and auxiliary materials such as toner, coolant, films and type face carriers

Loss, destruction or damage to light sources, fuses, non-rechargeable batteries, filters, cutters, bits, tools and items which require periodic replacement

Loss arising from the failure or fluctuation of the electricity supply

Loss arising as a result of the failure of any telecommunications system

Professional or other fees incurred in making a claim

Loss, destruction or damage arising as a result of the cleaning, servicing or repair of the Computer Equipment

# Section 12

## Fidelity Guarantee

### The Cover

**This Section covers loss of Money or other goods which the Insured are legally responsible through any dishonest, fraudulent or criminal act of any Employee whether committed by the Employee alone or in collusion with other persons.**

### Exclusions

Loss brought about by an Employee who, to the knowledge of the Insured, has committed any dishonest or fraudulent act

Acts of any Employees of any firm whom the Insured merges with or acquires unless the Insurers have signified their acceptance

Loss of interest or consequential loss of any kind

Loss caused by any act of any Employee committed prior to the inception of this Insurance

Any unexplained shortages

### Conditions

Insurers will pay auditors and professional fees incurred for the purpose of submitting and quantifying a loss

Cover is provided where a loss is alleged to have been caused by fraud, dishonesty or a criminal act of an employee(s) and person(s) concerned cannot be identified, but the loss is otherwise a valid claim

All money held by the insured on behalf of the employee, in respect of whom a claim is made, is deducted from the amount of the loss before a claim is made

Stock in trade and relative takings shall be checked monthly, independently of the person responsible for them

All monies shall be accounted for by employees who are independent of the responsibility for handling and receiving such money, within seven days of receipt

All employees are to be instructed as to their duties or responsibilities in respect of the system of check and supervision and the following system of check and supervision procedures must be adhered to (other procedures may be agreed in writing):

Obtain satisfactory written references for all employees direct from the previous employer in confirmation of the honesty where responsibility for money stock and/or accounts over the last 3 years

Cheque must be signed by two authorised signatories where the amount exceeds £10,000

General accounting checks will be undertaken (in line with the policy wording)

Every Employee is required to take an uninterrupted holiday of at least two weeks duration in any period of twelve months during which he or she performs no duties and is absent from his or her place of business

# Section 13

## Group Personal Accident Occupation Only

### The Cover

**This Section covers bodily injury in the course of employment occurring anywhere within the geographical limits and during the period of insurance to any employee, who is under a contract and as stated in the schedule, we will pay the Insured or the executors or administrators, according to the schedule of compensation detailed in the policy.**

### Schedule of Compensation

Item 1	Death, Permanent Total Disablement or Permanent Loss of Sight and/or Loss of Limbs:	£10,000 for any one Insured Person.
Item 2	Temporary Partial Disablement:	£100 per week for a maximum of 104 weeks for any single Disablement covered.
Item 3	Temporary Total Disablement:	£100 per week for a maximum of 104 weeks for any single Disablement covered.
Item 4	Medical expenses Person following an Accident:	up to 15% of the total amount of any claim admitted under Item 2 or 3 above.

### Exclusions

War, invasion, acts of foreign enemies, rebellion, revolution, insurrection or military or usurped power

Engaging in or taking part in naval, military or air force service or operations, winter sports, skin diving, rock climbing, mountaineering, potholing, parachuting, hunting on horseback, or driving/riding in any kind of race, or driving/riding on motor cycles or scooters other than mopeds

Engaging in Air Travel, except as a passenger in a properly licensed aircraft operated by a commercial air carrier

Suicide, attempted suicide, intentional self-injury or insanity

Deliberate exposure to exceptional danger (except in an attempt to save human life), or their own criminal act

Being under the influence of alcohol, drugs or narcotics

### Conditions

Before engaging in any occupation in which greater risk may be incurred than in that already disclosed to us, you must first notify us and obtain our written agreement (subject to the payment of such reasonable additional premiums)

Where the consequences of an accident are aggravated by any physical disability or condition which existed beforehand, the amount of compensation payable shall be that which it is reasonably considered would have been paid if it had not been so aggravated

Immediate notice must be given of any accident which causes or may cause disablement, and the individual must as early as possible place himself under the care of a duly qualified medical practitioner

Immediate notice must be given to the insurers in the event of the death resulting or alleged to result from an accident

Any fraud, mis-statement or concealment either in the proposal, in relation to any other matter affecting this insurance or in connection with any claim shall render this insurance null and void with all claims forfeited.

# General Policy Conditions and Exclusions

## General Policy Conditions

The Insured has obligation regarding the notification of any incident which may give rise to a claim

The Insured must cooperate with Brit Insurance in the event of a claim

In the event of an incident the Insured should take all practical steps to minimise any loss

Any alteration to the risk must be advised and accepted by Brit Insurance

Arbitration shall apply in the event of a dispute regarding a claim

In the event of fraud by the Insured all cover shall be void

All fire break doors shall be closed outside working hours and properly maintained

The Insured shall take all necessary precaution and reasonable care to avoid a loss

The Insured must keep all Security Alarms, Protections and Sprinklers in full working order and keep them properly maintained

The Insured shall notify Brit Insurance immediately any building becomes unoccupied

The Insured shall back up all computer records on a regular basis

The Insured must have all minimum security protections fitted in place and in use in line with the policy requirements

The Insured must adhere to all policy requirements in respect of any unoccupied premises

For full details of all conditions please refer to the policy document.

## General Policy Exclusions

Loss resulting from fungal pathogens

Loss resulting from civil commotion and actions of act by any unlawful associations occurring in Northern Ireland

Loss resulting from radioactive contamination, war, sonic boom and confiscation

Loss resulting from pollution or contamination

Loss resulting from terrorism

Loss resulting from a change in the water table

For full details of all exclusions please refer to the policy document.

# Important Information about your Policy

## Cooling Off Period

If you have not received a copy of your full terms and conditions when you purchase your insurance policy from us, you may cancel your policy within fourteen days from the date that they are received without penalty.

## Claims

In the event of a claim you should call your insurance broker in the first instance.

You can also call the Brit Claims Line on: 0800 5876713

## Complaints Procedure

We are dedicated to providing you with a high quality service and we want to ensure that we maintain this at all times. If you feel we have not offered you a first class service please write and tell us and we will do our best to resolve the problem.

In the first instance please contact your broker or agent from whom you bought your policy of insurance.

In the unlikely event you remain dissatisfied, please contact:

Complaints Team  
Brit Insurance Limited  
55 Bishopsgate  
London EC2N 3AS

Telephone: 020 7098 6509  
Fax: 020 7984 8473  
E-mail: [complaints.team@britinsurance.com](mailto:complaints.team@britinsurance.com)

In the event you wish to pursue matters further you may be able to refer your complaint to The Financial Ombudsman Service. The Financial Ombudsman Service can normally deal with complaints from private individuals and from small organisations with an annual turnover of less than £1 million.

The Financial Ombudsman Service  
South Quay Plaza  
183 Marsh Wall  
London E14 9SR

Helpline: 0845 080 1800  
Switchboard: 020 7964 1000  
Website: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if we can not meet our obligations. This depends on the type of business and circumstances of the claim.

Further information about compensation scheme arrangements is available from the FSCS by contacting:

Financial Services Compensation Scheme  
7th Floor Lloyds Chambers  
Portsooken Street  
London E1 8BN

Telephone: 020 7892 7300  
Fax: 020 7892 7301  
E-mail: [enquiries@fscs.org.uk](mailto:enquiries@fscs.org.uk)

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