



Business Combined

Summary of cover

Property damage section

'Insurance cover to protect buildings, contents, stock and other items against damage caused by an insured peril'

Cover/extension	Standard wording/limits
Wording options	All risks Specified perils (new theft peril)
Basis of settlement	Reinstatement
Day one average	Optional
Theft cover	Standard under all risks available on request for specified perils
Accidental damage to computers	Included
Architects, surveyors, legal and consulting engineers fees cover	Included
Capital additions cover	The lesser of 10% of the total of buildings and contents sums insured or £100,000
Contract price cover	Included
Contract works cover (all risks cover only)	The lesser of 10% of the buildings sums insured or £100,000 any one claim
Debris removal cover	Included
Drains clearance cover	£5,000 any one claim
Environmental protection cover	10% of the building sum insured any one claim
European community and public authorities (including undamaged property) cover	Included
Exhibition cover	£10,000 any one claim Maximum 15 days
Fire brigade charges cover	Included
Fire extinguishment expenses	£10,000 any one claim
Freezer contents cover	£5,000 any one claim

Property damage section *continued*

'Insurance cover to protect buildings, contents, stock and other items against damage caused by an insured peril'

Cover/extension	Standard wording/limits
Further investigation expenses cover	The lesser of 10% of buildings sum insured or £100,000 any one claim
Glass breakage cover	Included
Landscaped gardens	£15,000 any one period of insurance
Locks and keys cover	£5,000 any one claim
Loss reduction expenses cover	£2,500 any one period of insurance
Metered water or gas cover	£25,000 any one period of insurance
Patterns cover	£2,500 any one claim
Seasonal increase cover	Included
Seventy two hour cover	Included
Sprinkler upgrade costs cover	10% of the building sum insured any one claim
Theft damage to buildings cover	Included where theft cover provided
Theft of building fabric cover	£2,500 any one claim
Trace and access cover	£25,000 any one claim
Unauthorised use of utilities cover	£5,000 any one claim
Undamaged stock cover	£5,000 any one claim
Undamaged tenants improvements cover	£5,000 any one claim
Underground pipes and services cover	£5,000 any one claim
Unspecified storage sites cover	£5,000 any one claim

Business interruption section

'Insurance cover to protect a commercial business' income following a property damage loss'

Cover/extension	Standard wording/limits
Wording options	All risks Specified perils (new theft peril)
Declaration linked	Optional
Business interruption following accidental damage to computers	Included
Contract sites cover	£10,000 any one contract site
Denial of access cover	100% of the sum insured
Essential employees cover	£100,000 any one period of insurance
Exhibition cover	£10,000 any one claim
Exhibition expenses cover	£2,500 any one claim
Failure of selected public supplies cover (non-terminal ends)	100% of the sum insured
Fines, penalties and damages cover	£2,500 any one claim
Loss of attraction	Not included
Loss reduction expenses	£2,500 any one period of insurance
Murder, suicide or disease cover	100% of the sum insured
Patterns cover	£10,000 any one claim
Research and development costs	Not included
Theft of building fabric cover	100% of the sum insured
Transit cover	£10,000 any one claim
Unspecified customers cover	£100,000 any one claim
Unspecified suppliers and storage sites cover	£100,000 any one claim

Money and personal accident assault section

An 'All risks' cover to protect business money'

Cover/extension

Standard wording/limits

Costs incurred in the replacement of locks of any safe or strong room

Included

Damage to any carrying devices designed for the safe carriage of money

Included

Damage to any stamp franking machine

Included

Damage to clothing and personal effects

£500 for any one insured person

Fraudulent use of credit cards

Included

Non-negotiable money

Limit shown in schedule and with a separate defined term

Personal accident assault cover age limit

Included no age limit

Reimbursement of counselling costs

Up to £500

Employers liability section

'Insurance protection in respect of legal liability for bodily injury to employees'

Cover/extension	Standard wording/limits
Variable cover limits	Up to £25,000,000 any one event
Insuring clause	Causation basis
Claim costs	Includes own defence costs and claimants costs
Additional business activities cover	Wide cover for activities of the business
Compensation for court attendance cover	£500 per day for each day for any director, partner or employed person
Manslaughter costs cover	Standard limit of indemnity £1,000,000 any one period of insurance – variable
Overseas employees	Covers overseas employees working for the UK company for claims brought under UK law
Safety legislation costs	Standard limit of indemnity £1,000,000 any one period of insurance – variable
Terrorist act	Limit of indemnity £5,000,000

Public and products liability section

'Insurance protection in respect of legal liability for injury to third parties or for damage to their property'

Cover/extension	Standard wording/limits
Variable cover limits	Up to £10,000,000
Insuring clause	Insuring clause non-accidental basis
Personal injury	Extended definition in addition to 'death, bodily injury, illness or disease'
Claim costs	Own defence costs and claimants costs in addition to limit of indemnity
Additional business activities cover	Wide cover for activities of the business
Compensation for court attendance cover	£500 per day for each day for any director, partner or employed person
Contingent motor liabilities cover	Included and extends to the use of motor vehicle within the European Union
Cross liabilities cover	Included and incorporates member to member cover
Data protection cover	Standard limit of indemnity £1,000,000 any one period of insurance – variable
Environmental clean up cover	Standard limit of indemnity £100,000 any one period of insurance – variable
Manslaughter costs cover	Standard limit of indemnity £1,000,000 any one period of insurance – variable
Property in your care cover	Cover for <ul style="list-style-type: none"> • Leased or rented premises • Property temporarily occupied for carrying out work • Visitors or employees property
Safety legislation costs	Standard limit of indemnity £1,000,000 any one period of insurance – variable
Terrorist act	Standard limit of indemnity £2,000,000 any one period of insurance – variable
Legionellosis	Included subject to precautions condition
Design, advice, etc.	Included unless for a fee
Sub-contractors	Included subject to insurance check condition
Hot works	Included subject to precautions condition

Selected all risks section

'An 'All risks' cover to protect specific items in the United Kingdom and optionally elsewhere'

Cover/extension	Standard wording/limits
Cover available at own premises	On request
Cover available for anywhere in the United Kingdom	On request
Cover available for anywhere in the European Union	On request
Cover available worldwide	On request

Goods in transit section

'Insurance to protect property whilst in transit either in own vehicles or being carried by a third party'

Cover/extension	Standard wording/limits
Additional expenses cover	Limit £10,000 any one claim
Demonstration or approval cover	Up to consignment limit
Electronic equipment cover	Limit £500 any one claim
Incoming goods cover	Included if responsibility to insure
Packers premises cover	Up to consignment limit
Personal effects cover	Limit £500 any one claim
Ropes and sheets cover	Limit £500 any one claim
Travellers samples cover	Up to consignment limit
Exports cover (FOB)	30 days cover for temporary storage

Theft by employee section

'Insurance protection against loss of money or property due to employee dishonesty or acts of fraud'

Cover/extension	Standard wording/limits
Discovery period	24 months
Previous insurance 'interlocking' clause	Included
Reinstatement of electronic data cover	Included
Minimum standards of control	Specified within the wording

Commercial legal expenses section

'Insurance against exposure to professional legal expenses in connection with a variety of events with the provision of legal advice'

Cover/extension	Standard wording/limits
Contract disputes	Optional
Employment disputes	Included
Criminal prosecution	Included
Property disputes	Included
Data protection	Included
Tax protection and VAT disputes	Included
Statutory licence	Included
Jury service allowance cover	£100 per day, maximum £1000

Financial loss liability section

‘Insurance protection against legal liability for third party financial loss arising out of a defect in or the unsuitability of products or services’

Cover/extension	Standard wording/limits
Variable cover limits	Up to £2,000,000
Insuring clause	Claims made including notification of circumstances
Contractual liability	Includes cover under implied terms of contract – not restricted to tort

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