



Business Combined

Summary of cover

Property damage section

'Insurance cover to protect buildings, contents, stock and other items against damage'

Cover/extension	Standard wording/limits
Wording options	All risks or Specified perils
Basis of settlement	Reinstatement /indemnity
Day one average	Optional
Theft cover	Standard under All risks and available on request for Specified perils
Accidental damage to computers	Included within All Risks cover
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
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
Further investigation expenses cover	The lesser of 10% of buildings sum insured or £100,000 any one claim

Property damage section *continued*

'Insurance cover to protect buildings, contents, stock and other items against damage'

Cover/extension	Standard wording/limits
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
Munitions of war cover	Included
Patterns cover	£2,500 any one claim
Public authorities (including undamaged property) cover	Included
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 or Specified perils
Declaration linked	Optional
Business interruption following accidental damage to computers	Included within All risks cover
Contract sites cover	£10,000 any one contract site
Denial of access cover	£1,000,000 any one period of insurance or the percentage shown on the schedule (whichever is lower)
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)	25% of the sum insured or £1,000,000 any one period of insurance whichever is lower
Fines, penalties and damages cover	£2,500 any one claim
Loss of attraction	Optional
Loss reduction expenses	£2,500 any one period of insurance
Munitions of war cover	Included
Murder, suicide or disease cover	25% of the sum insured or £25,000 any one period of insurance whichever is lower
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

Computer insurance section

'Cover for breakdown and damage to computer equipment including options for increased cost of working and reinstatement of data'

Cover/extension	Standard wording/limits
Accidental discharge of gas floodings systems	£100,000 any one period of insurance
Damage including breakdown to computer equipment	Included
Debris removal	£50,000 or 10% of the sum insured
Denial of access to computer equipment	£25,000 any one period of insurance
Expediting costs cover	£50,000 or 50% of sum insured
Extra hire costs cover	£25,000 any one period of insurance
Fire brigade charges cover	£50,000 any one claim
Incompatibility of records cover	£100,000 or 50% of sum insured
Portable computer cover	Optional

Computer insurance section *continued*

Recovery of hardware cover	£10,000 any one period of insurance
Reinstatement of data	Optional
Research and development costs	£25,000 or the sum insured
Security guard costs cover	£25,000 any one period of insurance
Temporary removal cover	£100,000 any one claim
Trace and access	£25,000 any one claim
Waste directive cover	£100,000 any one claim

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
Automatic acquisitions cover	Provides automatic cover for any newly acquired or newly formed subsidiary companies
Compensation for court attendance cover	£500 per day for each day for any director, partner, officer or employed person
Data protection cover	Standard limit of indemnity £1,000,000 any one period of insurance - variable
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
Unsatisfied court judgments cover	Will pay the amount of damages awarded to an employed person within a UK court if the award remains unpaid after 6 months

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	Non-accidental Occurrence 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
Advertising liability cover	Provides cover for libel, slander, defamation and infringements of copyright in any advertisement, publicity, article, broadcast communicated
Automatic acquisitions cover	Provides automatic cover for any newly acquired or newly formed subsidiary companies
Compensation for court attendance cover	£500 per day for each day for any director, partner, officer or employed person
Contingent motor liabilities cover	Included and extends to the use of motor vehicles within the policy territories and 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 • Premises temporarily occupied for carrying out work • Visitors or employees property while on your premises
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

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
Automatic acquisitions cover	Provides automatic cover for any newly acquired or newly formed subsidiary companies
Contractual liability	Includes cover under implied terms of contract – not restricted to tort

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
Exports cover (FOB)	30 days cover for temporary storage
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

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

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
Variable cover limits	Up to £250,000 per claim and £1,000,000 any one period of insurance
Contract disputes	Optional
Criminal prosecution	Included
Data protection	Included
Employment disputes	Included
Jury service allowance cover	£100 per day, maximum £1000
Personal injury	Included
Property disputes	Included
Statutory licence	Included
Tax protection and VAT disputes	Included

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