

Commercial Combined Policy Summary



February 2020 Edition

This document is a summary of the insurance cover provided by the Commercial Combined policy and, as such, it does not contain the full terms and conditions of your insurance policy. You can find the full terms and conditions of the product in the policy document. This summary is provided to you for information purposes only and does not form part of your insurance contract.

The maximum amount Insurers will pay in the event of a claim is the Sum Insured or Limit shown within your Policy Wording or Policy Schedule.

Section 1 - Buildings and Contents			
Cover Features and Benefits	Standard Cover	Optional Cover	Significant Exclusions and Limitations
All Risks cover – subject to certain exclusions	✓		Fire precautions and minimum security conditions
Subsidence cover		✓	
Replacement values on Buildings and Contents (including debris removal, architects and surveyors' fees and the costs incurred in complying with EEC and public authority requirements)	✓		Theft not involving entry to or exit from the premises by forcible and violent means
Stock on market value basis	✓		Bursting of non domestic steam boilers
Buildings maximum liability		£3,000,000	
Contents and Stock maximum liability	£3,000,000		Gradually operating causes eg rust, rot, corrosion and gradual pollution
Wines and spirits inner limit	£2,000	Increased limits available	
Directors, partners, employees, customers and visitors personal effects	£1,000 per person		Mechanical or electrical breakdown of machinery
Automatic reinstatement of Sum Insured following a loss	✓		
Damage to cables, drains and underground pipes, car parks, tanks, pavements, CCTV, aerials and alarm equipment	✓		Faulty or defective workmanship/operator error/a production process
Cover for tracing and making good leaking underground pipes, drains and cables	✓		
Refilling fire extinguishing appliances and replacing sprinkler heads following loss	✓		
Undamaged Tenants Improvements	£10,000		
Undamaged Stock	£10,000		
Involuntary Betterment	£100,000		

Cover Features and Benefits	Standard Cover	Optional Cover	Significant Exclusions and Limitations
Automatic cover for newly acquired or built buildings and extensions/additions/improvements to existing buildings and/or machinery	10% of the declared values up to £500,000		Insured must give particulars as soon as practicable and pay any additional premium that may be due
Environmental Protection rebuilding costs	10% of the buildings declared value		
Loss Reduction Expenses	£10,000		In any one period of insurance
Patterns, Moulds, Tools, Designs at other premises	£2,500		Territorial limits apply
Loss of Money: - Premises during business hours, in transit and in a bank night safe - Premises out of business hours in safe - Premises out of business hours out of safe - Business owners or authorised employees residence - Crossed cheques and non negotiable money	£5,000 £2,000 £500 £500 unlimited		Money in transit limited to £2,500 per person Fraud or dishonesty not discovered within 14 days Loss from unattended motor vehicles
Assault to employees following robbery or attempted robbery: - Death - Total loss or permanent and total loss of use of one or more limbs or eyes - Other permanent total disablement - Temporary total disablement - Temporary partial disablement - Medical expenses - Professional counselling - Damaged clothing and personal effects	£25,000 £25,000 £25,000 £100 per week £25 per week £250 £1,000 £500		Age limits 16 – 70 Maximum compensation for one incident one person £26,500 Any premises incorporating a Post Office Temporary disablement benefits payable for up to two years
Loss of freezer contents due to change in temperature or escape of refrigerant/fumes		✓	Excludes 20% of any loss where cabinet is over 10 years old
Loss of oil and metered water	£10,000		
Loss or damage to Stock and Contents whilst at exhibitions	£50,000		For up to 15 days at exhibitions in Great Britain, Northern Ireland, Channel Islands or the Isle of Man
Replacement locks and keys following theft	£1,000		Limit £25,000 in any one period of insurance
Damage to landscaped gardens caused by Emergency Services	✓		
Theft by employees		£10,000 in any period of insurance	Checks and precautions requirement
Accidental breakage of fixed glass and sanitaryware	✓		Inner limits apply to extensions of cover
Use of electricity gas or water by persons taking unauthorised possession of the Premises	£25,000		Premises must be inspected weekly by the insured
Theft damage to buildings	✓		
Terrorism		✓	

Section 2 - Business Interruption

Cover Features and Benefits	Standard Cover	Optional Cover	Significant Exclusions and Limitations
Loss of business income resulting from damage covered under Buildings and Contents	£3,000,000 up to a 12 month period	Up to a 24 month period Up to a 36 month period	Fire precautions and minimum security conditions Theft not involving entry to or exit from the Premises by forcible and violent means
Cover for outstanding debts where business accounts are lost due to damage as defined above	£10,000	Increased limit available	Bursting of non domestic steam boilers Gradually operating causes eg rust, rot, corrosion and gradual pollution
Automatic reinstatement of Sum Insured following a loss	✓		Mechanical or electrical breakdown of machinery
Loss of income as a result of damage at suppliers or customers premises	£200,000		
Loss of income as a result of damage at Public Utility Suppliers premises	✓		
Loss of Income as a result of accidental failure of Public Utility Supplies and telecommunications to the premises	£100,000		Failure must be for at least 12 hours Deliberate act of an authority
Loss of income resulting from prevention of access to premises as a result of damage to other premises in the vicinity	✓		
Loss of income following damage to: - Property stored away from insured's premises - Goods in transit - Property at contract sites - Deeds documents manuscripts whilst temporarily removed - Property other than stock whilst temporarily removed for cleaning repair renovation or similar purpose	£200,000		Property must be within Great Britain, Northern Ireland, Channel Islands and the Isle of Man
Loss of income following closure of the premises on the advice of a Public Authority due to pollution of a beach or waterway	£25,000		Within 25 mile radius of the Premises
Loss of income as a result of specified human disease being manifested within a 25 mile radius of the premises and murder, suicide, food poisoning, vermin or pests in the premises and closure of the premises due to defective sanitation	✓		
Loss of business income following loss of employee as a result of death, total permanent disablement, or winning a prize on the National Lottery, Football Pools or Premium Bonds	✓		The prize must be £100,000 or more Maximum period 3 months
Terrorism		✓	

Section 3 - Selected All Risks			
Cover Features and Benefits	Standard Cover	Optional Cover	Significant Exclusions and Limitations
All Risks on specified items anywhere in Europe		Can extend to worldwide	Theft from a vehicle unless the vehicle is securely locked Theft from your own premises not involving entry or exit by forcible and violent means Gradually operating causes
Terrorism		✓	

Section 4 - Public and Products Liability			
Cover Features and Benefits	Standard Cover	Optional Cover	Significant Exclusions and Limitations
Public Liability and associated costs	£2,000,000	£5,000,000	Fines and penalties Liability for which compulsory motor insurance is required
Cover for leased or rented premises where there is not a responsibility to effect insurance for fire and other perils	✓		Liability assumed by agreement Gradual pollution
Personal Liability whilst abroad on business	✓		Damage to property in your custody, other than leased or rented premises
Indemnity to Principal	✓		Cost of remedying defects in products supplied
Member to Member Liability	✓		Products knowingly - exported to USA and Canada - will be supplied for use in or on aircraft
Legal costs in respect of prosecutions under the Health and Safety at Work etc Act 1974 or Part II Consumer Protection Act	✓		Work on aircraft/watercraft or at airports in areas with aircraft access
Compensation for Court Attendance	£250 per day per employee £500 per day per Partner/Director		Use of heat away from the insured's Premises precautions
Motor Contingent Liability	✓		Punitive exemplary aggravated additional compensatory damages awarded in USA and Canada
Legal Liability incurred under the - Defective Premises Act – Section 3 - Data Protection Act	✓ £250,000		Fear of exposure to asbestos Costs of rectifying property arising out of the presence of asbestos
Products Liability and associated costs	£2,000,000 per period of insurance	£5,000,000 per period of insurance	
Cover against financial loss not as a result of injury or loss of material property		£250,000 per period of insurance	Claim must have first been made in writing to the Insured during the period of insurance

Cover Features and Benefits	Standard Cover	Optional Cover	Significant Exclusions and Limitations
Legionellosis	✓		Subject to precautions condition
Environmental Clean Up costs	£100,000		In any one period of insurance

Section 5 - Employers Liability			
Cover Features and Benefits	Standard Cover	Optional Cover	Significant Exclusions and Limitations
Employers Liability and associated costs	£10,000,000		Fines and penalties Liability for which compulsory motor insurance is required War/Terrorism limit £5,000,000

Section 6 - Personal Accident			
Cover Features and Benefits	Standard Cover	Optional Cover	Significant Exclusions and Limitations
Personal Accident for partners, principals and directors - Accidental death - Loss of limbs, sight, speech, hearing - Permanent total disablement	£25,000 £25,000 £25,000		Hazardous activities

Section 7 - Goods in Transit			
Cover Features and Benefits	Standard Cover	Optional Cover	Significant Exclusions and Limitations
All Risks cover on Goods in Transit, subject to certain exclusions, either in own vehicles or hauliers vehicles, railway or post		Up to agreed package and consignment limits	Geographical limitations Loss resulting from delay/natural deterioration Natural deterioration of property in frozen, chilled or insulated conditions unless caused by fire, accident (but not breakdown) to the conveying vehicle, theft or attempted theft Claim must exceed £50 Losses from unattended vehicles overnight unless contained within a secure building or compound Temporary housing included whether property is on or off the means of conveyance but not when unloaded at any premises owned or rented by you

Cover Features and Benefits	Standard Cover	Optional Cover	Significant Exclusions and Limitations
The valuation of property is invoice cost or if no invoice is raised the value of property at the time of commencement of the transit		✓	
Cover from when property is lifted immediately prior to despatch or loading until arrival at destination including unloading and temporary housing		✓	
Expenses incurred in debris removal, transfer of load, resecuring etc where the Insured is responsible		✓	
Loss or damage to own tarpaulin, ropes, sheets		✓	
Drivers personal effects		£100	
Automatic reinstatement of Sum Insured following a loss		✓	

Section 9 - Legal Expenses

Cover Features and Benefits	Standard Cover	Optional Cover	Significant Exclusions and Limitations
Claims made during the Period of Insurance 24 hour, 365 days a year Legal Helpline providing support and initial advise on any legal problem whether covered by the policy or not	£100,000		Maximum limit £1,000,000 per period of insurance Fines & penalties Before any legal expenses are incurred the insured must consult the Legal Helpline to ensure that the expenses will be sanctioned
Goods or Services Contract Disputes	✓		Amount in dispute must be at least £1,000 up to £5,000 – excess £250 over £5,000 – excess £500
Employment Disputes	✓		Disputes occurring within 90 days of the first period of insurance if a warning or dispute occurred within 6 months preceding such period
Criminal Prosecution Defence	✓		Deliberate actions of the insured Where the insured has pleaded guilty
Legal Costs of Debt Recovery	✓		Amount due must be at least £250
Jury Service and Attendance Allowance	Up to £1,000 per claim		Excluding the first 5 days Maximum £50 per person per day
Protection of Statutory Licences	✓		

Cover Features and Benefits	Standard Cover	Optional Cover	Significant Exclusions and Limitations
Tax VAT PAYE and NIC Investigations	✓		Aspect enquiries Disputes where prospect of success is remote £200 Excess
Disputes with Landlords	✓		An event arising in the first 3 months of the first period of insurance
Non Motor Personal Benefits <ul style="list-style-type: none"> - Personal Injury - Consumer Disputes - Home Rights - Taxation Investigations - Criminal Prosecution Defence 	£25,000		If entitled to Legal Aid Dispute amounts less than £100 Planning, tenancy agreements Incident prior to any cover £25 Excess
Motor Personal Benefits <ul style="list-style-type: none"> - Recovery of Damages following Accident - Criminal Prosecution Defence - Sale Purchase, Hire, Lease of Vehicle - Testing Service or Repair 	£25,000		If no valid licence or certificate of insurance £5,000 limit each claim £25 excess for testing service or repair

Section 10 – Contractors All Risks

Cover Features and Benefits	Standard Cover	Optional Cover	Significant Exclusions and Limitations
Replacement value on Contract Works being building works completed under contract and materials to be incorporated in the works		✓	Sum Insured – nominated by the Insured
Market value on plant and equipment the property of the contractor and used for the Contract Works		✓	Sum Insured – nominated by the Insured
Market value cover for Temporary Buildings used for the Contract Works		✓	Sum Insured – nominated by the Insured
Hired in plant used for the Contract Works <ul style="list-style-type: none"> - Liability of contractor under hire agreement to make good damage to plant - Costs of continuing hire charges following insured damage or breakdown (Maximum £250 per day) Maximum period 90 days excluding the first 48 hours 		✓	Sum Insured – nominated by the Insured
Employees Tools and Personal Effects		✓	£500 per person after Excess applied

Section 11 – Equipment Breakdown			
Cover Features and Benefits	Standard Cover	Optional Cover	Significant Exclusions and Limitations
Damage to boilers, piping, radiators, heating and cooling systems and air conditioning equipment caused by its own Breakdown included within the sum insured - additional costs/increased cost of working - temporary removal		£250,000 overall limit £5,000 limit £50,000 limit	Maintenance or faulty workmanship Wear and tear £25,000 limit for debris removal within overall limit
Damage to Computer Equipment and Electronic Office Equipment caused by its own Breakdown included within the sum insured - electronic office equipment - additional expenditure - temporary removal - computer records		£75,000 overall limit £25,000 limit £25,000 limit £10,000 limit £25,000 limit	£2,500 limit for preparation of claims costs within overall limit Installation or testing Pollution and contamination Unproven software & programming errors
Loss of profit following Breakdown of Plant and Machinery and Computer Equipment		£50,000	Value of data Plant and Machinery must be maintained as per manufacturers recommendations

Other Covers/Benefits			
Cover Features and Benefits	Standard Cover	Optional Cover	Significant Exclusions and Limitations
Policy low claims rebate		✓	The policy must be renewed for the following year
Long term agreement discount		✓	The policy must be in force for the period agreed Insurers are not obliged to accept an offer of renewal
Claims Preparation costs - loss settlement up to £100,000 – 2.0% - loss settlement over £100,000 – 1.5%	✓		Up to £10,000 any one settlement
Loss of sales (less relative purchases) directly attributable to the Loss of the Liquor Licence and the reduction in value of the premises		£100,000 per period of insurance	Where compensation is available under legislation Loss through insured's misconduct or neglect
Access to www.riskhelp.co.uk for assistance in understanding and managing risk and obligations relating to health & safety, crime, fire, business continuity, employment and motoring aspects of your business	✓		

Policy Significant or Unusual Exclusions and Limitations

Significant or Unusual Exclusions and Limitations	Applies to
Terrorism exclusion (some cover available as optional extra)	All covers
Date Recognition Exclusion	All covers except Employers Liability and Personal Accident
Loss or damage to property resulting from a process involving heat application	All covers
Computer, data processing equipment and data operator error, virus or hacking	All covers except Employers Liability, Personal Accident and Legal Expenses
Minimum standards of security are required for theft cover to apply	Buildings and Contents covers
Special terms apply to empty buildings (you must advise your insurance advisor immediately any premises become unoccupied)	All covers
You must notify your insurance advisor as soon as you are aware that the turnover of the business has increased by more than 50% since this was last advised to the Insurers	All covers

Policy Excesses

Buildings and Contents:	
- Fire Lightning Explosion Aircraft Riot Civil Commotion Strikers Locked out Workers Labour Disturbances or Earthquake	Nil
- Subsidence (optional cover)	£1,000 (minimum)
- Escape of Water	£500
- All Other Losses	£350
Breakage of glass and sanitaryware	£250
All Risks on specified items	£250
Public Liability	
- Damage to leased or rented premises (other than by fire or explosion)	£500
- Property damage arising from work away from the insured's premises	£250
Financial Loss (optional cover)	£5,000 or 10% of the loss whichever is the greater
Legal Expenses	£500 (maximum)
Theft by Employee (optional cover)	£250
Contractors All Risks (optional cover):	
- Employees Tools and Personal Effects	£50
- All Other Property Insured	£750
- Theft or Malicious Damage	£500
- All other Damage	£500
Equipment Breakdown	£200

Policy Duration

The policy is annually renewable

Sums Insured

Correct values at risk must be advised to us. If the Sums Insured you request are not adequate this will result in the amount that your Insurers pay you in the event of a claim being reduced. You should review your sums insured and levels of cover regularly to ensure these remain adequate.

The Law Applicable

You and the Insurers can choose the law which applies to the policy. The Insurers propose that the law of England and Wales apply. Unless you and the Insurers agree otherwise, the Law of England and Wales will apply to the policy.

Your Right to Cancel

You may cancel the Policy within 14 days of receiving the policy for the first period of insurance. We will refund part of the premium paid, proportionate to the unexpired period of insurance, provided no claim has been paid or is outstanding in the current period of insurance.

Cancellation of this policy will not affect any claims or rights you or we may have before the date of cancellation

Insurance Providers

The insurance is administered by Cobra Underwriting Agencies on behalf of the following Insurers:

In respect of Sections 1-8 and 10:

AXA Insurance UK plc Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority

Registered in England No 78950 Registered Office: 5 Old Broad Street, London EC2N 1AD

&

Aviva Insurance Limited Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority

Registered in Scotland No 2116 Registered Office: Pitheavlis, Perth, Scotland PH2 0NH

In respect of Section 9:

AmTrust Europe Limited Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority

Registered in England No 1229676 Registered Office: Market Square House, St James's Street, Nottingham NG1 6FG

In respect of Section 11:

Aviva Insurance Limited Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority

Registered in Scotland No 2116 Registered Office: Pitheavlis, Perth, Scotland PH2 0NH

How to Make a Claim

In the first instance utilise the Assistance Helplines or claim notification phone numbers detailed in the policy schedule or contact your insurance adviser

Making a Complaint

If you wish to raise a complaint you can contact us by telephone, email or in writing.

Details can be found in your policy documentation and at www.qunderwriting.com/contact-us/complaints/

If following our investigation and response to you, you are not satisfied with the outcome or we do not complete our investigation within 8 weeks, you can refer your complaint to the Financial Ombudsman Service www.financial-ombudsman.org.uk

Financial Services Compensation Scheme (FSCS)

Your insurers are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme in the unlikely event they cannot meet their obligations to you. This depends on the type of insurance, size of the business and the circumstances of the claim. Further information about the compensation scheme arrangements is available from the FSCS www.fscs.org.uk.