

Commercial Combined Insurance



Insurance Product Information Document

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The following summary does not contain the full terms and conditions of the contract which can be found in your policy documentation.

What is this type of insurance?

This is a commercial combined insurance policy and is intended to provide property and liability cover for businesses and commercial enterprises. Cover will only be provided for the sections you select.




 What is insured?	 What is not insured?
Material Damage	Material Damage
✓ Loss or damage to material property	✗ Boiler Explosion (unless boiler is used for domestic purposes only)
✓ Cover includes debris removal (including stock debris), drain clearance and professional fees	✗ Damage attributable solely to changes in the water table level
✓ Up to £25,000 cover for computer system records, documents, manuscripts and business books	✗ Wear, tear, frost, wet or dry rot, dampness or dryness or any other gradually operating cause
✓ Patterns, models, plans and designs can be included within contents cover	✗ Corrosion, rust, shrinkage, evaporation, loss of weight, marring, scratching
✓ Up to £500 per person for personal effects	✗ Change in temperature, colour, texture or finish
✓ Up to 10% of the sum insured towards temporary removal costs of computer systems records, documents and property removed for the purposes of cleaning or renovation	✗ Moth, vermin, insects, fungal attack
✓ Automatic reinstatement of cover following a loss (subject to payment of additional premium)	✗ Inherent vice, latent defect, faulty design or materials
✓ Up to 10% of sum insured cover (maximum £250,000) for newly acquired property or alterations to existing property	✗ Faulty or defective workmanship, operational error or omission
✓ Up to £5,000 in respect of refilling gas flooding systems following accidental discharge	✗ Joint leakage, failure of welds, cracking, fracturing, collapse or overheating of boilers, etc
✓ Up to £5,000 for costs incurred to restore or repair the grounds, landscape gardens, pavements and road surfaces following damage by emergency services attending in relation to an insured event	✗ Mechanical or electrical breakdown or derangement of the particular machine, apparatus or equipment
✓ Up to £100,000 for reasonable measures taken to avoid or mitigate impending damage	✗ Pollution and/or contamination





✓	Up to £10,000 for trace and access	✗	Storm, wind, rain, hail, sleet, snow, flood or dust cover for moveable property in the open, fences and gates
✓	Up to £500 for changing locks following the theft of keys	✗	Theft <ul style="list-style-type: none"> - which does not involve forcible and violent means - from any part of the buildings not occupied by you for the purposes of the business
✓	Up to £10,000 for additional metered water charges	✗	Acts of fraud or dishonesty (other than theft in collusion with employees)
✓	Up to £5,000 for machinery or stock at exhibitions	✗	Property in Transit (though this shall not apply in respect of either the Temporary Removal or Exhibitions extensions)
✓	The contract price is payable in the event of damage occurring to goods sold but not delivered (where stock is covered)	✗	Money and Securities
✓	Theft by or in collusion with your directors or employees discovered within 14 days and involving forcible and violent entry and/or exit to or from the premises	✗	Subsidence damage to roads, car parks, pavements, outdoor swimming pools, outdoor tennis courts, walls gates and fences unless the buildings are damaged at the same time or resulting from demolition, groundworks, excavation, etc
		✗	Normal settlement, bedding down, etc and river or coastal erosion
		✗	Disappearance or unexplained or inventory shortage
		✗	Damage to a building or structure caused by its own collapse or cracking
		✗	Damage to any property arising from its undergoing any process of production, packing, treatment, testing, commissioning, servicing, alteration, cleaning or repair
		✗	Damage to fixed glass or sanitaryware occurring during installation or removal, or which was cracked at inception of this insurance
		✗	Damage by fire to any property undergoing any process involving the application of heat.
		✗	Property or structures in course of construction or erection (including materials and supplies in connection with the construction or erection)
		✗	Maintenance and routine alteration or decoration
		✗	Delay, loss of market or any form of consequential loss.
		✗	Damage to livestock, growing crops, trees, vehicles licensed for road use, caravans, trailers, railway locomotives or rolling stock, water or aircraft, piers, jetties, bridges, culverts or excavations
		✗	Property more specifically insured or which is (or would be but for the existence of our policy) be insured under a Marine insurance
		✗	Whilst any building is empty or not in use, glass breakage by any cause or damage to the buildings by riot, civil commotion, etc or

			by escape of water from any tank, apparatus or pipe.
		✗	Theft or attempted theft occasioned by use of a key, key code or key card
Money and Assault		Money and Assault	
✓	Loss of non negotiable documents (e.g. crossed cheques)	✗	Losses due to clerical or accounting errors
✓	Loss of money from the premises, whilst in transit, or in the private residence of employees and collectors	✗	Losses due to the fraud and dishonesty of any employee if not discovered within 14 working days
✓	Damage by thieves to franking machines, safes and strong rooms	✗	Loss of money from vending machines or unattended vehicles
✓	Compensation for death or injury arising from assault	✗	Loss arising from the use of counterfeit, false or fraudulent payment which you are unable to collect or recover
Goods In Transit		Goods In Transit	
✓	Damage to property whilst in transit within the UK and Republic of Ireland	✗	Certain high value items such as jewellery and precious metals and stones
✓	Loading and unloading to point of final siting (but not installation)	✗	Theft from unattended vehicles unless the vehicle is properly secured. In addition, between the hours 2200 – 0600 unless the vehicle is garaged or parked in a secure yard.
✓	Cover whilst temporarily housed in the course of transit (for up to 72 hours)	✗	Transit in refrigerated vehicles (due to deterioration)
✓	Up to £1,000 cover for sheets, tarpaulins and ropes	✗	Inadequate or inappropriate packing or incorrect addressing
✓	Up to £250 per person for personal effects	✗	Property carried by you for Hire & Reward
✓	Up to £2,500 in aggregate for reloading or transfer to another vehicle and cost of debris removal following an accident		
Book Debts		Book Debts	
✓	Cover for outstanding debit balances which cannot be collected as the records have been destroyed, damaged or stolen	✗	Erasure or distortion of information on computer systems or other records
✓	Temporary removal in respect of books of account or other business books	✗	Deliberate falsification
		✗	Mislaying or misfiling
Loss of Licence		Loss of Licence	
✓	Forfeiture, revocation or refusal to renew licences which have been granted for the sale of excisable liquors	✗	Changes to the law governing issue or renewal of licences after commencement of this cover
✓	Cover extends to include entertainment licences	✗	Actual or proposed compulsory purchase of the premises
		✗	Failure to maintain the premises in good sanitary and general repair
		✗	Alteration to the premises or activities undertaken without notification to the licensing body
		✗	Death, insolvency or mental incapacity of the licence holder
		✗	Any claim arising from town or country planning, improvement or redevelopment, compulsory purchase or from any alteration of the law
		✗	Loss of license resulting from any specific act or omission by you or failure to take any step necessary for keeping the licence

		✗	Forfeiture suspension or withdrawal following Police objection unless the licence is subsequently withdrawn by the licensing authority
Business Interruption		Business Interruption	
✓	Cover for financial compensation following an insured loss under Section A - Material Damage, and is designed to help the business return to a normal trading position as quickly as possible	✗	Losses excluded under the material damage section or where no material damage cover is in force
✓	Cover includes auditors or professional accountants charges for the purpose of investigating or verifying any claim	✗	Pollution and/or contamination
✓	Up to £50,000 following damage to your property whilst stored at any premises in Great Britain, Northern Ireland, the Channel Islands or the Isle of Man	✗	Fines and damages for breach of contract, or late or non-completion or orders or for any penalties
✓	Up to £50,000 in respect of Prevention of Access to your property following damage to premises in the vicinity.		
✓	Up to £50,000 in respect of the failure of public utilities (for at least four hours) at the terminal ends of the electricity supply authority's service feeders, the gas authority's meters, the water authority's stopcock or the telecommunications supply authority's equipment at the premises.		
✓	Extensions to the standard cover are available on request, including insured communicable diseases or other closure, "non damage" prevention of access or damage at the premises of your suppliers and customers that leads to interruption in your business		
Employers', Public and Products Liability		Employers', Public and Products Liability	
✓	<u>Sub Section 1 – Employers Liability</u> Cover is provided for liability to pay damages and legal costs that arise as a result of claims from employees suffering injury due to, and during, their employment	✗	Road Traffic Act (Employers, Public and Products Liability)
✓	<u>Sub Section 2 – Public Liability</u> Cover is provided in respect of liability to pay compensation including legal costs for: <ul style="list-style-type: none"> injury to any person (excluding employees) damage to material third party property Nuisance, trespass or interference with any easement right of air, light, water or way Wrongful arrest, false imprisonment or false eviction but not arising in connection with any products	✗	Contractual Liability (Employers, Public and Products Liability)
✓	<u>Sub Section 3 – Products Liability</u> Cover is provided in respect of liability to pay compensation including legal costs for: <ul style="list-style-type: none"> injury to any person (excluding employees) 	✗	Offshore (Employers, Public and Products Liability)

	<ul style="list-style-type: none"> damage to material third party property but only arising in connection with products 		
	Cover may be taken with or without all of the above sub sections being included.	✗	Motor Vehicles (Public Liability)
		✗	Aircraft, watercraft or hovercraft (Public Liability)
		✗	Care, custody, control (Public Liability)
		✗	Defective work or materials (Public Liability)
		✗	Professional Advice & Design (Public Liability)
		✗	Pollution unless caused by a sudden, identifiable, unintended, unexpected occurrence (Public & Products Liability)
		✗	Asbestos (Public & Products Liability)
		✗	Fines or penalties (Employers, Public and Products Liability)
		✗	Goods known to be exported to the USA or Canada (Products Liability)
		✗	Products known to be intended for manufacturers of aircraft or safety critical aircraft components (Public & Products Liability)
Fidelity		Fidelity	
✓	Cover in the event of loss of money or goods by the fraudulent acts of your employees	✗	Following discovery of a fraudulent act we shall no longer be liable for subsequent fraudulent acts committed by the same persons
✓	Includes auditors fees in substantiating a loss	✗	Losses where proof of the existence of property is solely dependent upon an inventory computation or a profit and loss computation
✓	Includes costs of rewriting or amending programmes following a loss		
All Risks Away From the Premises		All Risks Away From the Premises	
✓	Damage to property as specified by you whilst elsewhere than at the insured premises.	✗	Wear and tear; frost; wet or dry rot; dampness or dryness; any gradually operating cause
✓	You select the applicable territorial limits (UK only, EU or Worldwide) for each item.	✗	Corrosion; rust; shrinkage; evaporation; loss of weight; marring or scratching
		✗	Change in temperature, colour, texture or finish
		✗	Moth; vermin; insects; fungal attack
		✗	Inherent vice; latent defect; faulty or defective design or materials
		✗	Faulty or defective workmanship; operational error or omission by you or your employees;
		✗	Mechanical or electrical breakdown or derangement
		✗	Pollution or Contamination
		✗	Storm, wind, rain, hail, sleet, snow, flood or dust cover for property in the open
		✗	Theft of property in the open or in outbuildings
		✗	Theft from unattended vehicles
		✗	Acts of fraud, dishonesty or deception

		x	Disappearance, unexplained or inventory shortage, misfiling or misplacing of information
		x	The contents of machines unless specified in the schedule
		x	Delay, confiscation or detention by any government or public authority
		x	Damage by fire to any item undergoing a process involving application of heat
		x	Routine maintenance, alteration or decoration
		x	Property more specifically insured or which is (or would be but for the existence of our policy) be insured under a Marine insurance
Deterioration of Stock		Deterioration of Stock	
✓	Provides cover in respect of stock in refrigerated cabinets or compartments at the premises for deterioration or putrefaction of stock caused by: <ul style="list-style-type: none"> - Rise or fall in temperature following breakdown, stoppage or failure from any inherent cause - Escape of refrigerant fumes - Loss of refrigerant - Accidental failure of the electricity and/or gas supply 	x	Wear, tear deterioration or gradually developing flaws or defects in the refrigerating unit
		x	Incorrect setting of thermostats or automatic controls
		x	The supply authority deliberately withholding or restricting supply of its power.
		x	Disease or improper storage
		x	Stock that is alive or of a bacterial nature
		x	Stock stored in mobile machinery or pressure pipe systems
		x	Stock which has exceeded its "Sell by" date
		General (i.e. applicable to all sections)	
		x	Radioactive Contamination
		x	Sonic Bangs
		x	War & Similar Risks
		x	Cyber and Data
		x	Terrorism
		x	Disease (not applicable to Employers Liability)
		x	Date Recognition Exclusion (failure of any computer or data processing equipment to recognise any date as its true calendar date or to capture or retain or interpret data as a result of treating any date other than as its true calendar date)
	Are there any restrictions on cover?		
	Endorsements may apply to your policy. These will be shown in your policy documents.		
	Where am I covered?		
✓	This insurance covers the property named in the schedule.		

	What are my obligations?
-	<p>You shall:-</p> <ul style="list-style-type: none"> (a) maintain the Premises, machinery, plant and equipment in a good state of repair (b) take all reasonable precautions for the safety of the property insured (c) take all reasonable precautions to prevent damage, accident or injury (d) comply with all statutory requirements and other safety regulations imposed by any authority (e) exercise care in the selection and supervision of employees (f) take immediate steps to remedy any defect or danger that becomes apparent and take such additional precautions as individual circumstances require, whether of a temporary or permanent nature.
-	You must tell us if you become aware about any changes in the information you have provided to us which happens before or during any period of insurance.
-	It is important that you comply with any conditions precedent in addition to your duties under each section and under the policy as a whole. If you breach any of these we may deny your claim, or reduce the amount we pay you.
	When and how do I pay?
-	For full details of when and how to pay, you should contact your insurance advisor.
	When does the cover start and end?
-	This insurance covers a 12 month period and the dates of cover are specified on your policy schedule.
	How do I cancel the contract?
-	You can cancel this insurance at any time by contacting your insurance advisor. After the 14 day cooling off period, provided you have not made a claim, you will be entitled to a refund of a proportionate part of your premium, unless part of your policy has been arranged on a 'minimum and deposit' basis in which case no refund is due in respect of the premium for that section.