

OFFICE POLICY SUMMARY OF COVER

Some important facts about your insurance are summarised below. This summary does not describe all the terms and conditions of your policy, so please take time to read the policy document to make sure you understand the cover it provides.

This policy is underwritten by Ascot Syndicate 1414 at Lloyd's.

Your Office policy is an annual contract which may be renewed each year subject to your needs and our terms & conditions.

This policy includes the following covers as standard:

- Property Damage
- Employers' Liability
- Public/Products Liability and
- Money

You may also add further covers as shown overleaf to suit your needs.

Full details of what you have chosen are shown in your Policy Schedule and Statement of Fact.

The following tables provide a summary of the main policy features & benefits and any significant limits or exclusions. For full policy details and our full terms & conditions, please read your Policy Wording, a copy of which will be provided on completion of your contract or at any time on request.

Important Information

The Customer Service section of this Policy Summary gives you important information on the following:

- Your 'Right to Cancel'
- Making a claim
- Our complaints procedure
- The Financial Services Compensation Scheme

Data Privacy Notice

Choice Insurance Agency is the trading name of Choice Insurance Agency Ltd. We are the data controller of any personal information you provide to us or personal information that has been provided to us by a third party. We collect and process information about you in order to arrange insurance policies and to process claims. Your information is also used for business purposes such as fraud prevention and detection and financial management. This may involve sharing your information with third parties such as insurers, brokers, insurance intermediaries such as Managing General Agents, reinsurers, claims handlers, loss adjusters, credit reference agencies, service providers, professional advisors, our regulators, police and government agencies or fraud prevention agencies.

We may record telephone calls to help us monitor and improve the service we provide. For further information on how your information is used and your rights in relation to your information please see <http://www.choiceinsuranceagency.co.uk/privacy-policy>. If you are providing personal data of another individual to us, you must tell them you are providing their information to us and show them a copy of this notice.

Customer Service section

Your 'Right to Cancel'

This Policy may be cancelled by You giving written instruction to the Company or the Company sending 30 days written notice to the last known address of the Insured. Cancellation will be effective from the receipt of valid instruction from the Insured provided that where a Certificate of Insurance has been issued as a statutory requirement to provide evidence of cover cancellation will only be effective from the date of receipt of the Certificate(s) of Insurance by the Company or the expiry of the 30 days written notice sent by the Company. You will be entitled to a proportionate return of premium in respect of the unexpired portion of the current Period of Insurance provided that no claim has been made in that Period nor any incident occurred that might give rise to a claim

Making a claim

Should You need to report or make a claim to Us, please contact Our specialist claims handler Woodgate and Clark Limited, whose details are below. You may if You wish also advise Your insurance adviser or Our Binding Underwriter to do this on Your behalf.

Woodgate and Clark Limited
42 Kings Hill Avenue
Kings Hill
West Malling
Kent
ME19 4AJ

Claims Telephone: +44 (0) 1732 520273
Out of office Telephone: +44 (0) 1732 520270
Email: newclaim@woodgate-clark.co.uk

It will be helpful when reporting a claim if You are able to advise the Policy number and brief details of the claim.
What to do in the event of a claim

You should take all reasonably practicable steps to mitigate or reduce further Damage or Bodily Injury. No prior approval is required.

If possible provide evidence in the form of photos of damage, injury and documentation including quotes, invoices or receipts.

You should not admit liability even if asked to do so by a third party.

You shall give Us or Our representative all necessary assistance.

Complete and return any claim form sent to You, as soon as possible.

Our complaints procedure

We are dedicated to providing a high quality service and We want to ensure that We maintain this at all times. However, in the event that You wish to make a formal complaint You should contact Us using one of the following options:

- In writing (letter or email) to the address shown below; or
- By telephone to the telephone number shown below.

Contact details:

Choice Insurance Agency Limited Compliance Officer
Suite 3, 4a Southchurch Road,
Southend-on-Sea, Essex, SS1 2NE

Email: Complaints@ChoiceInsuranceAgency.Com
Telephone: 01702 411200

We will review Your complaint and will investigate the circumstances regarding Your complaint and write to You within fourteen (14) calendar days with a response.

If You are not satisfied with the response, or have not received a response from Us within fourteen (14) calendar days, You are entitled to refer the matter to Lloyd's. Lloyd's will then conduct a full investigation of Your complaint and provide You with a written final response. If You wish to ask Lloyd's to investigate Your complaint You may do so by contacting:

Contact details – Lloyd's:

Complaints Lloyd's
Fidentia House Walter Burke Way
Chatham Maritime Chatham
Kent
ME4 4RN

Email: complaints@lloyds.com
Tel: +44 (0) 20 7327 5693
Fax: +44 (0) 20 7327 5225
Web: www.lloyds.com/complaints

Details of Lloyd's complaints procedures are set out in a leaflet "HOW WE WILL HANDLE YOUR COMPLAINT" available at www.lloyds.com/complaints and are also available from the above address.

If You remain dissatisfied after Lloyd's has considered Your complaint You may have the right to refer Your complaint to the Financial Ombudsman Service.

Contact details – Financial Ombudsmen Service:

Financial Ombudsman Service
Exchange Tower
Harbour Exchange Square
London
E14 9SR

Email: complaint.info@financial-ombudsman.org.uk
Tel: For UK callers: 0800 023 4567 (free phone),
or 0300 123 9123 (but charges apply)
Tel: For callers from abroad: +44 (0) 20 7964 0500 (charges apply)
Web: www.financial-ombudsman.org.uk

Please remember that You will have to refer Your complaint to the Financial Ombudsman Service within 6 months of receiving Lloyd's final response.

Making a complaint will not affect Your legal rights. If You appoint someone to act on Your behalf or if You ask someone else to act on Your behalf You should provide Us with written authority to allow Us to deal with them. We will not pay their costs.

Financial Services Compensation Scheme (FSCS)

The Insurer is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the FSCS if in the unlikely event that We are unable to meet Our obligations under this Policy. If You were entitled to compensation under the FSCS, the level of compensation payable would depend on the nature of the insurance granted under this Policy.

Further information about the FSCS is available from:

Contact details:
Financial Services Compensation Scheme
PO Box 300
Mitcheldean, GL17 1DY

Email: enquiries@fscs.org.uk
Tel: For UK callers: 0800 678 1100 (free phone)
Tel: For callers from abroad: +44 (0) 20 7741 4100
Web: www.fscs.org.uk

Table 1 - Standard Features & Benefits

The following will automatically be included in your policy, according to the cover you have selected:

Features & Benefits	Significant Exclusions or Limitations	Policy Section
Property Damage Insurance You may choose to cover your business premises (Buildings), your business equipment (Contents) and rent received or payable (Rent) in addition to other property or interests against the following standard covers:		
Standard Covers: Loss or damage caused by: <input type="checkbox"/> Fire, Lightning, Explosion, Aircraft, Earthquake. <input type="checkbox"/> Riot, Civil Commotion, Malicious Damage. <input type="checkbox"/> Storm, Flood, Escape of Water (including sprinklers). <input type="checkbox"/> Impact. <input type="checkbox"/> Theft, not limited to theft involving forcible & violent entry or exit. <input type="checkbox"/> Accidental Damage. <input type="checkbox"/> Subsidence.	<input type="checkbox"/> Some specific causes of damage may be excluded - please see your Policy Wording. <input type="checkbox"/> Some specific property may be excluded - please see your Policy Wording. <input type="checkbox"/> Damage to data is excluded. <input type="checkbox"/> The amount you must pay in the event of a claim is specified in the Schedule.	Property Damage
Inflation Protection (Day One Basis of Cover) Provides an automatic 15% increase in the value you declare for insurance during the policy period (other than Rent).	If the value you declare is less than the full amount that the property should be insured for, your claim may be reduced.	Property Damage
Reinstatement Cover is on an 'as new' basis (other than Rent).	Excludes betterment.	Property Damage
Buildings If you have selected Buildings cover, the following will automatically be included:		
Standard Covers: <input type="checkbox"/> Buildings. <input type="checkbox"/> Landlord's Fixtures & Fittings. <input type="checkbox"/> Small Outside Buildings. <input type="checkbox"/> Walls, Gates, Fences and Services.	Please see exclusions to the Standard Covers in your Policy Wording.	Property Damage
Contents If you have selected General Contents, the following will automatically be included:		
Standard Covers: You are covered for office machinery equipment and contents at the specified premises, excluding computer equipment.	<input type="checkbox"/> Please see exclusions to Standard Covers in your Policy Wording. <input type="checkbox"/> The limit for Deeds & Documents, Transparencies and Specified Equipment (if appropriate) will be the Sum Insured shown in your Policy Schedule.	Property Damage
Cover may be extended for Specified Equipment (excluding laptops or other computers) to anywhere in the world.	<input type="checkbox"/> Security restrictions apply to theft from unattended vehicles. <input type="checkbox"/> The Sum Insured is specified in your Policy Schedule.	Property Damage

Features & Benefits	Significant Exclusions or Limitations	Policy Section
Liability Insurance The following will automatically be included:		
Standard Covers: <input type="checkbox"/> Employers' Liability. <input type="checkbox"/> Public Liability. <input type="checkbox"/> Products Liability. <input type="checkbox"/> Legal Defence costs-in defending proceedings arising from a breach of the Health & Safety at Work Act 1974, the Health & Safety at Work (Northern Ireland) Order 1978 or Part II of the Consumer Protection Act 1987 where there has been no actual injury or damage.	<input type="checkbox"/> Limits of Indemnity for Employers' Liability (Limit of £10,000,000 with a £5,000,000 limit for terrorism). Limits for Public Liability, Products Liability and Legal Defence Costs are shown in your Policy Schedule. <input type="checkbox"/> Cover excludes any Public or Products Liability arising out of any breach of professional duty. <input type="checkbox"/> Damage to property means material property, but does not include electronic data. <input type="checkbox"/> Some other specific events may be excluded, or cover may be qualified, please see your Policy Wording..	Liability
Money Insurance The following will automatically be included:		
Standard Covers: <input type="checkbox"/> Money in transit, on premises during business hours or in a bank night safe. <input type="checkbox"/> Money kept in a locked safe or strongroom, in the office, outside business hours. <input type="checkbox"/> Money in your home which is not kept in a locked safe, when occupied by an adult. <input type="checkbox"/> Crossed cheques, crossed money orders and crossed postal orders. <input type="checkbox"/> Any other money at your premises, which is not kept in a locked safe, outside business hours.	<input type="checkbox"/> £4,000 any one loss, but may be increased to £10,000. <input type="checkbox"/> £2,000 any one loss but may be increased for specified safes. <input type="checkbox"/> £500 <input type="checkbox"/> £250,000 <input type="checkbox"/> £250 <input type="checkbox"/> Some specific causes of loss may be excluded - please see your Policy Wording. <input type="checkbox"/> The amount you must pay in the event of a claim is £50. <input type="checkbox"/> Damage to data is excluded.	Money
Personal Injury (Robbery)		
Covers you or any director, partners or employees sustaining bodily injury during a robbery for: <input type="checkbox"/> Death Benefit £10,000. <input type="checkbox"/> Loss of one or more limbs or eyes £10,000. <input type="checkbox"/> Permanent Total Disablement from gainful employment of any and every kind £10,000. <input type="checkbox"/> Temporary Total Disablement from usual occupation £100 per week. <input type="checkbox"/> Clothing and Personal Effects. <input type="checkbox"/> Medical Expenses necessarily incurred.	<input type="checkbox"/> Please see your Policy Wording for specific interpretations of these benefits. <input type="checkbox"/> Payable up to 104 weeks. <input type="checkbox"/> Up to £250 per person. <input type="checkbox"/> Limited to a maximum of 15% of the Temporary Total Disablement benefit.	Money

Table 1a - Additional Features & Benefits

The following will automatically be included in your policy, according to the cover you have selected:

Features & Benefits	Significant Exclusions or Limitations	Policy Section
Property Damage Insurance		
Property removed from the premises - cover will automatically be included		
Cover applies to property (excluding certain items specified in your Policy Schedule) while temporarily away from the premises, anywhere in Europe.	<input type="checkbox"/> Security restrictions apply to theft from unattended vehicles. <input type="checkbox"/> Limit of Liability for Deeds, Documents and Transparencies is £10,000, for any one package. <input type="checkbox"/> Limits for other property is 15% of the relative Sum Insured, subject to a maximum of £250,000.	Property Damage
Property Damage Insurance		
Rent		
Cover applies to loss of rent received or continuing rent payable following damage caused by the Standard Covers.	The insurable amount must correspond to the period of rent insured shown in your Policy Schedule.	Property Damage

Table 2 - Optional Covers

You may choose to add the following covers to your Office Policy:

Features & Benefits	Significant Exclusions or Limitations	Policy Section
Business Interruption Insurance		
You may choose to protect your business from the effect of damage to the property insured caused by the Standard Covers listed in the Property Damage Section, including:		
Covers you for: Loss of Revenue occurring during the Indemnity Period as a consequence of interruption to the business caused by a Standard Cover. OR Additional Cost of Working occurring during the Indemnity Period as a consequence of interruption to the business caused by a Standard Cover. The Indemnity Period is chosen by you. This starts when the loss or damage occurs and ends when the business' trading position ceases to be affected by the interruption.	<input type="checkbox"/> Some specific causes of damage may be excluded - please see your Policy Wording. <input type="checkbox"/> Some specific events are excluded - please see your Policy Wording. <input type="checkbox"/> Excludes losses arising from damage to computer equipment (cover would be provided under the Computer Insurance Section). <input type="checkbox"/> If the Sum Insured does not represent the full insurable amount, your claim may be reduced. <input type="checkbox"/> Cover does not include loss or damage to computer data, or information arising from viruses, hacking, denial of service attacks, malicious damage, accidental damage or omission. <input type="checkbox"/> The maximum Indemnity period is 24 months.	Business Interruption

Features & Benefits	Significant Exclusions or Limitations	Policy Section
Cover extends to include loss resulting from: <ul style="list-style-type: none"> <input type="checkbox"/> Specified diseases, food or drink poisoning, defective sanitation, murder, suicide, vermin & pests. <input type="checkbox"/> Prevention/Denial of Access to the business premises due to damage to adjacent buildings, as covered by the Standard Covers. <input type="checkbox"/> Failure of Public Utilities. <input type="checkbox"/> Damage caused by the Standard Covers at storage premises, or while property is temporarily removed from your own premises within Great Britain, Northern Ireland, The Isle of Man or The Channel Islands. 	Cover for these extensions is limited to a maximum of 10% of the total Sum Insured, or £25,000, whichever is the lesser amount.	Business Interruption
Computer Equipment Insurance You may choose to protect your computer and ancillary equipment (including laptops) in addition to related losses of revenue or additional costs of working.		
<ul style="list-style-type: none"> <input type="checkbox"/> Cover includes the Standard Covers (detailed in the Property Damage Section) plus mechanical or electrical breakdown. <input type="checkbox"/> Cover applies anywhere in the world. <input type="checkbox"/> Inflation Protection (Day One Basis of Cover) Provides an automatic 15% increase in the material value you declare for insurance during the policy period. <input type="checkbox"/> Reinstatement Cover for loss or damage to material property is on an 'as new' basis. 	<ul style="list-style-type: none"> <input type="checkbox"/> Mechanical or electrical breakdown cover is limited to cover for items that could not be provided by any guarantee or maintenance agreement. <input type="checkbox"/> Cover does not include loss or damage to computer data, or information arising from viruses, hacking, denial of service attacks, malicious damage, accidental damage or omission. <input type="checkbox"/> Some other specific causes of damage may be excluded - please see your Policy Wording. <input type="checkbox"/> Some specific property may be excluded - please see your Policy Wording. <input type="checkbox"/> Security restrictions apply to theft from unattended vehicles. <input type="checkbox"/> The amounts you must pay in the event of a claim are specified in the Schedule. 	Computer Equipment
If the Business Interruption Section has been selected, we automatically provide the same Sum Insured for Loss of Revenue or Additional Costs of Working.	There is no option to vary the Sum Insured from that selected under the Business Interruption Section.	Computer Equipment

Features & Benefits	Significant Exclusions or Limitations	Policy Section
Fidelity Insurance		
<input type="checkbox"/> Cover is provided for loss of money or goods caused by fraud or dishonesty of an employee. <input type="checkbox"/> Minimum Standards of Control form part of your policy wording.	<input type="checkbox"/> Limit of Indemnity is either £50,000 or £100,000. <input type="checkbox"/> Damage to data is excluded.	Fidelity

Table 3 General Conditions & Exclusions and Excesses & Limits

The following apply to the policy as a whole, regardless of the specific cover you have selected. For full details of these and other exclusions & limits, please read your Policy Wording.

General Conditions and Exclusions	Policy Section
<input type="checkbox"/> If there are any changes to your business, the premises, the property therein, or any other circumstances whereby the risk is increased, you must inform us immediately. Failure to do so could invalidate your policy, or result in a claim being rejected.	All
<input type="checkbox"/> Nuclear Risks, War and Sonic Bangs are excluded.	Various
<input type="checkbox"/> Terrorism (part of which can be bought back), Northern Ireland terrorism and Civil Commotion are excluded.	Various
Excesses & Limits	Policy Section
<input type="checkbox"/> Any excesses applicable to your policy are detailed in your Policy Wording. These amounts must be paid in the event of each and every claim.	All
<input type="checkbox"/> Limits may apply to your policy, please see your Policy Schedule.	
<input type="checkbox"/> Your policy is subject to The Minimum Standard of Security, this will be shown in your Policy Schedule and Policy Wording.	