



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.

 What is insured?	 What is not insured?
Cover may be taken with or without all of the below sections being included	
Material Damage	General Exclusions
✓ Loss or damage to property	✗ Radioactive contamination and nuclear assemblies
Money and Assault	✗ Sonic bangs
✓ Loss of money from the premises, whilst in transit, or in the private residence of employees and collectors	✗ War & similar risks
✓ Compensation for death or injury arising from assault	✗ Cyber and data
Goods In Transit	✗ Terrorism
✓ Damage to property whilst in transit within the UK and Republic of Ireland	✗ Infectious or contagious disease
Book Debts	✗ Micro-organism exclusion
✓ Cover for outstanding debit balances which cannot be collected as the records have been destroyed, damaged or stolen	✗ Nuclear, biological and chemical contamination
Loss of Licence	
✓ Forfeiture, revocation or refusal to renew licences which have been granted for the sale of excisable liquors	
Business Interruption	
✓ Cover for financial compensation following an insured loss under the Material Damage section, and is designed to help the business return to a normal trading position as quickly as possible	
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	
✓ <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 <p>but not arising in connection with any products</p>		
✓	<p>Sub Section 3 – Products Liability Cover is provided in respect of liability to pay compensation including legal costs for injury to any person (excluding employees) or damage but only arising in connection with products</p>		
Fidelity			
✓	Cover in the event of loss of money or goods by the fraudulent acts of your employees		
All Risks Away From the Premises			
✓	Damage to property whilst elsewhere than at the insured premises.		
Deterioration of Stock			
✓	Provides cover in respect of stock in refrigerated cabinets or compartments at the premises for deterioration or putrefaction of stock.		
	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>At the beginning of the period of insurance or when making changes to your policy, you must give complete and accurate answers to any questions you are asked relating to the insurance.</p> <p>You must tell us within fourteen (14) days of you becoming aware of any inaccuracies or changes in the information you have provided to us, whether happening before or during the period of insurance.</p>		
-	You must take all reasonable steps to prevent loss, damage or an accident and keep the buildings in a good state of repair.		
-	It is important that you comply with any conditions under the policy. Failure to meet your obligations could result in a claim being rejected, a reduction in the amount we pay or the cancellation of your policy.		
	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.		