

SHOP INSURANCE  
PRODUCT SUMMARY



OPEN FOR BUSINESS

## Shop Insurance Policy

**Please read this document carefully. Full terms and conditions can be found within the Policy Booklet.**

The Shop Insurance policy is underwritten by U K Insurance Limited, an Insurance Undertaking, and will run for 12 months or as shown on the schedule.

**Please refer to your policy schedule for full details of any endorsements or excesses that may apply.**

You are under a duty to make a fair presentation of the risk to us before the inception, renewal and alteration of your policy.

This means that you must tell us about and/or provide to us all material information or tell us and/or provide to us sufficient information to alert us of the need to make further enquiries to reveal such material information. This information needs to be provided in a clear and accessible manner.

Material facts are those which are likely to influence us in the acceptance of the terms or pricing of your policy. If you have any doubts as to whether any information is material you should provide it to us.

Failure to disclose any material fact may invalidate your policy in its entirety or may result in your policy not responding to all or part of an individual claim or class of claims.

In order to comply with your duty to make a fair presentation you must also have conducted reasonable searches for all relevant information held:

- within your business (including that held by your senior management and anyone who is responsible for your insurance); and
- by any other person (such as your broker, intermediary or agent or a person for whom cover is provided by this insurance)

If any changes in circumstances arise during the period of insurance please provide full details to the broker, intermediary or agent acting on your behalf.

## Optional Cover

### Section 1 | The Structure

Cover	Extensions included as standard (subject to certain limits)	Conditions	Exclusions
<ul style="list-style-type: none"><li>• Available on a "Specified Contingencies" or an "All Risks" basis</li><li>• Subsidence is available as an option in most cases</li></ul>	<ul style="list-style-type: none"><li>• Accidental Damage to underground service pipes and cables</li><li>• Ground rent – up to 2 years whilst uninhabitable and up to a maximum of 10% of the Buildings Sum Insured</li><li>• Public authorities</li><li>• Professional fees</li><li>• Capital Additions – up to 10% of Sum Insured or £50,000 whichever is less</li><li>• Removal of Debris</li></ul>	<ul style="list-style-type: none"><li>• Index Linking</li><li>• Basis of Claims Settlement – reinstatement</li><li>• Reinstatement of Sum Insured following a loss</li><li>• Excesses – as per schedule</li><li>• Flat Roof Condition</li></ul>	<ul style="list-style-type: none"><li>• Various exclusions apply to vacant or disused premises</li><li>• Damage caused by riots, strikes, civil commotion or labour disturbances in Northern Ireland</li><li>• Damage to gates, posts and fences caused by storm or flood or breakage or collapse of aerials, satellite dishes or falling trees</li><li>• Damage caused by storm or flood resulting from frost, subsidence, ground heave or landslip or attributable solely to changes in the water table level</li></ul>

Section 1 | The Structure *continued*

Cover	Extensions included as standard (subject to certain limits)	Conditions	Exclusions
	<ul style="list-style-type: none"> <li>• Damage by Emergency Services – up to £10,000 during any one period of insurance</li> <li>• Contracting Purchaser's Interest</li> </ul>		<ul style="list-style-type: none"> <li>• Damage due to the breakage or collapse of aerials, satellite dishes or falling trees unless caused by lopping, pruning or felling of trees</li> <li>• Damage due to escape of water to buildings caused by frost other than to internal plumbing installations not in any outbuildings</li> <li>• Property more specifically insured</li> <li>• Damage to Glass or Sanitary Ware</li> <li>• Damage to electrical signs</li> <li>• Damage caused by the bursting of a boiler due to steam pressure other than in respect of engineering damage</li> <li>• Damage due to testing of any boiler, pressure vessel or electrical equipment</li> </ul> <p>If All Risks The Structure Extension applies (the Schedule will show if this applies), then the following additional exclusions will apply:</p> <p>Damage caused by:</p> <ul style="list-style-type: none"> <li>• Wear and tear, the action of light and atmosphere</li> <li>• Moth, vermin or insects</li> <li>• Any process of cleaning, dyeing, restoring or repairing</li> <li>• Wind, hail, sleet snow, flood or dust damage to walls,</li> <li>• Subsidence, landslip or ground heave</li> <li>• Corrosion, wet or dry rot, marring or scratching</li> <li>• Normal settlement or bedding down of new structures</li> <li>• Inherent vice, latent defect, gradual deterioration</li> <li>• Faulty or defective workmanship</li> <li>• Collapse or cracking of Buildings</li> <li>• Maintenance, redecoration or repair costs</li> </ul> <p>If subsidence, ground heave and landslip endorsement applies (the Schedule will show if this applies), then the following additional exclusions will apply:</p> <ul style="list-style-type: none"> <li>• Damage caused to yards, car parks, roads, pavements, swimming pools, walls, gates and fences unless also affecting an insured building</li> <li>• Damage which originated prior to inception of cover</li> </ul>

## Section 1 | The Structure *continued*

Cover	Extensions included as standard (subject to certain limits)	Conditions	Exclusions
			<ul style="list-style-type: none"> <li>• Damage resulting from demolition, construction, structural alteration or repair of any property at the same premises</li> <li>• Damage resulting from groundworks or excavation at the same premises</li> </ul> <p>Damage caused by:</p> <ul style="list-style-type: none"> <li>• The normal settlement or bedding down of new structures</li> <li>• The settlement or movement of made-up ground</li> <li>• Coastal or river erosion</li> <li>• Defective design or workmanship or the use of defective materials</li> <li>• Fire, subterranean fire, explosion, earthquake or the escape of water from any tank apparatus or pipe</li> </ul>

## Standard Cover

### Section 2 | Trade Contents

Cover	Extensions included as standard (subject to certain limits)	Conditions	Exclusions
<ul style="list-style-type: none"> <li>• Available on a "Specified Contingencies" or an "All Risks" basis</li> <li>• Subsidence is available as an option in most cases</li> </ul>	<ul style="list-style-type: none"> <li>• Accidental Damage to underground service pipes and cables</li> <li>• Theft damage to buildings</li> <li>• Temporary removal of contents for cleaning, renovation, repair or similar purposes up to a limit of 20% of the Business Contents sum insured</li> <li>• Cost of replacing locks following loss of keys, by theft or robbery – up to £1,000 (subject to a £25 excess)</li> <li>• Seasonal Increases for Stock</li> <li>• Removal of Debris</li> <li>• Loss of Oil and Metered Water – up to £5,000 during any one period of insurance</li> <li>• Attractive Commodities – Cover includes cigarettes, cigars tobacco and/or wines and spirits up to £200 when not specifically mentioned in the schedule</li> <li>• Damage by Emergency Services – up to £1,000 during any one period of insurance</li> <li>• Capital Additions up to a limit of 10% of the Business Contents sum insured or £50,000, whichever is less</li> </ul>	<ul style="list-style-type: none"> <li>• Index Linking</li> <li>• Basis of settlement varies for Stock and Business Contents</li> <li>• Reinstatement of Sum Insured following a loss</li> <li>• Excesses – as per schedule</li> <li>• Flat Roof Condition</li> </ul>	<ul style="list-style-type: none"> <li>• Various exclusions apply to vacant or disused premises</li> <li>• Damage caused by storm or flood resulting from frost, subsidence, ground heave or landslip or attributable solely to changes in the water table level</li> <li>• Damage due to the breakage or collapse of aerials, satellite dishes or falling trees unless caused by lopping, pruning or felling of trees</li> <li>• Damage due to leakage of beverages from bottled stock</li> <li>• Theft, other than theft involving forcible and violent entry to or exit from buildings</li> <li>• Theft from any garden, yard or open space and any outbuilding detached from the main building</li> <li>• Theft following dishonest or fraudulent action by your employees or persons lawfully on the premises</li> <li>• Any loss only discovered during stocktaking</li> <li>• Damage due to testing of any boiler, pressure vessel or electrical equipment</li> <li>• Loss or damage recoverable under maintenance agreement, warranty or guarantee</li> </ul>

Section 2 | Trade Contents *continued*

Cover	Extensions included as standard (subject to certain limits)	Conditions	Exclusions
	<ul style="list-style-type: none"> <li>Cover whilst at indoor exhibitions, excluding theft unless involving forcible and violent entry to or exit from the exhibition premises – up to £1,000 during any one period of insurance</li> <li>Lottery Equipment</li> </ul>		<p>Damage to:</p> <ul style="list-style-type: none"> <li>Bills of exchange, money, promissory notes, securities, deeds, bonds etc.</li> <li>Business books, plans and specifications, designs and computer records</li> <li>Jewellery, furs and precious stones and metals</li> <li>Property in the open</li> <li>Damage to Stock resulting from storm, flood, escape of water, leakage of fuel or beverages unless stored at least six inches above floor level</li> <li>Property more specifically insured</li> <li>Any particular piece of equipment or appliance by self ignition, short circuit excess pressure etc. unless more specifically insured under the Policy Extensions</li> <li>Glass and sanitary ware other than resulting from fire, lightning or explosion</li> <li>Any electrical signs or its installation</li> </ul> <p>If All Risks Trade Contents Extension applies (the Schedule will show if this applies), then the following additional exclusions will apply:</p> <p>Damage caused by:</p> <ul style="list-style-type: none"> <li>Wear and tear, erosion, the action of light and atmosphere</li> <li>Moth, vermin or insects</li> <li>Any process of cleaning, dyeing, restoring or repairing</li> <li>Corrosion, wet or dry rot, marring or scratching</li> <li>Subsidence, landslip or ground heave</li> <li>Inherent vice, latent defect, gradual deterioration</li> <li>Any machine arising from mechanical, electrical or electronic breakdown</li> <li>Normal maintenance or repair</li> <li>Faulty or defective workmanship</li> <li>Erasure or distortion of information on computer records</li> <li>Confiscation or detention by Customs or other officials or authorities</li> <li>Dishonesty or fraud by Your employees or anyone lawfully on the premises</li> <li>Any shortage due to error or omission</li> <li>Damage to property in transit</li> </ul>

## Section 2 | Trade Contents *continued*

Cover	Extensions included as standard (subject to certain limits)	Conditions	Exclusions
			<p>If subsidence, ground heave and landslip endorsement applies (the Schedule will show if this applies), then the following additional exclusions will apply:</p> <ul style="list-style-type: none"> <li>• Damage caused to yards, car parks, roads, pavements, swimming pools, walls, gates and fences unless also affecting an insured building</li> <li>• Damage which originated prior to inception of cover</li> <li>• Damage resulting from demolition, construction, structural alteration or repair of any property at the same premises</li> <li>• Damage resulting from groundworks or excavation at the same premises</li> </ul> <p>Damage caused by:</p> <ul style="list-style-type: none"> <li>• The normal settlement or bedding down of new structures</li> <li>• The settlement or movement of made-up ground</li> <li>• Coastal or river erosion</li> <li>• Defective design or workmanship or the use of defective materials</li> <li>• Fire, subterranean fire, explosion, earthquake or the escape of water from any tank apparatus or pipe</li> </ul>

## Standard Cover

### Section 3 | Public and Products Liability

Cover	Extensions included as standard (subject to certain limits)	Conditions	Exclusions
<ul style="list-style-type: none"> <li>• Public Liability, indemnity limit shown on the schedule (any one occurrence)</li> <li>• Products Liability, indemnity limit shown on the schedule (in total during any one period of insurance)</li> <li>• Territorial Limits <ul style="list-style-type: none"> <li>- Great Britain Northern Ireland the Isle of Man or the Channel Islands</li> <li>- elsewhere in the world for visits in connection with the Business undertaken by You or Your directors or Employees normally resident in Great Britain Northern Ireland the Channel Islands or the Isle of Man for performance of non-manual work.</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>• Cross Liabilities</li> <li>• Motor Contingent Liability</li> <li>• Defective Premises Act 1972</li> <li>• Health &amp; Safety at Work, etc. Act 1974</li> <li>• Consumer Protection and Food Safety Acts</li> <li>• Damage to Leased &amp; Rented Premises</li> <li>• Employees/Callers Personal Effects</li> <li>• Wrongful Arrest</li> <li>• Compensation for Court Attendance connected to a claim – up to £250 per day for each director or partner and £150 for each employee</li> <li>• Additional Persons Insured</li> <li>• Data Protection Legislation 2018</li> </ul>	<ul style="list-style-type: none"> <li>• Excess – as per schedule</li> </ul>	<ul style="list-style-type: none"> <li>• Excluding manual work away from Your premises (other than collection or delivery)</li> <li>• Injury or damage arising from any mechanically propelled vehicle or any vessel made to float on, in or travel through water, air or space</li> <li>• Professional negligence, wrongful or inadequate treatment, examination, prescription or advice given</li> <li>• Damage arising from any work carried out on motorised vehicles or motorised cycles</li> <li>• Damage to that part of property worked on</li> <li>• Pollution or contamination unless from a sudden and identifiable unintended and unexpected incident</li> </ul>

## Section 3 | Public and Products Liability *continued*

Cover	Extensions included as standard (subject to certain limits)	Conditions	Exclusions
			<ul style="list-style-type: none"> <li>• Damage to any commodity or thing supplied installed or erected by you</li> <li>• Damage to costs and expenses involved in the repair, replacement, removal or dismantling of any Products supplied</li> <li>• Liquidated damages, fines or penalties</li> <li>• Punitive, exemplary or aggravated damages</li> </ul>

## Optional Cover

### Section 3 Extension 2 | Hair and Beauty Treatment

Cover	Extensions included as standard (subject to certain limits)	Conditions	Exclusions
<ul style="list-style-type: none"> <li>• Indemnity limit shown on the schedule (any one occurrence)</li> </ul>	<ul style="list-style-type: none"> <li>• As shown under Section 3</li> </ul>	<ul style="list-style-type: none"> <li>• As shown under Section 3</li> </ul>	<ul style="list-style-type: none"> <li>• As shown under Section 3</li> </ul> <p>The following additional exclusions also apply:</p> <ul style="list-style-type: none"> <li>• Application of any lotion, hair dye or other preparation manufactured, produced, mixed or treated by You or anyone acting on Your behalf</li> <li>• Failure to make prior skin tests before use and/or subsequent procedures required or recommended by the makers or vendors of any lotion, hair dye or other preparation</li> <li>• Any treatment carried out by a person other than a Qualified Operator except:                             <ul style="list-style-type: none"> <li>- the washing and drying of hair, hairpieces or wigs</li> <li>- whilst such person is under the direct and continuous supervision of a Qualified Operator</li> </ul> </li> <li>• Pollution or contamination unless from a sudden and identifiable unintended and unexpected incident</li> </ul>

## Optional Cover

### Section 3 Extension 3 | Work Away

Cover	Extensions included as standard (subject to certain limits)	Conditions	Exclusions
<ul style="list-style-type: none"> <li>As shown under Section 3</li> </ul>	<ul style="list-style-type: none"> <li>As shown under Section 3</li> </ul>	<ul style="list-style-type: none"> <li>As shown under Section 3</li> </ul>	<ul style="list-style-type: none"> <li>As shown under Section 3</li> </ul>

## Standard Cover

### Section 4 | Employers Liability

Cover	Extensions included as standard (subject to certain limits)	Conditions	Exclusions
<ul style="list-style-type: none"> <li>Employers Liability, indemnity limit shown on the schedule (inclusive of legal costs)</li> <li>Territorial Limits           <ul style="list-style-type: none"> <li>Great Britain Northern Ireland the Isle of Man or the Channel Islands</li> <li>elsewhere in the world for visits in connection with the Business undertaken by You or Your directors or Employees normally resident in Great Britain Northern Ireland the Channel Islands or the Isle of Man for performance of non-manual work.</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>Health &amp; Safety at Work, etc. Act 1974</li> <li>Compensation for Court Attendance connected to a claim – up to £250 per day for each director or partner and £150 for each employee</li> <li>Unsatisfied Court Judgements</li> <li>Additional Persons Insured</li> <li>Cross Liabilities</li> </ul>	<ul style="list-style-type: none"> <li>Law Applicable – UK, Channel Islands and Isle of Man</li> </ul>	<ul style="list-style-type: none"> <li>Injury to Employees resulting from being in or on any of Your vehicles whilst on the road under terms of part VI of the Road Traffic Act 1988</li> </ul>

## Not Available

### Section 4 Extension 4 | Injury to Working Partners

## Standard Cover

### Section 5 | Loss of Income and Loss of Book Debts

Cover	Extensions included as standard (subject to certain limits)	Conditions	Exclusions
<ul style="list-style-type: none"> <li>Cover for Loss of Gross Income sum insured shown on the schedule</li> <li>Indemnity period shown on the schedule</li> <li>Book Debts sum insured shown on the schedule</li> <li>Available on a "Specified Contingencies" or an "All Risks" basis</li> <li>Subsidence is available as an option in most cases</li> </ul>	<ul style="list-style-type: none"> <li>Prevention of access</li> <li>Failure of public utilities – gas, electricity, water (for at least 30 minutes) or telecommunications</li> <li>Unspecified suppliers or booking agencies (up to 10% of the sum insured)</li> <li>Local Authority closure of premises due to vermin or defective sanitation</li> <li>Disease (as specified in the Policy), food poisoning, murder, suicide occurring at the premises</li> <li>Prevention or hindrance of access to Your premises resulting from the actions or advice of a competent public authority due to an emergency as described within the policy (excluding any loss during the first four hours)</li> </ul>	<ul style="list-style-type: none"> <li>Reinstatement of the sum insured following a loss</li> <li>Current Cost accounting adjustments disregarded</li> <li>Payments will be exclusive of VAT</li> <li>First Financial Year clause</li> <li>Outstanding debit balance recording and storage</li> </ul>	<ul style="list-style-type: none"> <li>As shown under Sections 1, 2 and 6</li> </ul> <p>The following additional exclusions apply to Book Debts:</p> <ul style="list-style-type: none"> <li>Deliberate loss or corruption of electronically stored information</li> <li>Deliberate falsification of business records</li> <li>Mislaying or misfiling of tapes records</li> <li>Deliberate act of the public supply undertaking in restricting or withholding electricity supply</li> <li>Wear and tear and gradual deterioration, vermin, rust, damp or mildew</li> <li>Dishonest or fraudulent acts by any of your employees</li> <li>Erasure and distortion of information on computer records</li> </ul>



## Standard Cover

### Section 6 Sub Section 1 | Glass

Cover	Extensions included as standard (subject to certain limits)	Conditions	Exclusions
<ul style="list-style-type: none"> <li>Breakage of fixed glass and sanitary ware up to sum insured shown on the schedule</li> <li>Reasonable boarding up costs</li> </ul>	<ul style="list-style-type: none"> <li>Damage to frames or framework</li> <li>Cost of necessary removal or replacement of fixtures and fittings</li> <li>Cost of replacing alarm foil, lettering, painting etc. on Glass following breakage</li> </ul>	<ul style="list-style-type: none"> <li>Excess – as per schedule</li> </ul>	<ul style="list-style-type: none"> <li>Fire, Lightning or Explosion or consequent salvage operations</li> <li>Removal, installation or repairs/alterations to the Premises</li> <li>Damage from theft unless covered under Section 2 of the Policy</li> <li>Any flawed or broken item at commencement of policy</li> <li>In any portion of the Building which is vacant or disused</li> </ul>

## Standard Cover

### Section 6 Sub Section 2 | All Risks on Fixed Signs

Cover	Extensions included as standard (subject to certain limits)	Conditions	Exclusions
<ul style="list-style-type: none"> <li>"All Risks" on signs and nameplates up to sum insured shown on the schedule</li> </ul>		<ul style="list-style-type: none"> <li>Excess – as per schedule</li> </ul>	<ul style="list-style-type: none"> <li>Wear, tear, action of light or atmosphere, moths, vermin or insects</li> <li>Cleaning, dyeing, restoring, adjusting or repairing</li> <li>Corrosion, dampness, dryness, rot, scratching or deterioration</li> <li>Installation, fitting or removal</li> <li>Breakdown, adjustment, maintenance or repair</li> </ul>

## Standard Cover

### Section 6 Sub Section 3 | Goods in Transit

Cover	Extensions included as standard (subject to certain limits)	Conditions	Exclusions
<ul style="list-style-type: none"> <li>Trade Contents whilst in transit by vehicles owned, hired or leased by You anywhere within the United Kingdom the Channel Islands the Isle of Man and the Republic of Ireland including sea transits between any of these territories, up to sum insured shown on the schedule</li> </ul>		<ul style="list-style-type: none"> <li>Basis of settlement varies for Stock and Business Contents</li> <li>Reinstatement of Sum Insured following a loss</li> <li>Excess – as per schedule</li> </ul>	<ul style="list-style-type: none"> <li>Theft from unattended vehicles unless: <ul style="list-style-type: none"> <li>the vehicle is securely locked at all points of access</li> <li>the vehicle is kept within a securely locked building between the hours of 9pm and 6am</li> </ul> </li> <li>Deterioration of goods due to faulty stowage or incorrect setting or operation of the equipment</li> <li>Damage due to natural deterioration</li> <li>Loss of market, Damage due to delay, indirect loss of any kind or any other loss as a direct consequence of Damage</li> <li>Damage to bills of exchange money, promissory notes, securities, stamps, precious metals, jewellery</li> </ul>

## Section 6 Sub Section 3 | Goods in Transit *continued*

Cover	Extensions included as standard (subject to certain limits)	Conditions	Exclusions
			<ul style="list-style-type: none"> <li>Death of or injury to living creatures</li> <li>Spillage, leakage, contamination, deterioration or breakdown unless traceable to fire or road accident</li> </ul>

## Standard Cover

### Section 7 | Money

Cover	Extensions included as standard (subject to certain limits)	Conditions	Exclusions
Loss of Money – up to the limits shown on the schedule <ul style="list-style-type: none"> <li>In transit</li> <li>In a bank night safe</li> <li>In Your home, or that of your partners, directors or employees</li> <li>In Your premises</li> </ul>	<ul style="list-style-type: none"> <li>Damage to Safes and Carrying Cases</li> <li>Unauthorised Use of Company Credit Cards – up to £500 during any one period of insurance</li> </ul>	<ul style="list-style-type: none"> <li>Accompaniment requirements for money in transit</li> <li>Safe keys and notes of combinations are to be removed from the premises outside business hours</li> <li>All cash tills must be left open with all contents deposited in a secure place not in the vicinity of the cash tills after business hours</li> <li>Money in Automated Teller Machines</li> </ul>	<ul style="list-style-type: none"> <li>Losses arising from fraud or dishonesty unless discovered within 14 days of the event</li> <li>Shortages due to error or omission</li> <li>Losses from unattended vehicles</li> <li>Losses in Northern Ireland resulting from riot or civil commotion</li> <li>Losses covered by a fidelity guarantee policy</li> </ul>

## Standard Cover

### Section 8 | Personal Accident (Assault)

Cover	Extensions included as standard (subject to certain limits)	Conditions	Exclusions
Cover is only for Bodily Injury sustained during robbery or attempted robbery which occurs during the course of the Business resulting in <ul style="list-style-type: none"> <li>Death</li> <li>Loss of limbs or sight</li> <li>Permanent total disablement</li> <li>Temporary total disablement</li> <li>Temporary partial disablement</li> <li>Incurred medical expenses</li> </ul> Up to the benefits for each item shown on the schedule	<ul style="list-style-type: none"> <li>Damage to Personal Effects – up to £500 per person</li> </ul>	<ul style="list-style-type: none"> <li>Persons Insured (partners, directors and employees) must be aged not less than 16 years nor more than 75 years</li> <li>Limit of Liability</li> <li>Referral to Medical Practitioner</li> </ul>	<ul style="list-style-type: none"> <li>Illness or disease not resulting from bodily injury</li> <li>Bodily injury due to a gradually operating cause</li> <li>Self-injury, provoked assault or wilful exposure to needless peril</li> <li>Death or disablement contributed to or accelerated by the influence of alcohol or non-prescribed drugs</li> </ul>

# Optional Cover

## Section 9 | Specified All Risks

Cover	Extensions included as standard (subject to certain limits)	Conditions	Exclusions
<p>Geographical Limit and Sum Insured for each item as shown in the schedule</p> <p>Geographical Limits being either:</p> <p>A Anywhere in the United Kingdom, Republic of Ireland, the Channel Islands or the Isle of Man</p> <p>B Europe which means anywhere in the United Kingdom, the Channel Islands, the Isle of Man and the countries of the European Union or</p> <p>C Worldwide which means anywhere in the world including the United Kingdom and Europe</p>		<ul style="list-style-type: none"> <li>• Basis of Claims Settlement – reinstatement</li> <li>• Excess – as per schedule</li> </ul>	<ul style="list-style-type: none"> <li>• Inherent vice, deterioration, wear and tear</li> <li>• Faulty or defective workmanship</li> <li>• Bursting by steam pressure of non-domestic boilers</li> <li>• Corrosion, rust, wet or dry rot, vermin</li> <li>• Change in temperature</li> <li>• Theft or attempted theft from an unattended vehicle unless secured or from unattended/ closed premises unless secured</li> <li>• Cracking or collapse of boilers and other pressure vessels</li> <li>• Mechanical or electrical breakdown or derangement</li> <li>• Subsidence, heave or landslip</li> <li>• Fraud or dishonesty</li> <li>• Disappearance or unexplained shortage</li> <li>• Electrical or magnetic disturbance of electronic records (other than by lightning)</li> <li>• Damage to a building caused by its own collapse</li> <li>• Weather damage to moveable property in the open or in open sided buildings</li> <li>• Fire damage to property undergoing any heat process</li> <li>• Damage to property (other than by fire or explosion) resulting from any production or repair process</li> <li>• Delay or seizure of goods by the government or other authority</li> <li>• Loss of market loss of use devaluation or any indirect loss of any kind</li> <li>• Property whilst in transit by air unless carried as hand luggage</li> </ul>

## Optional Cover

### Section 10 | Loss of Licence

Cover	Extensions included as standard (subject to certain limits)	Conditions	Exclusions
<p>Loss of an excisable liquor licence from causes beyond Your control giving rise to:</p> <ul style="list-style-type: none"> <li>Reduction in gross income</li> <li>Reasonable additional expenses incurred in maintaining Your gross income</li> <li>Reduction in the value of Your premises and/or business</li> <li>Other costs and expenses incurred by You with Our written consent</li> <li>Auditors or accountants charges incurred whilst dealing with a claim</li> </ul> <p>Up to the compensation as shown in the schedule</p>		<ul style="list-style-type: none"> <li>VAT excluded</li> <li>Alternative Trading</li> <li>Change of circumstances must be notified</li> <li>Transfer of licence</li> <li>Forfeiture or refused licence renewal</li> </ul>	<ul style="list-style-type: none"> <li>Any loss where you are entitled to compensation under legislation</li> <li>If alteration permission is not granted</li> <li>Closure not required by law</li> <li>Premises not maintained in a fit state of sanitary condition</li> <li>Failure to comply with licensing authority requirements</li> <li>Forfeiture or failure to renew licence due to Your misconduct, neglect or failure to keep the licence in force</li> <li>Non-renewal of the licence where you had been told that the licence would not be renewed due to town or country planning decisions</li> <li>Changes to water table level</li> </ul>

## Not Available

### Section 11 | Personal Accident

## Policy Extensions

### Extension 1 | Equipment Breakdown

Cover	Extensions included as standard (subject to certain limits)	Conditions	Exclusions
<ul style="list-style-type: none"> <li>Equipment Breakdown</li> </ul>	<ul style="list-style-type: none"> <li>Contamination by a Hazardous Substance – up to £10,000 in any one period of insurance</li> <li>Computer Equipment – up to £250,000 any one Accident</li> <li>Costs incurred in reinstating data – up to £25,000 in any one period of insurance</li> <li>Reasonable costs incurred to minimise or prevent interruptions to computer operations – up to £25,000 in any one period of insurance</li> <li>Loss of Gross Income caused by an Accident to Covered Equipment – up to £30,000 in any one Period of Insurance</li> <li>Perishable Goods – up to £15,000 for frozen and chilled foodstuffs and up to £5,000 for any other perishable good any one Accident</li> <li>Expediting Expenses – up to £20,000 any one Accident</li> <li>Increase in loss due to public authority, ordinance or law in force at that time</li> </ul>	<ul style="list-style-type: none"> <li>Precautions</li> <li>Back Up Records</li> <li>Excess</li> </ul>	<ul style="list-style-type: none"> <li>Damage to any Computer Equipment which is recoverable under any maintenance agreement, warranty or guarantee, or which would be recoverable but for breach of Your obligations under the agreement.</li> <li>Loss resulting from the delay in resuming operations resulting from the need to reconstruct or re-input data or programs on media</li> <li>Damage caused by or resulting from a hydrostatic, pneumatic, or gas pressure test of any boiler or pressure vessel, an insulation breakdown of any type of electrical equipment or defect, virus, loss of data within media or depletion, deterioration, corrosion, erosion, wear and tear or any gradually developing condition.</li> </ul>

## Extension 1 | Equipment Breakdown *continued*

Cover	Extensions included as standard (subject to certain limits)	Conditions	Exclusions
	<ul style="list-style-type: none"> <li>• Cost of hire charges for hiring a substitute item during the period of repair – up to £5,000 in any one period of insurance</li> <li>• Loss caused by an accident to storage tanks or water tanks – up to £7,500 any one Accident</li> <li>• Reasonable costs incurred to take exceptional measures to prevent or mitigate impending damage to the Covered Equipment – up to £5,000 in any one period of insurance</li> <li>• Loss to property resulting from explosion of any steam boiler, steam generator, economiser, superheater, steam pipework or steam vessel – up to £1,000,000 any one Accident</li> </ul>		

## General Conditions

<ul style="list-style-type: none"> <li>• Observance of Conditions</li> <li>• Cancellation</li> <li>• Unoccupancy</li> <li>• Interest Clause</li> <li>• Changes to your Cover</li> </ul>	<ul style="list-style-type: none"> <li>• Fair Presentation of the Risk</li> <li>• Instalments</li> <li>• Fire Extinguishment</li> <li>• Contracts (Rights of Third Parties) Act 1999</li> </ul>	<ul style="list-style-type: none"> <li>• No Claim Discount</li> <li>• Reasonable Precautions</li> <li>• Minimum Protections</li> <li>• Kitchen Conditions</li> <li>• Fire Extinguishing Appliances</li> </ul>	<ul style="list-style-type: none"> <li>• Change of Risk or Interest</li> <li>• Security</li> <li>• English Law</li> <li>• Automated Teller Machine</li> </ul>
---	---	---	---

## Further Information

### Other features

Please contact your Broker, Intermediary or Agent for details of the payment methods available.

24 hour business assistance services

Telephone helpline services available 24 hours a day, 7 days a week for:

- Legal Advice on any business problem including Employment, Tax, Contract Disputes etc. (where specialist advice is required, these lines are open 9am to 5pm, Monday to Friday, excluding public and bank holidays)
- Emergency Assistance – rapid response from reputable local contractors to deal with any sort of emergency on your premises, including burst pipes, drainage problems, gas, electricity failures, serious roof damage. You will be responsible for all call out or repair charges
- Glass Replacement and Locksmith Services – rapid call outs for glazing or door & window security problems.
- Counselling – A confidential telephone service for employees and their family
- Health and Medical Assistance concerning nutrition, sports injuries, giving up smoking etc.

### Your right to cancel

If this cover does not meet your requirements, please return all your documents and any certificate to the broker, intermediary or agent who arranged the Policy within 14 days of receipt. We will return any premium paid unless a claim has been made.

### Termination

If you wish to terminate the contract at any other time, please contact the broker, intermediary or agent who arranged the Policy. Any return of premium will be made based on the number of days remaining in the Policy period, unless a claim has been made when no refund is due.

### How to make a claim

Please contact, in the first instance, the broker, intermediary or agent who arranged the Policy. Please quote your policy number.

### How to complain

If you have an enquiry or complaint arising from your Policy, please contact the broker, intermediary or agent who arranged the Policy for you. If the broker is unable to resolve your complaint or it is regarding the terms and conditions of the policy they will refer it to NIG.

If your complaint is still outstanding you can write to NIG direct at the following address, quoting your policy number.

The Chief Executive,  
NIG, Churchill Court, Westmoreland Road, Bromley BR1 1DP.

Once you receive a written response and if you remain dissatisfied, you may refer your complaint to the Financial Ombudsman Service (FOS). Their address is:

The Financial Ombudsman Service  
Exchange Tower London E14 9SR

Telephone: **0800 023 4567** or **0300 123 9123**

### Details about our Regulator

NIG policies are underwritten by U K Insurance Limited who is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, registration number 202810. The Financial Conduct Authority website, which includes a register of all regulated firms can be visited at **www.fca.org.uk**, or the Financial Conduct Authority can be contacted on **0800 111 6768**. The Prudential Regulation Authority website can be visited at **www.bankofengland.co.uk/pr**, or the Prudential Regulation Authority can be contacted on **020 7601 4878**.

### Financial Services Compensation Scheme

Under the Financial Services and Markets Act 2000, should we be unable to meet our liabilities to policyholders, compensation may be available. Insurance advising and arranging is covered for 90% of the claim, without any upper limit. For compulsory classes of insurance, insurance advising and arranging is covered for 100% of the claim, without any upper limit. Information can be obtained on request, or by visiting the Financial Services Compensation Scheme website at **www.fscs.org.uk**.

