

Business Insurance

This document provides a guide to the cover provided under the Glemham **Business Insurance Policy**. It does not contain the full terms and conditions of your policy. For those details please refer to the policy wording or summary of cover that accompanied your Confirmation of Quotation or Certificate Schedule and contact your insurance advisor if you need to discuss your cover further.

Our Business Insurance Policy provides a range of cover depending on your specific requirements. Your Confirmation of Quotation and/or Certificate Schedule will specify the cover provided.

Range of Cover

1. Property Damage

Cover can be provided for buildings, contents, stock machinery & equipment and other property owned by you or held by you on behalf of other parties.

Cover is normally provided on an All Risks including Theft basis which includes the following perils:

Fire, Lightning, Explosion, Aircraft, Riot, Civil Commotion and Malicious Damage, Earthquake, Subterranean Fire, Spontaneous Combustion, Impact by vehicle or animal, Escape of oil, Storm, Tempest and Flood, Escape of Water.

Key Standard Extensions:

- Temporary Removal limited to 10% of the sum insured or GBP25,000 whichever is less
- Capital Additions limited to 10% of the total buildings and contents sum insured or GBP 500,000 whichever is less
- Professional Fees
- Up to GBP1,000 for Loss of Metered Water
- European Union & Public Authorities
- Theft Damage to Buildings
- Automatic reinstatement of sum insured
- Up to GBP500 for changing of locks
- Contract Price
- Contracting purchasers
- Up to GBP10,000 for Fire Brigade damage
- Up to GBP1,000 for fire extinguishment expenses
- Non-Invalidation
- Reinstatement cover provided
- Removal of debris
- Up to GBP5,000 for Trace & Access
- Workman

Optional Additional Extensions:

- Day One basis of reinstatement
- Glass
- Subsidence
- Terrorism

Principal Property Damage Exclusions:

- Damage due to wear & tear or your own defective workmanship
- Damage caused by Pollution or Contamination
- Damage by storm, tempest or flood to boundary walls, fences, gates and moveable property in the open
- Damage to property in course of construction
- Damage due to changes in the water table level
- Theft not involving forcible & violent entry or exit
- Malicious Damage by tenants
- Consequential loss other than loss of rent (if insured)
- The first part of any claim (your excess)

2. Business Interruption

Interruption to your business following an insured loss under the Property Damage section which results in reduced turnover and/or increased running costs.

Optional Covers:

- Loss of Gross Profit, Revenue or Gross Fees
- Increase in Cost of Working
- Loss of Rent Receivable
- Book debts
- Declaration-linked growth

Optional Extensions:

- Specified or unspecified Customers & Suppliers
- Transit
- Accidental failure of public electricity, gas and water supplies
- Prevention of access
- Contract sites
- Loss of attraction
- Exhibition sites

Principal Business Interruption Exclusions

Consequential loss or increased cost of working following:

- Damage due to wear & tear or your own defective workmanship
- Damage caused by Pollution or Contamination
- Damage by storm, tempest or flood to boundary walls, fences, gates and moveable property in the open
- Damage due to changes in the water table level
- Theft not involving forcible & violent entry or exit
- Erasure loss distortion or corruption of information

Continued

Business Insurance continued

3. Employers' Liability

Protection against your legal liability for bodily injury to your employees up to a limit of indemnity of GBP10 000 000 including costs and expenses.

- Legal costs and expenses in defending prosecutions under the following Legislation:
 - Part II of the Consumer Protection Act
 - The Health and Safety at Work Act
 - The Food Safety Act
- Court attendance costs - GBP250 for every day an Employee has to attend court in connection with a claim

Principal Employers' Liability Exclusions:

- Cover for acts of terrorism is limited to GBP5,000,000 per event
- Liability in respect of liquidated damages, penalty clauses and fines
- Work in or on, or travel to or from any offshore installation or support vessel
- Bodily injury of employees whilst carried in or on a vehicle

4. Public & Products Liability

Your legal liability for:

- bodily injury to third parties and damage to their property
- injury or damage caused by goods that you have supplied.

Also covered:

- Personal liability of employees and directors whilst overseas on your business
- Legal costs and expenses in defending prosecutions under all relevant Health and Safety Legislation
- Contingent Motor liability
- Damage to rented premises

Principal Public & Products Liability Exclusions:

- Loss or damage to property in your custody or control or to products supplied
- Injury to employees
- Pollution or contamination that is not sudden, unintended and unexpected
- Fines, penalties and liquidated damages
- Product recall
- Breach of professional duty owed to any third party
- Terrorism
- The first part of any claim (your excess)

5. Goods in Transit

Accidental loss or damage to goods you own or are responsible for whilst in transit by road, rail or post anywhere within United Kingdom.

Key standard extensions:

- Tarpaulin sheets and ropes included
- Up to GBP250 for personal effects
- Debris removal

Principal Goods in Transit Exclusions:

- Inadequate packing, variation in temperature or wear and tear
- Theft from any unattended vehicles unless locked and secured
- Carriage of livestock, precious metals and explosives or dangerous goods
- The first part of any claim (your excess)

6. Money and Assault

Loss of money belonging to your business or for which it is responsible.

Cover includes bodily injury to you or your employees as a result of assault or attempted assault whilst carrying money belonging to your business.

Key Extensions:

- Up to GBP500 for Clothing and Personal Effects

Principal Money & Assault Exclusions:

- Shortages due to clerical or accounting errors
- Losses due to the fraud or dishonesty of an employee not discovered within seven working days
- Losses arising outside Great Britain, Northern Ireland, the Republic of Ireland, the Channel Islands and the Isle of Man
- Loss from unattended vehicles

7. Business All Risks

Accidental loss or damage to business equipment such as office contents and other specified equipment at your premises or any other specified location.

Principal Business All Risks Exclusions:

- Wear and tear, gradual deterioration, faulty or defective design, materials or workmanship
- Losses caused by mechanical or electrical breakdown
- Unoccupied property
- Unattended theft
- The first part of any claim (your excess)

8. Frozen Foods

Damage to frozen foods by deterioration or contamination caused by a change in temperature.

Key Extensions:

- Accidental leakage of refrigerants

Principal Frozen Foods Exclusions:

- Wear and tear or gradually developing flaws in the freezer unit
- Contents of units over 10 years old unless specified in the Certificate Schedule
- The first part of any claim (your excess)

Continued

9. Computer

Damage to your computer equipment.

Key Extensions:

- Incompatibility of computer programs with the replacement equipment
- Reinstatement of software
- Up to GBP10,000 for costs incurred in refilling the cylinders of any gas flooding system
- Up to GBP5,000 for debris removal
- Up to GBP1,000 for repair investigation costs

Optional Extensions:

- Increased cost of working
- Reinstatement of data

Principal Computer Exclusions:

- Damage caused by your wilful act or neglect
- Damage covered by a guarantee
- Increased cost of working caused by failure of the public electricity supply for less than 4 hours
- Breakdown damage to equipment not subject to a maintenance agreement
- Terrorism
- The first part of any claim (your excess)

10. Personal Accident

Accidental death or bodily injury, total disablement from any occupation and permanent loss of sight or limb, payable in a single lump sum benefit.

Permanent and total disablement from usual occupation and partial disablement from a substantial part of the person's occupation, payable weekly for up to 104 weeks from the accident providing a lump sum benefit does not become payable for the same event.

Key Extensions:

- Medical expenses up to 15% of any weekly benefit payable

Principal Personal Accident Exclusions:

- Pre-existing physical conditions
- Accidents occurring whilst engaged in mountaineering rock climbing or pot holing, winter sports, practicing for speed time trials sprints or racing, aqualung diving, football (other than amateur), hang gliding, motorcycling, parachuting, using power driven woodworking machinery
- Suicide
- Pregnancy or child birth
- Flying, other than as a passenger
- The effects of alcohol or drugs or any treatment for drug addiction
- The first part of any claim (your excess)

11. Commercial Legal Expenses

Cover for legal and professional fees costs and expenses up to GBP50 000 per claim and GBP500 000 in the aggregate in connection with legal proceedings in respect of any of the following insured incidents.

- Disputes with Employees Defending actions brought by employees (e.g. unfair or wrongful dismissal redundancy pension rights etc.)
- Employment Awards Providing legal advice is followed your insurance will pay industrial tribunal awards.
- Criminal Proceedings Defence Cover The costs of defending your employees directors or partners for prosecutions relating to your normal business activities
- Jury Service and Court Attendance Up to GBP50 per person per day (maximum GBP1 000) for employees directors or partners who have to attend a court or tribunal for a case covered by this insurance
- Protection of Licences Costs of appeal against altering revoking or suspension of a statutory licence
- Data Protection Defence Covers costs of defending civil proceedings against you under DPA and certain Appeals
- Property Legal Protection Support is provided in respect of the pursuit of legal rights of your premises It enables your business to pursue claims arising from negligent acts and omissions of others and to pursue liability for wrongful acts under the rule of Rylands v Fletcher (1868)
- Tax VAT PAYE NIC Investigations including Inland Revenue Schedule D and Corporation Tax Investigation Professional fees incurred with our consent

Legal Advice Service

We provide a 24/7 Legal Advice Service providing telephone based advice about any legal matter.

12. Loss of Licence

The reduction in value of your interest in the premises or your business following loss of liquor licence.

Principal Loss of Licence Exclusions:

- Loss where there is statutory compensation payable to you
- Planning issues, compulsory purchase or surrender, reductions in the number of licences issued or changes in the law

13. Excess Liability Cover

This cover extends the limit of indemnity of your underlying Public & Products Liability insurance.

Principal Excess Liability Exclusions:

- Asbestos & asbestos products
- Avionics
- Inner limits in the underlying wording (ie limits for specific events that are lower than the main Certificate limit)