

Policy Wording

Retail

Please read this document carefully. Should you have any questions, please contact your insurance agent.



Index

Introduction	2
Making a Claim.....	3
How to Complain	5
Fair Processing Notices	6
The Contract of Insurance and the Underwriters	10
General Definitions	12
Conditions Precedent.....	14
General Conditions	17
General Exceptions	22

Sections

Contents Section	25
Equipment Breakdown Section.....	32
Money and Personal Accident Assault Section	37
Legal Liabilities Section	40
Legal Expenses Section	48
Loss of Income Section.....	62
Buildings Section	65
Loss of Licence Section.....	69
Management Liability Portfolio Section.....	71
Terrorism Section.....	91
Endorsements	95

Introduction

Thank You for choosing Arch Insurance to be Your insurance provider. Please read this Policy, the Schedule and any Endorsements in conjunction with the Statement of fact carefully. Make sure the cover provided meets Your requirements and that the details shown on the Schedule and Statement of fact are correct. We are keen to work in partnership with You and avoid any misunderstandings.

The documents have been prepared in accordance with Your instructions. Your premium has been based on the information shown in the Schedule and recorded in Your Statement of fact.

Immediate notice should be given to Us of any changes which may affect the insurance provided by this Policy.

Alterations in the cover required after the issue of the Policy will be confirmed by a separate Endorsement and/or Schedule and/or Statement of Fact which You should file with Your Policy. You should refer to the Schedule and Statement of Fact and Endorsement(s) and the Policy to ascertain precise details of cover currently in force.

If You have any questions about any of Your insurance documents, or you require a hard copy of the Policy documents, please contact Your insurance agent. This insurance is written in English and all communications about it will be in English. Unless We have agreed otherwise with You, this insurance is governed by English law.

Our Promise to You

Our goal is to provide excellent service to all Our customers but we recognise that sometimes things may go wrong.

We take complaints seriously and aim to resolve all of Our customers problems promptly.

In the first Period of Insurance, You may cancel the Your Policy within 14 days of receiving Your policy documents if You are dissatisfied for any reason or the Policy does not meet Your requirements. We will return part of the premium proportionate to the unexpired Period of Insurance provided that no claims have been paid or are outstanding.

If You wish to cancel at any other time, please refer to General Conditions – Cancellation.

Making a Claim

To report or make a claim follow the instructions provided in the General Conditions – Claims Procedure

TO MAKE A LEGAL EXPENSES CLAIM

This section is provided by DAS Legal Expenses Insurance Company Limited (DAS).

Important information: Please do not ask for help from a lawyer, accountant or anyone else before DAS have agreed that you should do so. If you do, they will not pay the costs involved even if they accept the claim.

Report your claim: Call DAS on 0370 755 3111, available 24 hours a day, 7 days a week. Have your DAS policy number TS5/4077177 ready and you'll be asked about your claim.

DAS will assess the claim to ensure it is covered by your policy, and, if it is, will send it to a lawyer who specialises in that type of claim. The lawyer will assess your case and tell you how likely it is that you will win. If you are more likely than not to win, the lawyer will manage the case from start to finish.

Please note this is an overview of the claims process for guidance purposes only. DAS' claims handlers can answer any questions you may have when they receive your claim.

Alternatively you can visit www.das.co.uk/legal-protection/how-to-claim.

TO MAKE A MANAGEMENT LIABILITY CLAIM

For policyholders who have elected to purchase the Management Liability Section, You should email full details of the claim or circumstance along with your Arch policy number to

smedo@archinsurance.co.uk

or call

020 7621 4500.

ALL OTHER CLAIMS

To register a claim under any other Section You should email full details of the claim including your Arch policy number to

commercial.claims@archinsurance.co.uk

or call

0345 258 3880.

If You need additional assistance, please contact Your insurance agent.

Legal Helplines and Tools

Under the Legal Expenses section, Your Policy includes access to the following helplines and online tools from DAS Legal Expenses Insurance Company Limited (DAS). The legal advice service is provided by DAS Law Limited and/or a Preferred Law Firm on behalf of DAS.

You can contact DAS' UK-based call centre 24 hours a day, seven days a week during the Period of Insurance. However, they may need to arrange to call You back, depending on the enquiry. To help DAS check and improve their service standards, they may record all calls. When phoning, please quote Your DAS policy number TS5/4077177.

DAS will not accept responsibility if the helpline services are unavailable for reasons they cannot control.

Legal Advice Helpline

0370 755 3111

Advice can be provided on any commercial legal problem affecting Your Business under the laws of the United Kingdom of Great Britain and Northern Ireland, any European Union country, the Isle of Man, the Channel Islands, Switzerland and Norway.

Wherever possible, the Legal Advice helpline aims to provide immediate advice from a qualified legal adviser. However, if this is not possible, they will arrange to call You back at a time to suit You.

Advice on the laws of England and Wales can be provided 24 hours a day, 365 days a year. Beyond this jurisdiction, or for very specialist legal matters, DAS will refer You to one of their specialist advisers.

Specialist advice is provided 9am-5pm, Monday to Friday, excluding public and bank holidays. If calls are received outside of these times, DAS will arrange to call You back.

Tax Advice Helpline

0370 755 3111

Advice can be provided on any tax matters affecting the Business, under UK law.

This service is provided 9am-5pm, Monday to Friday, excluding public and bank holidays. If calls are made outside these times, DAS will arrange to call You back.

Counselling Helpline

0117 934 2121

DAS will provide the Insured Person (and any members of their immediate family who permanently live with them) with a confidential counselling service over the phone if they are aged 18 or over (or aged between 16 and 18 and in full-time employment). This includes, where appropriate, onward referral to relevant voluntary and/or professional services. Any costs arising from the use of these referral services will not be paid by DAS.

The counselling service helpline is open 24 hours a day, seven days a week.

Identity Theft Helpline

0344 848 7071

If Your directors or their spouses/civil partners are resident in the UK or the Channel Islands, DAS will provide them with detailed guidance and advice over the phone about being or becoming a victim of identity theft.

This helpline is open 8am-8pm, seven days a week.

Employment Manual

Visit www.dasinsurance.co.uk/employment-manual

The DAS Employment Manual offers comprehensive, up to date guidance on employment law. To view it, please visit www.dasinsurance.co.uk/employment-manual

If You'd like notifications of when updates are made to the Employment Manual, please email DAS at employmentmanual@das.co.uk quoting Your DAS policy number TS5/4077177.

DASbusinesslaw

Visit www.dasbusinesslaw.co.uk

Visit www.dasbusinesslaw.co.uk to access the free online law guide and download legal documents to help Your Business.

Developed by solicitors and tailored by You using DAS' smart document builders, You can create ready-to-sign contracts, agreements and letters in minutes.

Register using the voucher code DASBARC100 to gain access to a range of free documents.

How to Complain

If You have an enquiry about Your Policy, please contact Your insurance agent who arranged the Policy for You.

If You have a complaint arising from Your Policy please contact:

Complaints Manager
Arch Insurance (UK) Limited
5th Floor
Plantation Place South
60 Great Tower Street
London EC3R 5AZ

complaints@archinsurance.co.uk

For complaints relating to the Legal Expenses Section, including complaints relating to the helplines and online tools, please contact

Customer Relations Department
DAS Legal Expenses Insurance Company Limited
DAS House
Quay Side
Temple Back
Bristol
BS1 6NH

Email: customerrelations@das.co.uk

Telephone: 0344 893 9013

Or complete an online complaint form at www.das.co.uk/about-das/complaints

If We have not resolved Your complaint within eight weeks or You are not satisfied with Our response, You may be able to refer it to the Financial Ombudsman Service. You must do this within six months of receiving Our final response letter. Contact details for the Financial Ombudsman Service are:

Financial Ombudsman Service
Exchange Tower
London E14 9SR

www.financial-ombudsman.org.uk

Telephone: 0800 023 4567/ 0300 123 9 123

Fax: 020 7964 1001

Email: complaint.info@financial-ombudsman.org.uk

Following the complaints procedure does not affect Your rights to take legal action.

Financial Services Compensation Scheme

Arch Insurance (UK) Limited and the insurers of this policy are covered by the Financial Services Compensation Scheme (FSCS).

If we are unable to meet our obligations, you may be entitled to compensation from the scheme, depending on the type of insurance and the circumstances of the claim.

Further information is available from the FSCS at www.fscs.org.uk

Important Information

The Employers Liability (Compulsory Insurance) Regulations 1998 lay down certain obligations for employers and in particular You should be aware of the following

Display of Certificates

We will provide You with a Certificate of Employers Liability Insurance and this will state clearly the companies covered by it You must display either an original copy or make available a copy of the Certificate of Employers Liability Insurance in an electronic format at each Business Premises where Your Employees can see it easily

Retention of Certificates

The Employers' Liability (Compulsory Insurance Amendment) Regulations 2008 remove the requirement for You to retain copies of Certificates of Employers Liability Insurance that have expired for at least 40 years However it is still good business practice to retain the certificates because certain claims eg disease could be made many years after the disease is caused and if Your insurer can not be identified You could be liable for any payments

Fair Processing Notices

Arch Fair Processing Notice

The privacy and security of your information is important to us. This notice explains who we are, the types of information we hold, how we use it, who we share it with and how long we keep it. It also informs you of certain rights you have regarding your personal information under current data protection law. The terms used in this Fair Processing Notice relate to the Information Commissioner's Office guidance.

Who are we?

Arch Insurance (UK) Limited which is part of the Arch Insurance group ("Arch"). Arch is the Data Controller of the information you provide us and is registered with the Information Commissioner's Office for the products and services we provide to you.

You can contact us for general data protection queries by email to DPO@archinsurance.co.uk or in writing to Compliance Team, 5th Floor Plantation Place South, 60 Great Tower Street, London EC3R 5AZ. Please advise us of as much detail as possible to comply with your request.

What information do we collect?

We will collect personal information which may include your name, telephone number, email address, postal address, occupation, date of birth, additional details of risks related to your enquiry or product and payment details (including bank account number and sort code) which we need to offer and provide the service or product or deal with a claim.

We may need to request and collect sensitive personal information such as details of convictions or medical history that are necessary for providing you with the product, service or for processing a claim.

We only collect and process sensitive personal data where it is critical for the delivery of a product or service and without which the product or service cannot be provided. We will therefore not seek explicit consent to process this information as the processing is legitimised by its criticality to the service provision. If you object to use of this information then we will be unable to offer you the product or service requested.

How do we use your personal information?

We will use your personal information to

- assess and provide the products or services that you have requested
- communicate with you
- develop new products and services
- undertake statistical analysis

We may also take the opportunity to

- contact you about products that are closely related to those you already hold with us
- provide additional assistance or tips about these products or services
- notify you of important functionality changes to our websites

We make outbound phone calls for a variety of reasons relating to many of our products or services (for example, to update you on the progress of a claim or to discuss renewal of your insurance contract). We are fully committed to the regulations set out by Ofcom and follow strict processes to ensure we comply with them.

To ensure confidentiality and security of the information we hold, we may need to request personal information and ask security questions to satisfy ourselves that you are who you say you are.

We may aggregate information and statistics on website usage or for developing new and existing products and services, and we may also provide this information to third parties. These statistics will not include information that can be used to identify any individual.

Securing your personal information

We follow strict security procedures in the storage and disclosure of your personal information in line with industry practices, including storage in electronic and paper formats.

We store all the information you provide to us, including information provided via forms you may complete on our websites, and information which we may collect from your browsing (such as clicks and page views on our websites).

Any new information you provide us may be used to update an existing record we hold for you.

When do we share your information?

To help us prevent financial crime, your details may be submitted to fraud prevention agencies and other organisations where your records may be searched, including the Claims and Underwriting Exchange (CUE) and the Motor Insurers Anti-Fraud and Theft Register (MIAFTR).

In addition to companies within the Arch Insurance group, third parties (for example insurers or loss adjusters) deliver some of our products or provide all or part of the service requested by you. In these instances, while the information you provide will be disclosed to these companies, it will only be used for the provision and administration of the service provided (for example verification of any quote given to you or claims processing, underwriting and pricing purposes or to maintain management information for analysis).

This may also include conducting a search with a credit reference bureau or contacting other firms involved in financial management regarding payment.

The data we collect about you may be transferred to, and stored at, a destination outside of the European Economic Area ("EEA"). It may also be processed by staff operating outside of the EEA who work for us or for one of our suppliers. Such staff may be engaged in, amongst other things, the provision of information you have requested.

If we provide information to a third party we will require it and any of its agents and/or suppliers to take all steps reasonably necessary to ensure that your data is treated securely and in accordance with this fair processing notice.

We may of course be obliged by law to pass on your information to the police or other law enforcement body, statutory or regulatory authority including but not limited to the Employer's Liability Tracing Office (ELTO) and the Motor Insurance Bureau (MIB).

We may also share your information with anyone you have authorised to deal with us on your behalf.

How long do we keep your information for?

We will not keep your personal information longer than is necessary for the purpose for which it was provided unless we are required by law or have other legitimate reasons to keep it for longer (for example if necessary for any legal proceedings).

We will normally keep information for no more than 6 years after termination or cancellation of a product, contract or service we provide. In certain cases, we will keep your information for longer, particularly where a product includes liability insurances or types of insurance for which a claim could potentially be made by you or a third party at a future date, even after your contract with us has ended.

Your rights

Under data protection law you have the right to change or withdraw your consent and to request details of any personal data that we hold about you.

Where we have no legitimate reason to continue to hold your information, you have the right to be forgotten.

We may use automated decision making in processing your personal information for some services and products. You can request a manual review of the accuracy of an automated decision that you are unhappy with.

Further details of your rights can be obtained by visiting our long form notice at www.archcapgroup.com/Privacy-and-Data-Protection-Policy

DAS' Fair Processing Notice

In addition to any other data processing notice provided in relation to this Policy, data under this Policy will be processed by DAS, who are committed to processing personal information fairly and transparently. This section is designed to provide a brief understanding of how DAS collect and use this information.

DAS may collect personal details, including name, address, date of birth, email address and, on occasion, dependent on the type of cover in place, sensitive information such as medical records. This is for the purpose of managing the products and services in place, and this may include underwriting, claims handling and providing legal advice. DAS will only obtain personal information either directly from You, the third party dealing with Your claim or from the authorised partner who sold this Policy.

Who DAS are

DAS is part of DAS Legal Expenses Insurance Company Limited which is part of DAS UK Holdings Limited (DAS UK Group). The uses of personal data by DAS and members of the DAS UK Group are covered by their individual company registrations with the Information Commissioner's Office. DAS has a Data Protection Officer who can be contacted at dataprotection@das.co.uk.

How DAS will use Your information

DAS may need to send personal information to other parties, such as lawyers or other experts, the court, insurance intermediaries, insurance companies, appointed service providers, specialist agencies or other members of the DAS UK Group, so they may contact You for Your feedback. If the Policy includes legal advice, DAS may have to send the personal information outside of the European Economic Area (EEA) in order to give legal advice on non-European Union law. Dependent on the type of cover in place, the personal information may also be sent outside the EEA so the service provider can administer the claim.

DAS will take all steps reasonably necessary to ensure the personal data is treated securely and in accordance with this Privacy Notice. Any transfer outside of the EEA will be encrypted using SSL technology.

DAS will not disclose the personal data to any other person or organisation unless they are required to by their legal and regulatory obligations. For example, DAS may use and share the personal data with other organisations and public bodies, including the police and anti-fraud organisations, for the prevention and detection of crime, including fraud and financial sanctions. If false or inaccurate information is provided and fraud is identified, details will be passed to fraud prevention agencies to prevent fraud and money laundering. Further details explaining how the information held by fraud prevention agencies may be used can be obtained by writing to, or telephoning DAS. A copy is also accessible and can be downloaded via DAS' website.

What is DAS' legal basis for processing Your information?

It is necessary for DAS to use the personal information to perform their obligations in accordance with any contract that they may have with the person taking out this Policy. It is also in their legitimate interest to use the personal information for the provision of services in relation to any contract that they may have with the person taking out this Policy.

How long will Your information be held for?

DAS will retain personal data for 7 years. DAS will only retain and use personal data thereafter as necessary to comply with their legal obligations, resolve disputes, and enforce their agreements. If You no longer want DAS to use the personal data, please contact them at dataprotection@das.co.uk.

What are Your rights?

The following rights are available in relation to the handling of personal data:

- the right to access personal data held
- the right to have inaccuracies corrected for personal data held

- the right to have personal data held erased
- the right to object to direct marketing being conducted based upon personal data held
- the right to restrict the processing for personal data held, including automated decision-making
- the right to data portability for personal data held

Any requests, questions or objections should be made in writing to the Data Protection Officer:-

Data Protection Officer
DAS Legal Expenses Insurance Company Limited
DAS House
Quay Side
Temple Back
Bristol
BS1 6NH

Or via email: dataprotection@das.co.uk

How to make a complaint

If there is any dissatisfaction with the way in which personal data has been processed, the Data Protection Officer can be contacted in the first instance using the details above.

If You remain dissatisfied, the Information Commissioner's Office can be approached directly for a decision. The Information Commissioner can be contacted at: -

Information Commissioner's Office
Wycliffe House
Water Lane
Wilmslow
Cheshire
SK9 5AF

www.ico.org.uk

The Contract of Insurance and the Underwriters

This policy is underwritten by Arch Insurance (UK) Limited and certain other insurers (hereinafter called the 'Underwriters').

In consideration of payment of the premium the liability of an Underwriter under this contract is several and not joint with other insurers party to this contract to indemnify You within the limits terms conditions and exceptions of this Policy against the events set out in the sections operative and occurring in connection with the Business during the Period of Insurance and any subsequent period for which You pay and the Underwriter agrees to accept a premium

IMPORTANT

This Policy is a legal contract between You and Us and designed to be as easy to understand as possible. You must make a fair presentation of the risk to Us at inception, renewal and variation of the Policy.

The Policy Wording, Your Schedule any endorsements shall be considered one legal document.

It is important that You read all Your documents carefully and let Your insurance agent know immediately if the insurance does not meet Your requirements or if any information is inaccurate or incomplete. If any changes are required this may result in changes to the terms and conditions of the Policy or a refusal to provide cover

Your obligations under the Policy

The Policy imposes certain obligations upon You which if not complied with may invalidate this insurance or a claim.

Some of these obligations are expressed to be Conditions, General Conditions or Conditions Precedent. These are extremely important. If you are in breach of any of these obligations at the time of a loss We will have no obligation to indemnify You in relation to any claim for that loss. However, if a Condition, General Condition or Condition Precedent is intended to reduce the risk of a loss of a particular kind at a particular location or at a particular time, We will not rely on the breach of that Condition, General Condition or Condition Precedent to exclude limit or discharge our liability if the breach could not have increased the risk of the loss which actually occurred, in the circumstances in which it occurred

Steps to be taken if you cannot comply

If You are unable to comply with any Condition, General Condition or Condition Precedent, You should contact Us as soon as reasonably possible through Your insurance agent. We will decide whether We might be prepared to agree a variation in the Policy.

All Conditions, General Conditions or Conditions Precedent remain effective unless You receive written confirmation of a variation from Us through Your insurance agent.

You should keep a written record (including copies of letters) of any information You give Us or Your insurance agent at inception renewal or making variation to this Policy.

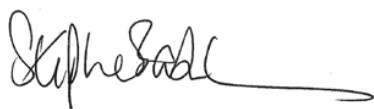
An Underwriter is not jointly liable for any liability underwritten by any other that may underwrite this contract

Although reference is made at various points in this clause to "this contract" in the singular where circumstances so require this should be read as a reference to contracts in the plural

Each Underwriter is only liable in respect of the cover or engineering inspection service provided under the Section(s) of this Policy shown against them below and not any other section

Legal Expenses Section	<p>DAS Legal Expenses Insurance Company Limited (DAS), Registered in England and Wales, Company Number 103274.</p> <p>Registered address: DAS House, Quay Side, Temple Back, Bristol, BS1 6NH.</p> <p>Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Financial Conduct Authority register number FRN202106.</p> <p>Website www.das.co.uk</p> <p>The legal advice service is provided by DAS Law Limited and/or a preferred law firm on behalf of DAS.</p> <p>Registered in England and Wales, Company Number 5417859.</p> <p>Registered address: North Quay, Temple Back, Bristol, BS1 6FL</p> <p>Authorised and regulated by the Solicitors Regulation Authority (registered number 423113).</p> <p>Website: www.daslaw.co.uk</p>
Equipment Breakdown Section	<p>HSB Engineering Insurance Limited (FCA Register No 202738) authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Registered office: New London House, 6 London Street, London, EC3R 7LP. For details on how your information is used and your rights in relation to your information, please see our Privacy statement at https://www.munichre.com/HSBEIL</p>
All other sections	<p>Arch Insurance (UK) Limited, 5th Floor, Plantation Place South, 60 Great Tower Street, London EC3R 5AZ – (FCA Register No 229887) authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority</p> <p>Arch Insurance Group consist of FCA registered companies, including Thomas Underwriting Agency Limited (FCA number 304302) and Axiom Underwriting Agency Limited (FCA number 441460), registered at the address provided, who may act as intermediaries for certain insurers.</p>

You can check this information on the Financial Conduct Authority register by visiting the FCA's website www.fca.org.uk/register or by contacting the Financial Conduct Authority on 0800 111 6768. Information relating to the Prudential Regulation Authority can be found at www.bankofengland.co.uk/pru



Steve Bashford
For the Underwriters
Chief Executive of Arch UK Regional Division
A division of Arch Insurance (UK) Limited

General Definitions

Each time We use one of the words or phrases listed below it will have the same meaning wherever it appears in Your Policy unless We state otherwise

A defined word or phrase will start with a capital letter each time it appears in the Policy except for headings and titles

Each Section of the Policy contains definitions which apply to that particular Section and they must be read in conjunction with the following General Definitions

We/Us/Our

The Underwriters as set out in the section of the Policy headed The Contract of Insurance and the Underwriters

You/Your/Policyholder

The person(s) or Company shown in the Schedule as the Policyholder

Business

Activities as detailed in the Statement of Fact and/or Schedule

Condition Precedent

Any term expressed Condition Precedent is extremely important

If You are in breach of any of these obligations at the time of a loss We will have no obligation to indemnify You in relation to any claim for that loss

However if a Condition Precedent is intended to reduce the risk of a loss of a particular kind at a particular location or at a particular time We will not rely on the breach of that Condition Precedent to exclude limit or discharge Our liability if the breach could not have increased the risk of the loss which actually occurred in the circumstances in which it occurred

Damage

Accidental loss destruction or damage

Employee

Any person working under Your control in connection with the Business who is

1. under a contract of service or apprenticeship with You
2. a person under a contract of service or apprenticeship with some other employer and who is hired to or borrowed by You
3. a labour master or person supplied by him
4. a person engaged by a labour only sub-contractor
5. a self-employed person working on a labour only basis
6. a driver or operator of hired-in plant
7. a trainee or person undergoing work experience
8. a voluntary helper
9. persons working under the Community Offenders Act 1978 the Community Offenders (Scotland) Act 1978 or similar legislation
10. at Your request outworkers or home workers employed under contracts to execute personally any work in connection with the Business

Excess

The first amount of each and every claim for which You shall be responsible as shown in the Schedule

Injury

Bodily injury including death illness or disease

Limit of Liability

The Limit of Liability stated in the Schedule

Money

Current coin bank and currency notes postal and money orders bankers drafts cheques and giro cheques crossed warrants bills of exchange and securities for money postage revenue national insurance and holiday with pay stamps national insurance and holiday with pay cards national savings certificates war bonds premium savings bonds and franking machine impressions credit company sales vouchers luncheon vouchers trading stamps and VAT invoices

Period of Insurance

The period shown in the Schedule for which We accept Your Premium

Person-Insured

You or any of Your partners directors or employees

Policy

This Policy is made up of a number of documents. These documents are the

1. Policy
2. Schedule
3. endorsements

Premises

The part of the premises at the address or addresses specified in the Statement of Fact and/or Schedule occupied by You for the purpose of the Business

Unless otherwise stated the buildings at the Premises are

1. built of brick stone or concrete
2. roofed with slate tiles concrete asphalt metal or sheets or slabs composed entirely of incombustible mineral ingredients (with the exception of small outbuildings)

Property

Material property

Schedule

The Schedule for the time being in force detailing the cover provided

Statement of Fact

This is a record of the information that You provided to Your insurance agent about You and Your Business upon which Your insurance is based

Sum Insured

The Sum Insured as stated in the Schedule

Vacant or Disused

The Premises or any part thereof that have become unoccupied untenanted or which have not been actively used for a period of more than 30 consecutive days

Conditions Precedent

Claims Procedure

It is a Condition Precedent to Our liability that

1. You notify Us as soon as is reasonably practicable where you have knowledge of any event occurrence prosecution inquest or inquiry which may result in a claim regardless of Excess
2. You pass to Us as soon as is reasonably practicable every letter claim writ summons and process received in connection with any claim
3. You notify the police as soon as is reasonably practicable of Damage caused by malicious persons or thieves
4. You at Your expense provide Us with a written claim containing as much information as possible of the accident Damage or Injury including the amount of the claim within
 - a. 30 days of Your becoming aware of the event or occurrence
 - b. 7 days in the case of Damage caused by riot civil commotion strikers locked out workers persons taking part in labour disturbances or malicious persons
 or such further time that We may allow
5. You provide Us with all information and help We require in respect of the claim
6. You pass to Us unanswered immediately all communications from third parties in relation to any event which may result in a claim under this Policy
7. You do not admit or repudiate liability nor offer to settle compromise make payment which may result in a claim or pay any claim under this Policy without Our written agreement
8. You carry out or permit to be taken any action which may be reasonably practicable to prevent or minimise loss and/or interruption of the Business and to prevent further accident Damage or Injury
9. We will be entitled at any time and at Our discretion if Damage occurs which may lead to a claim to
 - a. enter or take possession of the building or premises
 - b. take possession of or require to be delivered to Us Property insured which We will deal with in a reasonable manner
 - c. take over and conduct in Your name the defence or settlement of any claim or to prosecute any claim in Your name for Your benefit and have full discretion in the conduct of any proceedings and in the settlement of any claim
 without incurring liability or reducing Our rights
10. We will not pay for loss destruction or damage or provide cover under Legal Liabilities Section if You or anyone acting on Your behalf
 - a. do not comply with Our requirements
 - b. hinder or obstruct Us

You are not entitled to abandon Property to Us

Deep Fat Frying

It is a Condition Precedent to Our liability under Standard Contingency Fire that all

1. deep fat frying equipment is fitted with
 - a. a thermostat arranged to prevent the temperature of cooking oils or fats rising above 205 degrees celsius
 - b. an automatic cut-out arranged to cut off the heat source in the event of failure of the thermostat
2. deep fat frying equipment including flues and exhaust ducting is securely fixed and free from contact with combustible material
3. extraction hoods canopies filters and grease traps are cleaned at least once a month
4. extraction ducts are cleaned at least once every six months
5. oil or greasy waste and cloths are kept in metal receptacles with metal lids and removed from the buildings at the end of each working day and from the Premises at least once a week

Fire Extinguishment

It is a Condition Precedent to Our liability under Standard Contingency Fire that

1. in kitchens and other areas used for cooking a fire blanket and a 9 litre foam 2 kilogramme carbon dioxide or at least 4.5 kilogramme dry powder extinguisher be available for immediate use

2. You will ensure that all fire extinguishing appliance(s) kept at Your Premises are to be regularly maintained under a contract and are in efficient working order

Subject to the observance of this Condition the Contents and Buildings Sections shall not be invalidated by any defect in any of the said appliances due to any circumstances unknown to You or beyond Your control

Minimum Standards of Protections - Security Level 1

It is a Condition Precedent to Our liability to indemnify You in relation to any claim under the Standard Contingencies Theft or attempted Theft and Money that

Unless agreed otherwise by Us in writing within 30 days of inception of this Policy the following protections shall be fitted to the under-mentioned doors windows and other openings (where these are under Your control) and put into full and effective operation whenever the Premises are closed for business or left unattended

1. on timber final exit doors or other external timber doors and on internal doors giving access to any part of the Premises not occupied solely by You or to any adjoining premises (excluding sliding doors and fire exit doors)
 - a. if single leaf a mortice deadlock which has five or more levers and/or conforms to BS3621 specification for thief resistant locks with matching steel box striking plate
 - b. if double leaf
 - i. on the first closing leaf flush or barrel bolts the latter at least 200mm (8") long or key operated locks or bolts fitted top and bottom in every case
 - ii. on the second closing leaf a mortice deadlock which has five or more levers and/or conforms to BS3621 specification for thief resistant locks with matching steel box striking plate or a substantial padlocking bar and high quality close shackle padlock with minimum of five levers or high security cylinder mechanism.
 - c. if single or double leaf and also outward opening hinge bolts fitted top and bottom
2. on external aluminium or UPVC doors (excluding sliding and fire exit doors) cylinder operated mortice pivot bolt lock (similar to the Adams Rite MS1950 series locks) including anti-turn cylinder collar, and if double leaf flush bolts on the first closing leaf
3.
 - a. on steel final exit doors and all sliding final exit doors a substantial padlocking bar and high quality close shackle padlock with minimum of five levers or mortice hook bolt lock which has five or more levers and/or conforms to BS3621 specification for thief resistant locks with matching steel box striking plate
 - b. on all other steel doors and all other sliding doors (excluding sliding patio doors) substantial padlocking bar a good quality close shackle padlock with minimum of five levers or high security cylinder mechanism fitted externally or substantial padlocking bar and high quality open shackle padlock with minimum of five levers or high security cylinder mechanism fitted internally
 - c. on sliding patio doors
 - i. a manufacturer's patent key-operated locking system which engages boltwork into the doorframe either at the top and bottom of the opening section of each door or into the side frame in at least three points (in the latter case all hook or shoot bolts must be mushroom headed)

or

 - ii. two key-operated patio door locks fitted internally one at the top and one at the bottom of each opening section
4. any door officially designated as Fire Exit by the Fire Authority must be secured only by devices agreed by the Fire Officer this may be by means of a suitable lock for use in emergency escape situations and it must not be possible for the lock to be operated by breaking or removing glazing either in the door itself or in a window immediately adjacent to the door and with hinge bolts fitted top and bottom of outwards opening doors
5. on opening basement and ground floor windows and fanlights and on other opening windows fanlights and skylights which are accessible from roofs balconies canopies fire escapes or downpipes
 - a. key-operated window locks with the keys removed when in operation
 - b. or solid steel bars not less than 16mm (5/8") diameter and not more than 125mm (5") apart securely fixed to the brickwork or masonry surrounding the window

- c. or lockable steel expanded metal window gates or weld mesh grilles
 - d. or shutters that are used to cover the whole of the window opening
- 6. where installed
all roller shutters where no other inner door is being protected including such roller shutters that contain wicket doors or equivalent a manufacturer's standard recommended locking device for that type of roller shutter

Reasonable Care

You must:

- 1. take all reasonable precautions to prevent or minimise any circumstance or to cease any activity which may cause Damage accident or Injury
- 2. maintain the business premises machinery equipment and furnishings in a good state of repair
- 3. exercise care in the selection and supervision of Employees
- 4. comply with all relevant statutory requirements manufacturers recommendations and other regulations relating to the use inspection and safety of property and the safety of persons
- 5. make good or remedy any defect or danger which becomes apparent and take such additional precautions as the circumstances may require

Security

It is a Condition Precedent to Our liability under the Standard Contingencies Theft or attempted Theft and Money that whenever the Premises are closed for business or left unattended all locks bolts and other security devices including any intruder alarm system are put into full and effective operation

Unoccupancy

It is a Condition Precedent to Our liability under the Standard Contingencies Fire Escape of Water and Theft or attempted Theft that within 21 days of the Premises or any part thereof becoming unoccupied untenanted vacant or not having been actively used

- 1. all services are to be turned off at the mains except electricity where needed to maintain any fire or intruder alarm system in operation and the water and heating system drained
- 2. the Premises are to be adequately secured against unauthorised entry
- 3. at least weekly inspections are to be made of the Premises by You or a responsible person acting on Your behalf
- 4. any accumulations of combustible materials such as junk mail and newspapers are to be removed during each inspection of the Premises

General Conditions

Each Section of the Policy contains conditions and must be read in conjunction with the following General Policy Conditions which apply to all Sections unless otherwise stated

Average

Where a Sum Insured is subject to average if at the time of the Damage the Sum Insured is less than the total value of the property You will be considered as Your own insurer for the difference and bear a proportionate share of the loss

Basis of Claims Settlement for Property

Whenever the Basis of Claims Settlement is declared to be on a Reinstatement Basis the basis upon which the amount payable in respect of the Property Insured is to be calculated shall be as follows

1. the rebuilding or replacement of Property Insured lost or destroyed which provided Our liability is not increased may be carried out
 - a. in any manner suitable to Your requirements
 - b. upon another site
2. the repair or restoration of Property Insured damaged

in either case to a condition equivalent to or substantially the same as but not better or more extensive than its condition when new

Conditions

1. Our liability for the repair or restoration of Property Insured damaged in part only shall not exceed the amount which would have been payable had such Property Insured been wholly destroyed
2. If at the time of reinstatement the sum representing 85% of the cost which would have been incurred in reinstating the whole of the Property Insured covered by any item subject to this Condition exceeds its Sum Insured at the commencement of any Damage Our liability shall not exceed that proportion of the amount of the Damage which the Sum Insured shall bear to the sum representing the total cost of reinstating the whole of such Property Insured at that time
3. No payment beyond the amount which would have been payable in the absence of this Condition shall be made
 - a. unless reinstatement commences and proceeds without unreasonable delay
 - b. until the cost of reinstatement shall have been actually incurred
 - c. if the Property Insured at the time of the Damage shall be insured by any other insurance effected by You or on Your behalf which is not upon the same basis of reinstatement
4. All the terms and conditions of this Policy shall apply
 - a. in respect of any claim payable under the provisions of this Condition except insofar as they are varied hereby
 - b. where claims are payable as if this Condition had not been incorporated

Cancellation

1. You may cancel Your Policy
 - a. within 14 days of receiving Your policy documents for the first Period of Insurance if for any reason You are dissatisfied or the Policy does not meet Your requirements
 - b. if at any time You sell the Business or sell all of the property insured shown in the Schedule or You cease trading

We will return part of the premium proportionate to the unexpired Period of Insurance provided that no claims have been paid or outstanding during the current Period of Insurance. If you wish to terminate the cover at any other time, please contact your insurance agent; any return premium will be at the discretion of Arch Insurance (UK) Limited

2. Other than when the General Condition Fraud applies We may cancel Your Policy
 - a. By sending You 30 days written notice to Your last known address where We have valid reasons for doing so. Valid reasons may include but are not limited to, Your non-co-operation with the terms of the Policy, where We reasonably suspect fraud, where You or someone acting on your behalf uses threatening, abusive or intimidating language or behaviour to Us or to someone whom we appoint to provide a service in connection with the Policy. Termination shall be without prejudice to any rights or claims of the Insurer or You prior to the expiry of such notice.

Subject to application of any minimum premium, We will return part of the premium paid proportionate to the unexpired Period of Insurance provided that

- i. No claims have been paid or are outstanding or incidents reported that could give rise to a claim during the current Period of Insurance
- ii. We have not identified a breach of any Policy Condition
- b. Immediately if the premium has not been paid or there has been a default under an instalment or linked credit agreement

If this Policy or the Employers Liability Section is cancelled any certificates of Employers Liability Insurance are cancelled from the same date any copies should not be displayed at Your Premises

Choice of Law and Jurisdiction

In the absence of agreement to the contrary this Policy shall be governed by and construed in accordance with the laws of England and Wales. Any dispute relating to limits terms conditions and exceptions or validity of this Policy shall be subject to the jurisdiction of the courts of England and Wales

Change of Risk

You must notify Us prior to or immediately if during the Period of Insurance there is any change in Your ownership of the Business or if there is any change

1. in or to the Business
2. due to the Business being wound up or carried on by a liquidator or receiver or permanently discontinued
3. due to its disposal or removal
4. in respect of which Your interest ceases except by operation of law
5. in respect of the risk of subsidence ground heave or landslip where any demolition construction ground works or excavation work is being carried out on any site adjoining the Premises
6. to the facts or matters set out in the Schedule or otherwise comprising the risk presentation made by You to Us at inception renewal or change of the Policy

which materially increases risk of loss or Damage as Insured by this Policy

Should You be in any doubt as to whether information should be presented to Us You must

1. discuss it with Your agent or
2. disclose it to Us

Upon being notified of any such change We may at Our absolute discretion

1. continue to provide cover under the appropriate Section on the same terms
2. restrict the cover provided by the Section
3. impose additional terms
4. alter the premium
5. cancel the Section and or the Policy

If You fail to notify Us of any such change We may at Our absolute discretion

1. treat the appropriate Section and the Policy as if it had come to an end as at the date of the alteration of the risk returning a proportionate amount of the premium for the unexpired Period of Insurance if We would have cancelled the Section and the Policy had We known of the increase in risk
2. treat the Section and the Policy as if it had contained such terms other than relating to premium or other restrictions from the date of change in risk as We would have applied had We known of the increase in risk
3. reduce proportionately the amount paid or payable on any claim the proportion for which We are liable being calculated by comparing the premium actually charged as a percentage of the premium which We would have charged had We known of the increase in risk

Contribution

Applicable to the Legal Liabilities Section

1. If the insurance provided by these sections is also covered by another policy (or would but for the existence of these sections) We will only indemnify You in respect of any excess beyond the amount which would be payable under such other insurance had these sections not been effected

Applicable to the Legal Expenses Section

2. If any claim covered under this Section is also covered by another policy, or would have been covered if this Section did not exist, DAS will only pay their share of the claim, even if the other insurer refuses the claim.

Applicable to all other Sections insured by this Policy

3. Where any Damage or liability covered by the Policy is also covered by another policy (or would be but for the existence of this Policy) We will only pay a rateable share of the loss
4. If the other insurance is subject to a condition of average and this Policy is not this Policy will be become subject to the same condition of average
5. If the Property covered by the other insurance is subject to a provision excluding proportional payment in whole or part the payment We make will be limited to the proportion of Damage as the Sum Insured bears to the value of the property

Contracts (Rights of Third Parties) Act 1999

A person or company who was not a party to this Policy has no right under the Contracts (Rights of Third Parties) Act 1999 to enforce any term of this Policy but this does not affect any right or remedy of a third party which exists or is available apart from that Act

Discharge of Liability

We may at any time pay

1. the Limit of Liability or the Limit of Indemnity or
2. the Sum Insured or
3. a smaller amount for which a claim can be settled after deduction of any sum already paid We will not make any further payments except for costs and expenses incurred prior to the payment of the claim

Excesses

If We agree to indemnify You under both Contents and Buildings Sections of this Policy as a result of the happening of a single event and if an Excess applies under both these Sections then only one Excess being the higher of those which would have applied separately under each Section will be deducted from the total claim payment

Fraud

If You or anyone acting on Your behalf to obtain a benefit under this Policy

1. makes any false or fraudulent claim
2. makes any exaggerated claim
3. supports a claim by false or fraudulent documents devices or statements whether or not the claim is itself genuine
4. makes a claim for loss or damage which You or anyone acting on Your behalf deliberately caused

We will

- a) refuse to pay the whole of the claim and
- b) recover from You any sums that We have already paid in respect of the claim

We will also notify You if We will be treating the Policy as having terminated with effect from the date of any acts set out in 1-4 above

In that event You will

1. have no cover under the Policy from the date of the termination and
2. not be entitled to any refund of premium

Index Linking

Whenever a Sum Insured is declared to be subject to Index Linking it is adjusted at monthly intervals as follows

1. in respect of Buildings Landlords Fixtures and Fittings internal decorations shop fronts and tenants improvements in accordance with the percentage change in the General Building Cost Information Service
2. in respect of Stock in trade in accordance with the percentage change in the Producer Price Index for Home Sales of Manufactured Products
3. in respect of all other Contents other than Stock in trade in accordance with the Durable Goods Section of the Retail Prices Index

At each renewal the premium will be adjusted to apply to the Sum Insured which then pertains and We waive all rights to additional premium arising solely out of such index adjustments prior to renewal

Interest Clause

The interests of third parties which You are required to include on this Policy under the terms of any mortgage property lease or hiring leasing or hire purchase agreement are automatically noted subject to You advising Us as soon as is reasonably practicable

Fair Presentation of the Risk

We are keen to work in partnership with You and avoid any misunderstandings

1. You must make a fair presentation of the risk to Us at inception renewal and variation of the Policy. This means You must have clearly disclosed all material facts which You, Your senior management and/or persons responsible for arranging the Policy knew or ought to have known. Should You be in any doubt as to whether information should be presented to Us You must
 - a. discuss it with Your insurance agent or
 - b. disclose it to Us
2. We may at Our absolute discretion avoid the Policy and refuse to pay any claims where any failure to make a fair presentation is
 - a. deliberate or reckless or
 - b. of such other nature that if You had made a fair presentation We would not have issued the Policy

We will return the premium paid by You unless the failure to make a fair presentation is deliberate or reckless

3. If We would have issued the Policy on different terms had You made a fair presentation We will not avoid the Policy except where the failure is deliberate or reckless but We may instead at Our absolute discretion
 - a. reduce proportionately the amount paid or payable on any claim the proportion for which We are liable being calculated by comparing the premium actually charged as a percentage of the premium which We would have charged had You made a fair presentation and or
 - b. treat the Policy as if it had included such additional terms other than those requiring payment of the premium as We would have imposed had You made a fair presentation

For the purposes of this condition references to

1. avoiding a Policy means treating the Policy as if it had not existed from the inception date (where the failure to make a fair presentation of the risk occurs before the inception of the Policy) the renewal date (where the failure occurs at renewal of the Policy) or the date of change (where the failure occurs when the Policy is changed)
2. refunds of premium should be treated as refunds of premium back to the inception date renewal date or date of change as the context requires
3. issuing a Policy should be treated as the references to issuing the Policy at inception renewing or change of the Policy as the context requires
4. premium should be treated as the premium payable for the particular contract of insurance which is subject to this condition where there is more than one contract of insurance

Subjectivity Condition

If this Policy has been issued or renewed subject to the following requirements

1.
 - a. You providing Us with any additional information requested
 - b. You completing any actions agreed between You and Us
 - c. You allowing Us to complete any actions agreed between You and Us
 by the required date(s)
2. You allowing Us access to the Premises Your contract sites and or the Business to carry out survey(s) within 60 days of the inception or renewal date, unless We agree otherwise in writing
3. You complying with all survey risk improvements to make alterations to the Premises or contract sites by the required date(s)

and You do not complete these requirements by the required date(s) then We may at Our absolute discretion

1. modify the premium
2. issue a mid-term amendment to the Policy or Section terms Conditions and Exceptions

3. exercise our right to cancel the Policy
4. leave the Policy or Section terms Conditions and Exceptions and the premium unaltered

We will contact You with Our decision and where applicable, specify the date(s) by which any action(s) agreed need to be completed by You and or any decision by Us will take effect If the premium terms or conditions are amended by Us then You will have fourteen (14) days to accept or reject the revised basis of indemnity

If You elect to reject the revised basis of premium terms and conditions then You shall be entitled to a proportionate refund of premium for the unexpired period of cover provided that no claim has been made during the current Period of Insurance

If We exercise Our right to cancel the Policy then You shall be entitled to a proportionate refund of premium for the unexpired period of cover provided that no claim has been made during the current Period of Insurance

To the extent that this Condition conflicts with any other cancellation condition then this Condition shall prevail

Except in so far as they are expressly varied by this Condition all of the terms, conditions exclusions and limits of this Policy and of the Sections of the Policy shall continue to apply until We advise You otherwise

Reinstatement

When We decide or are required to reinstate or replace any Property You will at Your expense provide

1. plans
2. documents
3. books
4. information which We require

We will not be obliged to reinstate Property exactly but only in a satisfactory manner as circumstances allow The maximum amount We will pay in respect of one item is the Sum Insured

Sanction Limitation and Exclusion

We shall not be liable to pay any claim or provide any benefit under any insurance cover or extension to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose Us to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.

Subrogation

Anyone making a claim under this Policy must at Our request and expense do everything We reasonably require to

1. enforce a right or remedy
- or
2. obtain relief or indemnity

from other parties to which We will become entitled or subrogated because of payment for or making good accident Damage or Injury We may require You to carry out such actions before or after We make any admission of or payment of a claim

Language

The contractual terms conditions exclusions and other information relating to this Policy will be in the English language

General Exceptions

Each Section of the Policy contains exceptions and must be read in conjunction with the following General Policy Exceptions which apply to all Sections unless otherwise stated

This Policy does not cover

Nuclear Risks

Damage to any property whatsoever or any loss or expense whatsoever resulting or arising therefrom or any consequential loss or any legal liability of whatsoever nature directly or indirectly caused by or contributed to by or arising from

1. ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel
2. the radioactive toxic explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof

Subject to indemnity under the Employers Liability Sub-Section as far as concerns Injury caused to any of Your Employees if such Injury arises out of and in the course of employment or engagement of such person by You this General Exception shall only apply

1. in respect of liability of any Principal
2. liability assumed by You under agreement and which would not have attached in the absence of such agreement

War Government Action and Terrorism

(This Exception does not apply to the Marine Cargo Section)

1. Damage to any property whatsoever or any loss or expense whatsoever resulting or arising therefrom or any consequential loss directly or indirectly caused by or contributed to by or arising from
 - a. War Government Action or Terrorism
 - b. civil commotion in Northern Ireland
2. legal liability of whatsoever nature or any costs or expenses whatsoever directly or indirectly caused by or contributed to by or arising from War Government Action or Terrorism except to the extent stated in the Liability Provisions

For the purpose of this General Exception and its Liability Provisions

War shall mean war invasion acts of foreign enemies hostilities or warlike operations (whether war be declared or not) civil war mutiny civil commotion assuming the proportions of or amounting to popular rising military rising insurrection rebellion revolution or military or usurped power

Government Action shall mean martial law confiscation nationalisation requisition or destruction of property by or under the order of any government or public or local authority or any action taken in controlling preventing suppressing or in any way relating to War

Terrorism shall mean any act(s) of any person(s) or organisation(s) involving

1. the causing occasioning or threatening of harm of whatever nature and by whatever means
2. putting the public or any section of the public in fear

in circumstances in which it is reasonable to conclude that the purpose(s) of the person(s) or organisation(s) are wholly or partly of a political religious ideological or similar nature

In any action suit or other proceedings where We allege that by reason of this Exception as far as it relates to Terrorism any Damage or resulting loss or expense or consequential loss is not covered by this insurance the burden of proving that such Damage loss expense or consequential loss is covered shall be upon You

Liability Provisions

Subject otherwise to the terms definitions exclusions exceptions provisions and conditions of this Policy and its Legal Liabilities Section

1. We will indemnify You under the Employers Liability Sub-Section provided that in respect of any one claim or series of claims arising out of any one original event Our liability in respect of all legal liability costs and expenses directly or indirectly caused by or contributed to by or arising from Terrorism shall not exceed £5,000,000

2. We will indemnify You under the Public Liability Sub-Section and Products Liability Sub-Section against legal liability costs and expenses directly or indirectly caused by or contributed to by or arising from Terrorism provided that Our liability for all damages (including interest thereon) shall not exceed
 - a. in respect of or arising out of any one event or all events of a series consequent upon one original cause £2,000,000 or the amount of the Public Liability and Products Liability indemnity limit stated in the Schedule whichever is the lower but in respect of Products Supplied this limitation shall apply to all insured events occurring in any one Period of Insurance
 - b. in respect of all Pollution or Contamination consequent upon Terrorism and which is deemed to have occurred during any one Period of Insurance £2,000,000 in the aggregate or the amount of the Public Liability and Products Liability indemnity limit stated in the Schedule whichever is the lower

Pollution and Contamination

(Applicable to Contents Equipment Breakdown Loss of Income and Buildings Sections)

Damage or Loss of Income caused by or arising from pollution or contamination except (unless otherwise excluded) Damage to the Property Insured caused by

1. pollution or contamination which itself results from fire lightning explosion aircraft or other aerial devices or articles dropped therefrom riot civil commotion strikers locked-out workers malicious persons other than thieves earthquake storm flood bursting overflowing discharging or leaking of water tanks apparatus or pipes sprinkler leakage or impact by any vehicle or animal
2. any of the Contingencies in (1) above which itself results from pollution or contamination

Date Recognition

(Not applicable to Employers Liability Sub-Section)

Damage accident or liability directly or indirectly caused by or consisting of or arising from the failure of any computer data processing equipment or media microchip integrated circuit or similar device or other equipment or system for processing storing or receiving data or any computer software whether Your property or not and whether occurring before during or after the year 2000

1. correctly to recognise any date as its true calendar date
2. to capture save or retain and/or correctly to manipulate interpret or process any data or information or command or instruction as a result of treating any date otherwise than as its true calendar date
3. to capture save retain or correctly to process any data as a result of the operation of any command which has been programmed into any computer software being a command which causes the loss of data or the inability to capture save retain or to correctly process such data on or after any date

In respect of Contents Equipment Breakdown Loss of Money Loss of Income and Buildings Sections this General Exclusion shall not exclude subsequent Damage not otherwise excluded which itself results from fire lightning explosion aircraft or other aerial devices or articles dropped therefrom riot civil commotion strikers locked-out workers persons taking part in labour disturbances malicious persons other than thieves earthquake storm flood escape of water from any tank apparatus or pipe theft or impact by any vehicle or animal

Sonic Bangs

Damage caused by pressure waves caused by aircraft or other aerial devices travelling at sonic or supersonic speeds

Computer Virus and Hacking

1. Damage to any computer or other equipment or component or system or item which processes stores transmits or retrieves data or any part thereof whether tangible or intangible (including but without limitation any information or programs or software) and whether Your Property or not where such Damage is caused by Virus or Similar Mechanism or Hacking
2. financial loss directly or indirectly caused by or arising from Virus or Similar Mechanism or Hacking

but this shall not exclude Damage or financial loss which is not otherwise excluded from this Policy and which results from Fire Lightning Explosion Earthquake Aircraft or other aerial devices or articles dropped from them Riot Civil Commotion Strikes Labour Disturbances Malicious Persons (including the acts of thieves but

excluding the acts of Malicious Persons which do not involve physical force or violence) Storm Flood Escape of Water or Oil from any tank apparatus or pipe Impact by any vehicle or animal

For the purpose of this Exception

Virus or Similar Mechanism shall mean program code programming instruction or any set of instructions intentionally constructed with the ability to damage interfere with or otherwise adversely affect computer programs data files or operations whether involving self-replication or not The definition of Virus or Similar Mechanism includes but is not limited to trojan horses worms and logic bombs

Hacking shall mean unauthorised access to any computer or other equipment or component or system or item which processes stores transmits or retrieves data whether Your Property or not

Epidemic/Pandemic Disease

(This Exception does not apply to the Legal Liabilities, Legal Expenses or Terrorism Sections)

Definitions applicable to this exception:

Infectious Disease

Any disease which can be transmitted by means of any substance or agent from any organism to another organism (including human beings) where:

1. the substance or agent includes, but is not limited to, a virus, bacterium, parasite or other organism or any variation thereof, whether deemed living or not, and
2. the method of transmission, whether direct or indirect, includes but is not limited to, airborne transmission, bodily fluid transmission, transmission from or to any surface or object, solid, liquid or gas or between organisms, and
3. the disease, substance or agent can cause or threaten damage to human health or human welfare or can cause or threaten damage to, deterioration of, loss of value of, marketability of or loss of use of property insured hereunder.

Epidemic

The sudden, unexpected, large-scale manifestation of an initially locally contained, Infectious Disease which spreads with great virulence.

Pandemic

A worldwide Epidemic of an Infectious Disease as declared by the World Health Organisation.

1. Notwithstanding any other provision of this Policy to the contrary, this Policy does not provide indemnity for any loss, damage, claim, cost, expense or other sum, directly or indirectly arising out of, attributable to, or occurring concurrently or in any sequence with an Epidemic or Pandemic Infectious Disease or the fear or threat (whether actual or perceived) of an Epidemic or Pandemic Infectious Disease.
2. For the purposes of this endorsement, loss, damage, claim, cost, expense or other sum, includes, but is not limited to
 - 2.1. any cost to clean-up, detoxify, remove, monitor or test:
 - a. for an Epidemic or Pandemic Infectious Disease, or
 - b. any property insured hereunder that is affected by such an Epidemic or Pandemic Infectious Disease;
 - 2.2. any loss due to interruption to or interference with the Business as defined in the Policy as a result of or in any way connected to the occurrence of an Epidemic or Pandemic Infectious Disease, including but not limited to interruption or inference resulting from any action by, advice of or restriction imposed by any government or any local or public authority.
3. This Exception applies to all coverage extensions, additional coverages, exceptions to any exclusion and other coverage grant(s).

Contents Section

Definitions

The following Definitions apply to this Section and shall keep the same meaning wherever they appear in the Section they should also be read in conjunction with the General Definitions at the start of the Policy

Property Insured

Stock

Landlords Fixtures and Fittings All Other Contents

Perishable Goods

as set out in the Schedule

Stock in trade including trade samples and goods in trust belonging to You or held in trust or on commission for which You are responsible

Landlords Fixtures and Fittings interior decorations and tenants improvements and shop fronts for which You are responsible

All Other Contents of the shop (other than Stock) belonging to You or for which You are responsible including

1. clothing personal effects and pedal cycles belonging to You Your partners directors Employees customers or visitors for which You are responsible up to a limit of £500 any one person unless the Schedule states otherwise
2. the cost of materials and clerical labour incurred in reproducing documents (but not the cost of producing information to be recorded) up to limit of £5,000 unless the Schedule states otherwise
3. the cost of materials clerical labour and computer time incurred in reproducing computer system records (but not the cost of producing information to be recorded) up to a limit of £5,000 unless the Schedule states otherwise
4. any property belonging to the Post Office unless the Schedule states otherwise

but excluding

1. bills of exchange promissory notes money deeds bonds securities or documents of any description cheques stamps credit cards debit cards or travel tickets
2. jewellery precious stones precious metals bullion furs unless the Schedule states otherwise
3. any other property separately described in the Schedule or which is more specifically insured

Perishable Goods

Any good which it is normal practice to place into a refrigeration unit for purposes of preservation

Cover

We will indemnify You in the event of Damage to the Property Insured as set out in the Schedule whilst at the Premises caused by any of the following Contingencies

Standard Contingencies

Fire (including subterranean fire) lightning explosion earthquake

Storm or Flood but excluding Damage

1. resulting from frost subsidence ground heave or landslip
2. to moveable property in the open
3. attributable solely to change in the water table level
4. to Stock and/or trade samples stored in any basement unless raised at least 4 inches (100mm) above floor level

Impact by aircraft or other aerial devices or articles dropped from them or by any vehicle train animal falling branch aerial mast or satellite dish

Riot Civil Commotion Strikes Labour Disturbances or Malicious Persons excluding

1. damage arising from the cessation of work
2. as regards loss or damage (other than by fire or explosion) directly caused by malicious persons not acting on behalf of or in connection with any political organisation

3. loss or damage by theft
4. loss or damage in respect of the contents of any Premises which is Vacant or Disused

Escape of Water from any tank apparatus or pipe excluding Damage

1. to Property Insured in any portion of the Premises which is Vacant or Disused
2. to Stock and/or trade samples stored in any basement unless raised at least 4 inches (100mm) above floor level

Theft or Attempted Theft involving entry into or exit from the Premises by forcible and violent means (including damage to Your Premises for which You are responsible) or theft involving violence or threat of violence to You Your directors partners or Employees but excluding

1. Damage caused by any person lawfully on the Premises
2. Damage to Property Insured in any portion of the Premises which is Vacant or Disused
3. from any building or part of any building at the Premises not capable of being locked
4. Theft following dishonest or fraudulent action by Your Employees or any person lawfully on the Premises

Leakage of Fuel from any fixed oil heating installation but excluding Damage

1. to Property Insured in any portion of the Premises which is Vacant or Disused
2. to Stock and/or trade samples stored in any basement unless raised at least 4 inches (100mm) above floor level

Leakage of Beverages from storage containers pipes and apparatus but excluding Damage

1. occasioned by leakage of beverages from bottled stock
2. to Property Insured in any portion of the Premises which is Vacant or Disused
3. to Stock and/or trade samples stored in any basement unless raised at least 4 inches (100mm) above floor level

Optional Contingencies

(only applicable if specified in the Schedule)

Accidental Damage excluding

Damage caused by or resulting from

1. any of the Standard Contingencies in this Section
2. inherent vice latent defect gradual deterioration the action of light or atmosphere wear and tear faulty or defective design or materials
3. faulty or defective workmanship operational error or omission by You Your partners directors or Employees or contracted consultants
4. corrosion rust wet or dry rot shrinkage evaporation dampness dryness marring scratching vermin or insects
5. change in temperature colour flavour texture or finish
6. joint leakage failure of welds cracking fracturing collapse or overheating of boilers economisers superheaters pressure vessels or any range of steam and feed piping in connection therewith
7. mechanical or electrical breakdown derangement or overloading in respect of the particular machine apparatus or equipment in which such breakdown or derangement originates but this shall not exclude Damage to surrounding property not forming part of the same machine apparatus or equipment
8. electrical or magnetic disturbance or erasure of electronic recordings
9. settling shrinkage or expansion of foundations walls floors ceilings or roof settlement or bedding down of new structures or extensions subsidence ground heave or landslip
10. acts of fraud or dishonesty
11. unexplained disappearance unexplained shortage inventory shortage misfiling or misplacing of information
12. You voluntarily parting with the title or possession of any Property or rights to Property
13. confiscation requisition seizure or destruction by order of the Government or any public authority
14. delay loss of market loss of use or consequential loss or damage of any kind

Subsidence Ground Heave or Landslip

Subsidence or Ground Heave of any part of the site on which the Property Insured stands or Landslip excluding

1. Damage to yards car parks roads pavement swimming pools walls gates and fences unless also affecting a building insured hereby
2. Damage caused by or consisting of
 - a. the normal settlement or bedding down of new structures
 - b. the settlement or movement of made-up ground
 - c. coastal or river erosion
 - d. defective design or workmanship or the use of defective materials
 - e. fire subterranean fire explosion earthquake or the escape of water from any tank apparatus or pipe
3. Damage which originated prior to the inception of this cover
4. Damage that has been provided for or would have been but for the existence of this insurance under any contract or a guarantee or by law
5. Damage resulting from
 - a. demolition construction structural alteration or repair of any property or
 - b. groundworks or excavation at the same premises
6. the amount of the Excess stated in the Schedule for each and every claim

Special Condition

Insofar as this insurance relates to Damage caused by Subsidence Ground Heave or Landslip

1. You shall notify Us immediately You become aware of any demolition groundworks excavation or construction being carried out on any adjoining site
2. We shall then have the right to vary the terms or cancel the cover

Conditions

Index Linking

The Sums Insured by this Section are subject to Index Linking

Limit of Liability

The maximum amount payable in respect of any item insured under this Section is the Sum Insured stated in the Schedule for each item plus Index Linking

Basis of Claims Settlement

1. Stock
We will pay You the value of the Property Insured at the time of such Damage or at Our option reinstate or replace the Property Insured or any part thereof
If the Sum Insured at the time of any Damage is less than the full cost of replacement at current prices then You will be Your own insurer for the difference and bear a rateable share of the Damage accordingly
2. All Other Contents including Landlords Fixtures and Fittings shop fronts interior decorations and tenants improvements other than Stock trade samples and goods in trust
The Basis of Claims Settlement for each and every item shall be on a Reinstatement Basis We may at Our option reinstate or replace the property or any part thereof

Automatic Reinstatement of Loss

We shall in the event of Damage under this Section automatically reinstate the Sum Insured unless there is written notice by Us to the contrary provided that

1. You undertake to pay the appropriate additional premium
2. You shall take immediate steps to carry out any alterations to the protections of the Premises which We may require

Workmen

Workmen are allowed in and about the Premises for the purpose of carrying out new works or alterations repairs decorations plant installation or general maintenance and the like without prejudice to the terms and conditions of this Policy

Average

Each of the Sums Insured by the Property Insured of this Section are separately subject to Average

Excess

We shall not be liable for the amount (or amounts) of the Excess stated in the Schedule for each and every claim at each separate Premises after the application of Average

Cover Extensions

Glass including Signs

We will indemnify You in respect of

1. breakage (including the cost of boarding up) of glass at the Premises
 - a. Damage to
 - i. contents of display windows
 - ii. window and door frames
 - b. the cost of removing and reinstating obstructions to replacing glass
2. breakage of fixed
 - a. wash basins pedestals baths sinks
 - b. lavatory bowls bidets cisterns
 - c. shower trays splashbacks
3. breakage of any external sign or name plate (including as applicable the whole installation with transformers)
4. replacing alarm foil lettering painting embossing silvering or other ornamental work on glass following breakage of glass

at the Premises

The maximum that We will pay in respect of (2) (a) and (b) above is £2,500 each and every loss. We will not indemnify You in respect of

1. breakage of glass in
 - a. light fittings and fluorescent tubes
 - b. vehicles
 - c. vending machines
2. breakage
 - a. to Stock in trade or goods in trust
 - b. while the Premises is Vacant or Disused
 - c. in transit or while being fitted
 - d. caused by workmen carrying out alterations or repairs to the Premises
 - e. caused in connection with theft of property from the Premises unless We have agreed to indemnify You in respect of such theft under the Contents Section of this Policy
3. the first £250 of each and every loss or the Excess shown in the Schedule whichever is the greater

Goods in Transit

We will indemnify You in the event of Damage to the Property Insured by this Section whilst in transit by vehicles owned hired or leased by You (including loading unloading and temporary housing in course of transit) anywhere within Great Britain Northern Ireland the Channel Islands and the Isle of Man including sea transits between any of these territories

We will not indemnify You under this Cover Extension in respect of

1. any amount exceeding that detailed in the Schedule in respect of Damage arising out of one single event at any one location to any one load or combination of loads unless the Schedule states otherwise
2. theft from any unattended vehicle being any vehicle with no person in charge or keeping the vehicle under observation and able to observe or prevent any attempt by any person to interfere with the vehicle unless
 - a. all keys are removed from the vehicle and the vehicle is securely locked at all points of access and any additional locking devices immobilisers or alarms be in operation where fitted

- b. the vehicle is situated within a securely locked building or compound between the hours of 9.00 pm and 6.00 am
3. the deterioration of goods conveyed in frozen chilled or insulated condition due to faulty stowage or incorrect setting or operation of the equipment or variations in temperature unless directly due to fire or accident to the conveying vehicle or by Theft or Attempted Theft
4. Damage due to natural deterioration
5. any consequential or indirect loss of any kind loss of market or Damage due to delay
6. Damage to bills of exchange promissory notes money securities or money stamps precious stones jewellery bullion or loss or death of or injury to living creatures
7. spillage leakage fermentation taint contamination deterioration mechanical or electrical breakdown of any goods or merchandise unless directly traceable to fire lightning or road accident happening to the vehicle transporting the Property Insured

Underground Services

We will indemnify You for Damage for which You are legally liable to pay for underground service pipes and cables at the Premises for which You are responsible as tenant but not as owner

The maximum We will pay under this Extension in respect of any claim is £10,000

Damage by Emergency Services

We will indemnify You for the cost of restoring any Damage caused to gardens for which you are responsible by the emergency services in attending the Premises as a result of the operation of any Contingency insured under this Section up to a maximum of £1,000 in any Period of Insurance

Property Temporarily Removed

We will indemnify You in respect of Damage to the Property Insured other than Stock in trade while temporarily removed for

1. cleaning
2. renovation
3. repair

The maximum We will pay is 15% of the Sum Insured

Specified Equipment away from the Premises

In respect of Property belonging to You or held by You in trust for which You are responsible We will indemnify You subject to the Geographic Limits in respect of Damage to Property Insured as defined in the Schedule including whilst in transit thereto and therefrom

Geographic Limits

1. anywhere in Great Britain Northern Ireland Isle of Man and the Channel Islands
2. or in the countries as described in (1) above and any country within the European Union
3. or anywhere in the World but up to a maximum of 30 days in each Period of Insurance

The maximum We will pay after the application of any Excess as detailed in the Schedule will be the limit as stated in the Schedule

We will not indemnify You in respect of

1. Damage caused by Theft or Attempted Theft from an unattended vehicle being any vehicle with no person in charge or keeping the vehicle under observation and able to observe or prevent any attempt by any person to interfere with the vehicle unless
 - a. all doors windows and other openings are left closed securely locked and properly fastened
 - b. the vehicle is situated within a securely locked building or compound between the hours of 9.00 pm and 6.00 am
2. Damage to property in any soft topped open topped or open sided vehicle by Storm or Malicious Persons or Theft or Attempted Theft

Replacement Locks

We will indemnify You for the cost of replacing locks at the Premises if keys are lost from

1. the Premises
2. Your home
3. the home of any authorised Employee

following Theft or Attempted Theft

or

whilst in Your custody or that of an Employee following Theft or Attempted Theft

If the keys belong to a safe or strongroom they must be

1. removed from the Premises overnight
2. kept in a secure place away from the safe when You or an Employee occupies the Premises

Removal of Debris

The Sum Insured for each item except on Stock in trade includes costs and expenses You incur with Our consent for

1. removal of debris
2. dismantling or demolishing
3. shoring up or propping

of the portion or portions of the Property Insured sustaining Damage by any of the Contingencies

We will not indemnify You in respect of costs and expenses

1. incurred in removing debris from anywhere other than the site of the Damage and the area adjacent to it
2. arising from pollution or contamination of property not insured under this Section
3. more specifically insured

Exhibitions

We will indemnify You for Damage by any of the Contingencies to the Property Insured whilst at any exhibition including whilst being erected or dismantled at any exhibition within Great Britain Northern Ireland the Channel Islands and the Isle of Man but excluding

1. Theft unless involving forcible and violent entry to or exit from the exhibition premises
2. any amount exceeding that detailed in the Schedule during any one Period of Insurance

Capital Additions

We will indemnify You for

1. any newly acquired Property Insured insofar as the same are not otherwise insured
2. alterations additions and improvements to the Premises but not in respect of any appreciation in value

Anywhere in Great Britain Northern Ireland the Channel Islands and the Isle of Man provided that

- a. at any one situation this indemnity shall not exceed 10% of the Sum Insured by this Section or £50,000 whichever is the lesser
- b. You undertake to give particulars of such Cover Extension as soon as practicable and pay any additional premium required
- c. following payment of such additional premium the provisos of this Cover Extension are fully reinstated

Loss of Metered Water

We will pay charges for which You are responsible for if water is accidentally discharged from a metered water system providing service to the Premises

The maximum We will pay is £5,000 any one occurrence

Rent Payable (only operative if a Sum Insured is shown next to the Rent Payable item on Your Schedule)

We will indemnify You for the amount of Rent which You become liable to pay for the period starting on the date of Damage and ending not later than 12 months after the date of Damage if the Premises remain unsuitable for You to occupy following Damage during the Period of Insurance

Perishable Goods

We will indemnify You in the event of Damage to Perishable Goods due to deterioration or putrefaction whilst stored only in any proprietary refrigeration unit contained in the Premises for the purposes of the Business caused by

1. breakdown or failure of the installation which means sudden stoppage of refrigeration process by reason of inherent fault or accidental means
2. escape of refrigerant or refrigeration fumes
3. accidental failure of the public electricity supply

We will pay up to but in no case exceeding the amount detailed in the Schedule

We shall not be liable under this Extension for

1. loss caused by wear tear deterioration of the cabinet or other gradually operating cause
2. loss occurring in any refrigeration unit which is older than 5 years when this insurance commences unless there is in force in respect of such refrigeration unit a maintenance or service agreement either with the manufacturers or suppliers thereof or an approved firm of refrigeration engineers
3. loss caused by incorrect setting of thermostats or automatic controlling devices
4. any consequential loss
5. loss arising from the deliberate act of the public electricity supply authority or the exercise of its power to withhold or restrict supply or from strikes or industrial disputes
6. Damage insured by any other Section or policy

Seasonal Increase

The Sums Insured in respect of Stock in trade are increased in each Period of Insurance by

1. 25% during November and December
2. 25% for a period of 15 days preceding and including any Bank Holiday or Public Holidays other than occurring in (1) above for a period of 15 days thereafter

Equipment Breakdown Section

Definitions

The following Definitions apply to this Section and shall keep the same meaning wherever they appear in the Section they should also be read in conjunction with the General Definitions at the start of the Policy

Accident

Direct physical loss as follows

1. electrical or mechanical Breakdown including rupture or bursting caused by centrifugal force
2. artificially generated electrical current including electric arcing that disturbs electrical devices appliances or wires
3. Explosion or Collapse of steam boilers steam pipes steam engines or steam turbines owned or leased by You or operated under Your control
4. Damage to steam boilers steam pipes steam engines or steam turbines caused by or resulting from any condition or event inside such boilers or equipment not otherwise excluded
5. Damage to hot water boilers or other water heating equipment caused by or resulting from any condition or event inside such equipment not otherwise excluded
6. operator error
7. damage caused by materials being processed

If an initial Accident causes other Accidents all will be considered one Accident

Biomass and Biogas Installations

Any equipment and machinery used in connection with running a biomass or biogas heating or power-generation plant including anaerobic digesters storage tanks augers screeners scrubbers boilers gas engines generators heat exchangers pumps and motors

Breakdown

1. the actual breaking failure distortion or burning out of any part of the Covered Equipment whilst in ordinary use arising from defects in the Covered Equipment causing its sudden stoppage and necessitating repair or replacement before it can resume work
2. fracturing of any part of the Covered Equipment by frost when such fracture renders the Covered Equipment inoperative
3. the actual and complete severance of a rope but not breakage or abrasion of wires or strands even though replacement may be necessary
4. Electronic Derangement

Collapse

The sudden and dangerous distortion (whether or not attended by rupture) of any part of the Covered Equipment caused by crushing stress by force of steam or other fluid pressure (other than pressure of chemical action or ignited flue gases or ignition of the contents)

Computer Equipment

1. electronic computer or other data processing and / or storage equipment
2. software and programs licensed to You and installed on 1. above

Covered Equipment

Equipment at the Premises owned by You or for which You are responsible

1. built to operate under vacuum or pressure other than weight of contents or
2. oil and water storage tanks or
3. used for the generation transmission storage or conversion of energy

None of the following is Covered Equipment

1. structure foundation masonry brickwork cabinet compartment or air supported structure or building
2. insulating or refractory material
3. any vehicle aircraft floating vessels or any equipment mounted thereon (other than vehicle recovery cranes or equipment which are included but not the actual vehicle)
4. self-propelled plant and equipment (other than fork lift trucks used by You at Your Premises) dragline excavation or construction equipment

5. equipment manufactured by You for sale
6. tools dies cutting edges crushing surfaces trailing cables non-metallic linings driving belts or bands or any part requiring periodic renewal
7. any electronic equipment (other than Computer Equipment) used for research diagnostic treatment experimental or other medical or scientific purposes
8. any Manufacturing Production or Process Equipment
9. any electricity generating equipment other than emergency back-up power equipment or wind turbines (less than 10kw) or photovoltaic equipment less than 50kw
10. domestic laundry kitchen audio visual and home entertainment equipment when such equipment is used in private living quarters
11. equipment owned by tenants of Yours
12. any Biomass and Biogas Installations
13. any Hydroelectric Installations

Cyber Event

1. a failure of electronic equipment to correctly recognise, process or store any data
2. a hostile malicious illegal or transgressive act committed through electronic systems or including but not limited to
 - a. a virus (a program code programming instruction or any set of instructions intended to damage interfere with or have a negative effect on computer programs data or operations)
 - b. hacking (unauthorised access to any computer or other electronic equipment)
 - c. a denial of service attack (any actions or instructions intended to damage interfere with or affect the availability or performance of networks network services network connectivity or telecommunication systems)

Electronic Derangement

electrical or mechanical malfunction of the machinery arising from a cause internal to Computer Equipment unaccompanied by visible damage to or breaking of any parts of the equipment

Electronic derangement does not include

1. the rebooting, reloading or updating of software or firmware
2. the incompatibility of Covered Equipment with any software or equipment installed, introduced or networked within the previous 30 days
3. the Covered Equipment being of insufficient size, specification or capacity
4. malfunction resulting from causes excluded under Exclusion 4

Explosion

The sudden and violent rending of the Covered Equipment by force of internal steam or other fluid pressure (other than pressure of chemical action or ignited flue gases or ignition of the contents) causing bodily displacement of any part of the Covered Equipment together with forcible ejection of the contents

Hydroelectric Installations

any equipment machinery dam and weir used in connection with running a hydroelectric-power station including turbines sluice gates screens screeners pumps motors generators gearboxes engines alternators and associated equipment

Hydroelectric Installations also include any substation and distribution transformer switchgear meter cabling telecommunication and monitoring device building and converter housing (including fixtures and fittings) and security equipment

Manufacturing Production or Process Equipment

Any machine or apparatus which processes forms cuts shapes grinds or conveys raw materials materials in process or finished product including any equipment forming a part of the dedicated power supply driving or controlling mechanism for such machine or apparatus

Media

All forms of electronic magnetic and optical tapes and discs for use in any electronic computer or electronic data processing equipment

Portable Computer Equipment

1. laptops palmtops and notebooks
2. personal digital assistants (PDAs)
3. projectors printers scanners and other peripheral devices which are designed to be carried and used in conjunction with other Portable Computer Equipment
4. removable satellite navigation systems
5. digital cameras
6. smartphones

Verified

Checked for accuracy and integrity to ensure a precise match with the source data and capable of restoration

Cover

We will indemnify you in respect of Damage caused by or resulting from an Accident to Covered Equipment owned by You or for which You are responsible in respect of Property Insured as defined in the Contents Section of this Policy and detailed in the Schedule

Extensions

The following extensions also apply to Damage caused by or resulting from an Accident to Covered Equipment These extensions of cover do not provide additional amounts of indemnity

Hazardous Substances

We will indemnify You in respect of the additional cost to repair or replace Covered Equipment because of contamination by a hazardous substance This includes the additional expenses to clean up or dispose of such property Hazardous substance means any substance other than ammonia that has been declared to be hazardous to health by a governmental agency Additional costs mean those beyond what would have been required had no hazardous substance been involved

The maximum amount We will pay in respect of this Extension including any actual Business Interruption sustained shall be £10,000

Computer Equipment Reinstatement of Data and Increased Costs of Working

1. We will indemnify You for Damage caused by or resulting from an Accident to Computer Equipment Our liability shall not exceed £500,000 for any one Accident to Computer Equipment other than Portable Computer Equipment where Our liability shall not exceed £5,000 any on Accident
2. In addition We shall indemnify You for costs incurred in reinstating data lost or damaged in consequence of an Accident to Computer Equipment
Provided that
 - a. liability is limited solely to the cost of reinstating data onto Media
 - b. Our liability shall not exceed £50,000 in respect of such costs
 - c. We will not indemnify You for Damage to software
3. In addition We will pay reasonable costs necessarily incurred in minimising or preventing the resulting interruption or interference to Your computer operations Our total liability in any one Period of Insurance shall not exceed £50,000 in respect of such additional costs

Business Interruption

Our liability for loss as described under the Loss of Income section that is caused by an Accident to Covered Equipment shall not exceed £100,000.

Public Authorities/Law or Ordinance

If an Accident to Covered Equipment damages a building that is covered under this Policy and the loss is increased by enforcement of any public authority ordinance or law in force at the time of the Accident that regulates the construction or repair of buildings or establishes zoning or land use requirements We shall indemnify You for the following additional costs to comply with such ordinance or law

1. Your actual expenditures for the cost to demolish and clear the site of undamaged parts
2. Your actual expenditures for increased costs to repair rebuild or construct the building If the building is repaired or rebuilt it must be intended for similar use or occupancy as the current building unless otherwise required by zoning or land use ordinance or law

3. loss as described under the Loss of Income Section of the Policy caused by loss covered in (1) or (2) above

We will not indemnify You for

- a. any fine
- b. any liability to a third party
- c. any increase in loss due to a hazardous substance (other than as specifically insured under Hazardous
- d. Substances Extension above)
- e. increased construction costs until the building is actually repaired or replaced.

This additional coverage is within and does not increase the Limit of Indemnity shown in the Schedule

Expediting Expenses

With respect to damaged Covered Property We shall indemnify You for the reasonable extra cost to make temporary repairs and expedite permanent repairs or permanent replacement

The maximum We shall pay in respect of this extension shall be £20,000 any one Accident

Hire of Substitute Item

If Covered Equipment is damaged as a result of an Accident We will also indemnify You against the cost of hire charges actually incurred by You during the Period of Insurance for the necessary hire of a substitute item of similar type and capacity during the period of repair or until permanent replacement of the item lost or damaged

The maximum We will pay in respect of this extension shall be £10,000 any one Accident

Loss of Contents

The insurance under this Section extends to include loss of the contents of oil storage tanks belonging to or for which You are responsible at the Premises by

1. Escape of Contents - leakage discharge or overflow from the oil storage tanks caused by or resulting from an Accident
2. Contamination - contamination of the contents of the oil storage tanks caused by or resulting from an Accident including cleaning costs incurred as a result of such loss

This extension excludes

1. Damage caused by fire howsoever the fire may have been caused
2. Damage resulting from corrosion erosion or wasting
3. contamination of the contents resulting from
 - a. the natural settling separation or accumulation of fluids or materials constituting the normal contents
 - b. the deliberate use of fluids or materials in the oil storage for cleaning flushing or similar purposes
4. loss sustained whilst oil storage tanks are in transit between Premises
5. costs or expenses arising from pollution or contamination of property not covered by this Extension

The maximum We will pay in respect of this extension shall be £10,000 any one Accident

Loss Avoidance Measures

Reasonable costs necessarily incurred by You to take exceptional measures to prevent or mitigate impending Damage to Covered Equipment as a result of an Accident

Provided that

1. Damage would be reasonably be expected if such measures were not implemented
2. We are satisfied that Damage has been avoided or mitigated by means of the exceptional measures
3. the amount payable will be limited to the cost of Damage which would have otherwise occurred
4. the terms conditions and exclusions of this Section and the Policy apply as if Damage has occurred
5. if Damage had occurred it would have resulted in a claim that would have been accepted by Us under this Section of the Policy

The maximum We will pay in respect of any Period of Insurance shall be £5,000

Conditions

Basis of Claims Settlement

As described in the Contents and Loss of Income Sections of this Policy

Precautions

You shall exercise due diligence in

1. complying with any statute or order
2. ensuring that insured items are properly maintained and used in accordance with manufacturers recommendations and in taking reasonable precautions to prevent Damage

Back Up Records

You shall maintain a minimum of 2 generations of verified back-up computer records taken at intervals no less frequently than 48 hours one copy as a minimum being held off site and take all reasonable precautions to store and maintain records in accordance with the makers recommendations

Exceptions

We will not be liable for loss or Damage caused by or resulting from

1. a hydrostatic pneumatic or gas pressure test of any boiler or pressure vessel or an insulation breakdown test of any type of electrical equipment
2.
 - a. depletion deterioration corrosion erosion wear and tear or other gradually developing conditions
 - b. any condition that can be corrected by resetting calibrating realigning tightening adjusting or cleaning or by the performance of maintenance

But if insured damage by this Section from an Accident results We will be liable for that resulting damage

3. for loss or damage recoverable under the maintenance agreement or any Warranty or Guarantee or which would be recoverable but for breach of Your obligations under the agreement
4. a Cyber Event
5. damage to data or Media of any kind caused by
 - a. programming error or programming limitation
 - b. loss of data (other than as specifically provided for under Extension of Cover Computer Equipment Reinstatement of Data and Increased Costs of Working)
 - c. loss of access
 - d. loss of use
 - e. loss of functionality

Money and Personal Accident Assault Section

Definitions

The following Definitions apply to this Section and shall keep the same meaning wherever they appear in the Section they should also be read in conjunction with the General Definitions at the start of the Policy

Bodily Injury

Bodily Injury by violent and visible means which directly and independently of any other cause results in death or disablement

Business Hours

Your normal working hours and any other period which You Your Employee(s) director(s) or partner(s) entrusted with Money is on the Premises in connection with the Business

Loss of Limb

Physical separation of one or more limbs at or above the wrist or ankle or permanent and total loss of use of one or more hands arms legs or feet

Non-Negotiable Money

Crossed cheques crossed giro cheques stamped National Insurance Cards crossed money orders crossed postal orders crossed bankers drafts crossed warrants national savings certificates premium savings bonds unexpired units in franking machines credit card sales vouchers debit card sales vouchers VAT purchase invoices

Cover (a) Money

We will indemnify You in respect of

1. loss of Money which
 - a. belongs to You
 - or
 - b. You are responsible for

whilst in connection with the Business up to the Limit of Liability set against each item below and as detailed in the Schedule

Item	Limit of Liability
Non-Negotiable Money	As stated in the Schedule
Money other than Non-Negotiable Money	
a. in transit or in a bank night safe and thereafter within the bank premises until at the banks risk	As stated in the Schedule
b. on contract sites whilst You or any Employee is working there	As stated in the Schedule
c. at Your home or the home of any Employee director or partner	As stated in the Schedule
Money other than Non-Negotiable Money on the Premises	
a. during Business Hours	As stated in the Schedule
b. contained in a locked safe or strongroom outside Business Hours	As stated in the Schedule
c. not contained in a locked safe or strongroom outside Business Hours	As stated in the Schedule
d. money in any gaming amusement or vending machine	£300

2. loss or damage to
 - a. any bag case or waistcoat owned by You or for which You are responsible being used for carrying Money following theft or attempted theft therefrom up to a limit of £1,000 any one occurrence
 - b. clothing and personal effects belonging to You or any of Your partners directors or Employees up to a limit of £500 per person following theft or attempted theft of Money away from the Premises

Exceptions

We shall not indemnify You in respect of loss destruction or damage

1. arising from fraud or dishonesty of any of Your directors partners or Employees unless discovered and reported to the Police and Us in writing within 7 days after the event
2. which but for the existence of this Section would have been covered by a Fidelity Guarantee policy except for any excess beyond the amount recoverable thereunder
3. due to errors or omissions
4. from unattended vehicles being any vehicle with no person in charge or keeping the vehicle under observation and able to observe or prevent any attempt by any person to interfere with the vehicle
5. from automated teller machines
6. outside Great Britain Northern Ireland the Channel Islands and the Isle of Man
7. due to sendings by unregistered post

Cover (b) Assault

We will pay for compensation as detailed in the Schedule to You for Bodily Injury to a Person-Insured caused by robbery theft or attempted theft which happens in the course of the Business and results in any of the Contingencies detailed below

Contingencies

1. death (which shall not be presumed by disappearance of the Person-Insured) occurring within 104 weeks of Bodily Injury
2. disablement occurring within 104 weeks of Bodily Injury being
 - a. total and permanent loss of all sight in one or both eyes or
 - b. total Loss of Limb
3. permanent total disablement which after 104 weeks of Bodily Injury prevents the Person-Insured from pursuing any occupation
4. total disablement which within 104 weeks of Bodily Injury which prevents the Person-Insured from pursuing their normal occupation
5. partial disablement which within 104 weeks of Bodily Injury prevents the Person-Insured from pursuing a substantial part of their normal occupation
6. incurred medical expenses

Clauses

Amounts payable

1. We will pay
 - a. weekly compensation at 4 weekly intervals
 - b. compensation under Contingencies 4 and 5 for a maximum of 104 weeks from the date that the disablement started
2. weekly benefit being paid for the same Bodily Injury will end if We pay compensation under Contingencies 1 - 3
3. insurance will end for the Person-Insured if We pay compensation under Contingencies 1 – 3

Medical Evidence

In the event of any disablement the Person-Insured must immediately place himself/herself under the care of a qualified medical practitioner and as often as may be required must submit to medical examination at Our expense

Conditions

It is a Condition Precedent to Our liability to make any payment under this Section Cover (a) Money that

Accompaniment Limits

Whenever Money (other than Non-Negotiable Money) is in transit it is to be accompanied by the following numbers of authorised persons

Amount of Money in transit at any one time	Accompaniment Requirement
Up to £3,000	1 person
Over £3,000 up to £6,000	2 persons
Over £6,000 up to £12,000	3 persons
Over £12,000	Approved security company

Our maximum amount payable in respect of any item insured under this Section is the limit stated in the Schedule

Keys Clause

All keys or notes of combinations of safes or strongrooms shall be in Your custody or that of an authorised Employee during Business Hours and not left in the Premises out of Business Hours

Cash Tills

All cash till drawers after Business Hours be either left open or removed from the till with their contents elsewhere

Legal Liabilities Section

Section Definitions

The following Definitions apply to this Section and shall keep the same meaning wherever they appear in the Section they should also be read in conjunction with the General Definitions at the start of the Policy

Asbestos

Crocidolite amosite chrysotile fibrous actinolite fibrous anthophyllite or fibrous tremolite or any mixture containing any of those materials fibres or particles of Asbestos or any material containing Asbestos or Asbestos dust

Costs and Expenses

Costs and Expenses shall be deemed to mean

1. costs and expenses of claimants for which You are legally liable and which may be the subject of indemnity under this Section
2. other costs and expenses incurred with Our written consent in respect of any claim which may be the subject of indemnity under this Section
3. legal costs and expenses incurred with Our written consent for representation by You at
 - a. any proceedings brought in any court arising out of any alleged breach of a statutory duty resulting in Injury
 - b. any coroners inquest or inquiry in respect of any deathwhich may be the subject of indemnity under this Section

Compensation

Damages including interest

Event

Any accident or occurrence including continuous or repeated exposure to substantially the same general conditions which results during the Period of Insurance in Injury or Damage to Property All Events or series of Events consequent on one cause shall be regarded as one Event for the purposes of this Policy

Limit of Indemnity

The limit as specified in the Schedule

Offshore

From the time of embarkation onto a conveyance at the point of final departure from land to any offshore rig or any offshore platform whilst on any offshore rig or offshore platform and until such time of disembarkation from a conveyance onto land upon return from any offshore rig or offshore platform

Product Supplied

Any product or thing including packaging containers instructions and labels sold supplied erected repaired altered treated installed tested serviced or delivered by or through You in the course of the Business within the Geographical Limits

Geographical Limits

- A. anywhere within Great Britain Northern Ireland the Isle of Man or the Channel Islands other than Offshore
- B. elsewhere in the world (other than Offshore) for temporary visits by non-manual employees in connection with the Business undertaken by You or any of Your directors or Employees normally resident in (A) above
- C. elsewhere in the world in respect of any Product Supplied (other than those to Your knowledge sold supplied erected repaired altered treated or installed by You in or for delivery or use in the United States of America or Canada)

Employers Liability Sub-Section

Cover

We will indemnify You against all sums that You become legally liable to pay as Compensation including Costs and Expenses in respect of Injury sustained by any Employee caused during the Period of Insurance within the Geographical Limits and arising out of employment by You in the course of the Business

Limit of Indemnity

Our liability for Compensation and Costs and Expenses payable under this Sub-Section in respect of any claim or series of claims against You as a result of or arising out of one Event shall not exceed the Limit of Indemnity

Right of Recovery

The indemnity provided under this Sub-Section is deemed to be in accordance with the provisions of any law relating to compulsory insurance of liability to Employees in Great Britain Northern Island the Channel Islands or the Isle of Man You must repay to Us all sums paid by Us that We would not have been liable to pay but for the provisions of such law

Extensions to this Sub-Section

The following Section Extensions shall apply subject to all other terms conditions limits and exceptions of this Policy

Injuries to Working Partners

In respect of Injury sustained by any working partner or proprietor We will deem such person under this Sub-Section to be an Employee provided that We will only be liable where

1. the Injury is sustained whilst such working partner or proprietor is working in connection with the Business
2. the Injury is caused by the negligence of another working partner proprietor or Employee whilst working in the Business
3. the injured working partner or proprietor has a valid right of action in negligence against the working partner proprietor or Employee responsible for such Injury

Unsatisfied Court Judgments

This Sub-Section extends to include the following

In the event of Injury sustained by any Employee caused during the Period of Insurance within the Geographical Limits and arising out of employment by You in the course of the Business which results in a judgment for Compensation being obtained by the Employee or the personal representatives of the Employee and which remains unsatisfied in whole or part six months after the date of such judgment We will at Your request pay to the Employee or the personal representatives of the Employee the amount of any such Compensation and any costs awarded to the Employee or the personal representatives of the Employee to the extent that they remain unsatisfied provided that

1. the judgment for Compensation is obtained
 - a. in a court of law within Great Britain Northern Island the Channel Islands or the Isle of Man
 - b. against a company partnership or individual other than You conducting a business at or from premises within the territories described in (a) above
2. there is no appeal outstanding
3. if any payment is made under the terms of this Extension the Employee or the personal representatives of the Employee must assign the judgment to Us

Exceptions to this Sub-Section

The following exceptions apply to this Sub-Section and should be read in conjunction with the General Exceptions

Vehicles

We will not provide indemnity in respect of any legal liability for which compulsory motor insurance or security is required in accordance with any road traffic legislation within the European Union

Public Liability Sub-Section

Cover

We will indemnify You against all sums that You become legally liable to pay as Compensation including Costs and Expenses in respect of

1. accidental Injury to any person
2. accidental loss of or damage to Property
3. accidental nuisance or trespass obstruction loss of amenities or interference with any right of way light air or water

and occurring during the Period of Insurance within the Geographical Limits in connection with the Business

Limit of Indemnity

Our liability for Compensation payable under this Sub-Section in respect of any claim or series of claims against You as a result of or arising out of one Event shall not exceed the Limit of Indemnity

Costs and Expenses payable under this Sub-Section will be paid in addition to the Limit of Indemnity except that in respect of any claim brought in the United States of America, any territory within its jurisdiction or the Dominion of Canada the Limit of Indemnity shall be the maximum amount payable including Costs and Expenses.

Extensions to this Sub-Section

The following Sub-Section Extensions shall apply subject to all other terms conditions limits and exceptions of this Policy

Contingent Motor Liability

Notwithstanding Exception (4) of this Sub-Section We will indemnify You in respect of legal liability arising out of the use in the course of the Business of any motor vehicle not belonging to or provided by You anywhere in Great Britain Northern Ireland the Channel Islands or the Isle of Man provided that this indemnity shall not apply

1. in respect of Damage to the vehicle or to any property conveyed therein
2. whilst the vehicle is being driven by You or any person with Your general consent who to Your knowledge or any one on Your behalf does not hold a licence to drive such vehicle unless such person has held and is not disqualified from holding or obtaining such a licence
3. in respect of which You are entitled to indemnity under any other insurance
4. in respect of liability arising from circumstances in which it is compulsory for You to insure or provide security in respect of such vehicles as a requirement of relevant road traffic legislation

Damage to Leased or Rented Premises

Notwithstanding Exception (2) of this Sub-Section We will indemnify You in respect of legal liability for loss of or damage to premises (or fixtures or fittings thereof) hired or rented to You provided that this extension shall not apply to liability in respect of

1. legal liability arising under agreement unless legal liability would have attached to You in the absence of such agreement
2. the first £500 in respect of any claim caused otherwise than by fire or explosion

Data Protection Legislation

We will indemnify You and at Your request any of Your directors or partners or Employees against all sums which You or any of Your directors or partners or Employees become(s) legally liable to pay as Compensation together with Costs and Expenses as a result of any loss, misuse or unauthorised disclosure of personal data held by You incurred in connection with the Business during the Period of Insurance provided that You are a registered user (or have applied to become a registered user and not been refused) in accordance with the terms of Data Protection legislation

The total amount payable including all Costs and Expenses under this Extension in the aggregate any one Period of Insurance is limited to £250,000

The indemnity provided by this Extension shall not apply to

1. legal liability caused by any deliberate act or omission by You the result of which could reasonably have been expected by You having regard to the nature and circumstances of such act or omission

2. legal liability caused by any act of fraud or dishonesty
3. the Costs and Expenses of rectifying rewriting or erasing data
4. legal liability arising from the recording processing or provision of data for reward or to determine the financial status of any person
5. the payment of fines or penalties
6. claims which arise out of circumstances notified to previous insurers or known to You at inception of this Policy
7. legal liability where indemnity is provided by any other insurance

Defective Premises Act

We will indemnify You in respect of legal liability in respect of accidental Injury or accidental loss of or damage to Property incurred by virtue of Section 3 of the Defective Premises Act 1972 or of Section 5 of the Defective Premises (Northern Ireland) Order 1975 provided that

1. such liability is not otherwise insured
2. We will not be liable in respect of
 - a. damage to that part of such premises on which You or anyone on Your behalf has worked if such damage directly results from such work
 - b. the cost of remedying any defect or alleged defect in the premises disposed of by you

Employees and Visitors Personal Belongings

Notwithstanding Exception (2) of this Sub-Section We will indemnify You in respect of legal liability for accidental damage to the vehicles and personal belongings of Your directors partners Employees and visitors which are in Your custody or control

We will not provide indemnity where this Property is

1. loaned leased hired or rented to You
2. stored for a fee or other consideration
3. in Your custody or control for the purposes of being worked upon

Obstructing Vehicles

Notwithstanding Exception (4) of this Sub-Section Where any vehicle is causing an obstruction and interfering with the performance of the Business We will indemnify You in respect of legal liability for accidental Injury or accidental loss of or damage to Property arising from the movement of such vehicle by the You or any Employee with Your general consent of the or the application of a wheel clamp to the vehicle provided that

1. if such obstructing vehicle is being moved on a road within the meaning of the Road Traffic Acts, such use will be restricted solely to the minimum movement of the vehicle required to obtain access to or exit from the Policyholder's Premises
2. if a wheel clamp is attached to a vehicle a bold warning notice to this effect will be attached to the windscreen of such vehicle.

This Indemnity will not apply in respect of liability arising from circumstances in which it is compulsory for You to insure or provide security in respect of such vehicles as a requirement of relevant road traffic legislation

Overseas Personal Liability

We will indemnify You and if You so request any of Your directors partners or Employees or spouse or civil partner of such person against legal liability incurred in a personal capacity whilst temporarily outside Great Britain Northern Ireland the Channel Islands or the Isle of Man but excluding the United States of America or Canada in connection with the Business

The indemnity will not apply to legal liability

1. arising out of the ownership or occupation of land or buildings
2. in respect of which any person referred to above is entitled to indemnity under any other insurance

Exceptions to this Sub-Section

The following exceptions apply to this Sub-Section and should be read in conjunction with the General Exceptions

We will not indemnify You against legal liability in respect of

1. Injury to any Employee

2. loss of or damage to Property belonging to You held in trust by You or in Your custody or control or which is leased let rented hired or lent to You
3. the costs of remedying any defect or alleged defect in land or premises sold or disposed of by You or for any reduction in value thereof
4. the ownership possession or use by You or on Your behalf of any craft (air or waterborne) or mechanically propelled vehicles (including power assisted cycles) other than mechanically-propelled garden implements used within the grounds of Your Premises
5. any advice treatment design formula or specification provided by You or on Your behalf for a fee or in circumstances where a fee would normally be charged
6. professional services rendered
7. the Excess shown in the Schedule in respect of each and every claim for damage to Property
8. liability arising out of Product Supplied after they have ceased to be in Your custody or control other than
 - a. food or drink sold or supplied for consumption by Your directors partners Employees or visitors
 - b. the disposal of furniture and office equipment originally intended solely for use by You in connection with the Business and which is no longer required for that purpose
9. any liquidated damages fine or penalty
10. punitive exemplary aggravated or restitutionary damages or any additional damages resulting from the multiplication of compensatory damages

Products Liability Sub-Section

Cover

We will indemnify You against all sums that You become legally liable to pay as Compensation including Costs and Expenses in respect of

1. accidental Injury to any person
2. accidental loss of or damage to Property

and occurring during the Period of Insurance within the Geographical Limits caused by any Product Supplied

Limit of Indemnity

Our liability for Compensation payable in respect of any claim or series of claims against You as a result of or arising out of one Event and in the aggregate in any one Period of Insurance shall not exceed the Limit of Indemnity

Costs and Expenses payable under this Sub-Section will be paid in addition to the Limit of Indemnity except that in respect of any claim brought in the United States of America, any territory within its jurisdiction or the Dominion of Canada the Limit of Indemnity shall be the maximum amount payable including Costs and Expenses

Extensions to this Sub-Section

The following Sub-Section Extensions shall apply subject to all other terms conditions limits and exceptions of this Policy

Consumer Protection Act Costs

We will indemnify You and at Your request any director partner or Employee in respect of legal costs and expenses incurred with Our written consent in the defence of any criminal proceedings brought or in an appeal against conviction arising from such proceedings in respect of a breach of Part II of The Consumer Protection Act 1987 provided that

1. the proceedings relate to an offence alleged to have been committed in the course of the Business and during the Period of Insurance
2. We will not indemnify You in respect of
 - a. fines or penalties
 - b. costs and expenses insured by any other policy
 - c. proceedings consequent upon any deliberate management decision act or omission of management The maximum amount We will pay shall not exceed the Limit of Indemnity

Exceptions to this Sub-Section

The following exceptions apply to this Sub-Section and should be read in conjunction with the General Exceptions

We will not indemnify You against legal liability in respect of

1. Injury to any Employee
2. loss of or damage to Property belonging to You held in trust by You or in Your custody or control or which is leased let rented hired or lent to You
3. any advice treatment design formula or specification provided by You or on Your behalf for a fee or in circumstance where a fee would normally be charged
4. professional services rendered
5. loss of or damage to any Product Supplied or for the costs of recall removal repair alteration replacement or reinstatement of such Product Supplied caused by any defect therein or the unsuitability thereof for its intended purpose
6. any Product Supplied which to Your knowledge is for use in or on any aircraft missile or for aviation or aerospace purposes or for the safety or navigation of marine craft of any sort
7. any liquidated damages fine or penalty
8. punitive exemplary aggravated or restitutionary damages or any additional damages resulting from the multiplication of compensatory damages
9. any Product Supplied which is in Your custody or control

Extensions applicable to Legal Liabilities Section

The following Section Extensions shall apply subject to all other terms conditions limits and exceptions of this Policy

Additional Persons Insured

We will indemnify

1. in the event of the death of any person entitled to indemnity under this Section the deceased's legal representatives but only in respect of legal liability incurred by such deceased person
2. at Your request
 - a. any of Your directors partners or Employees in respect of legal liability arising in connection with the Business provided that You would have been entitled to indemnity under this Section if the claim had been made against You
 - b. any officer committee or member of Your canteen sports social or welfare organisations fire security first aid medical or ambulance services in their respective capabilities as such
 - c. any of Your directors or senior officials in respect of private work undertaken by any Employee for that director or senior official

Provided that

1. such persons are not entitled to indemnity under any other policy covering such liability
2. each person will as though they were You observe fulfil and be subject to the terms of this Policy insofar as they can apply
3. We shall retain sole conduct and control of any claim
4. where We are required to indemnify more than one party Our total liability shall not exceed the relevant Limit of Indemnity

Compensation for Court Attendance

In the event of any director partner or Employee attending court as a witness at Our request in connection with any claim made against You We will provide compensation to You up to a maximum of £250 per day on which attendance is required

Contractual Liability and Indemnity to Principal

Notwithstanding the Liability under Contract or Agreement Exception to this Section We will indemnify You under the Employers Liability and Public Liability Sub-Sections in respect of Injury or loss of or damage to Property as follows

To the extent that any contract or agreement entered into by You with any Principal so requires We will indemnify You against liability assumed by You and the Principal in like manner to You in respect of the

liability of the Principal where the liability arises out of the performance by You of such contract or agreement provided that

1. the conduct and control of claims is vested in Us
2. the Principal shall observe fulfil and be subject to the terms of this Policy so far as they apply
3. the indemnity shall not apply in respect of liquidated damages or any penalty clause
4. the indemnity granted under the Employers Liability Sub-Section shall only apply in respect of liability to any person who is an Employee of Yours
5. the indemnity shall not apply in respect of loss or damage against which You are required to effect insurance under the terms of the Joint Contracts Tribunal Standard of Building Contract 1963 Edition Clause 19 (2) (a) 1980 Edition Clause 21.2.1 or any subsequent amendments thereof or any form of contract requiring a similar indemnity
6. where indemnity is granted to any Principal We will treat each Principal and You as though a separate policy had been issued to each of them provided that the total amount of indemnity payable to all parties shall not exceed the Limit of Indemnity of any Sub-Section of this Section

For the purpose of the extension Principal means the other party to a contract or agreement for whom You are undertaking work or service or providing a Product Supplied where such party is responsible for setting out the terms of the contract or agreement

Corporate Manslaughter and Corporate Homicide Act 2007

We will indemnify You in respect of legal costs and expenses with Our written consent and costs awarded against You arising in connection with any criminal proceedings (including an appeal against any conviction resulting from such proceedings) as a result of a charge or investigations in connection with an offence committed or alleged to have been committed under during the Period of Insurance and in the course of the Business under Corporate Manslaughter and Corporate Homicide Act 2007 or similar legislation in the Channel Islands or the Isle of Man provided that

1. the Company's liability under this Extension shall be limited to a maximum amount of £1,000,000 any one occurrence and in the aggregate in any one Period of Insurance
2. this Extension shall only apply to proceedings brought in Great Britain, Northern Ireland, the Isle of Man or the Channel Islands
3. the Company must consent to the appointment of any solicitor or counsel, acting on behalf of the Insured
4. the Insured shall immediately notify the Company of receipt of any summons or other process, served upon the Insured, which may give rise to proceedings arising from the cover under this Extension
5. before We consent to fund any appeal, advice must have been received from Counsel that there is a strong probability that the appeal will be successful. Any information in support of this assertion requested by the Us shall be supplied by You.

We will not indemnify You if

1. You have committed any deliberate or intentional criminal act that gives rise to a charge of corporate manslaughter or corporate homicide
2. For any fines or penalties of any kind
3. Where the Insured can obtain indemnity for the costs of defending a criminal proceeding in relation to corporate manslaughter or corporate homicide from any other source or insurance or where but for the existence of this Extension the Insured would have obtained indemnity from any other source or insurance.

Cross Liabilities

If more than one insured is referred to in the Schedule We will treat each party as if a separate Policy had been issued to each provided that the total amount of indemnity payable to all parties in respect of Compensation together with Costs and Expenses does not exceed the Limit of Indemnity under any Sub-Section of this Section

Health and Safety at Work Costs

We will indemnify You and at Your request any director partner or Employee in respect of legal costs and expenses with Our written consent and costs awarded against You or any director partner or Employee arising in connection with any criminal proceedings (including an appeal against any conviction resulting from such proceedings) as a result of an offence committed or alleged to have been committed during the Period of

Insurance and in the course of the Business under the Health and Safety at Work etc Act 1974 or similar safety legislation of Great Britain Northern Ireland the Channel Islands or the Isle of Man provided that

1. the proceedings relate to the health safety or welfare of Employees
2. We will not indemnify You for
 - a. fines or penalties
 - b. costs and expenses insured by any other policy
 - c. proceedings consequent upon a deliberate management decision act or omission of management

The maximum amount We will pay shall not exceed the Limit of Indemnity under any Sub-Section of this Section

Exceptions applicable to Legal Liabilities Section

The following exceptions apply to this Section and should be read in conjunction with the General Exceptions

Asbestos

We will not provide indemnity in respect of

1. exposure to
2. inhalation of
3. fears of the consequences of exposure to or inhalation of
4. the costs incurred by anyone in repairing removing replacing recalling rectifying reinstating or managing (including those of any persons under any statutory duty to manage) any property arising out of the presence of

Asbestos, Asbestos Dust or Asbestos Containing Materials

Except in respect of the Employers Liability Sub-Section to the extent that it is necessary to comply with the minimum requirements of the law within Great Britain Northern Ireland the Isle of Man or the Channel Islands relating to compulsory insurance of liability to Employees

Pollution or Contamination (applicable to Public and Products Liability Sub-Sections)

We will not indemnify You in respect of Pollution or Contamination

1. occurring in the United States of America or Canada or dependency or trust territory
2. occurring elsewhere unless caused by a sudden identifiable unintentional and unexpected incident which takes place in its entirety at a specific moment in time and place during the Period of Insurance

All Pollution or Contamination which arises out of one event shall be deemed to have occurred at the time such event takes place

Our liability for all Compensation together with Costs and Expenses payable in respect of all Pollution or Contamination which is deemed to have occurred during the Period of Insurance will not exceed in the aggregate the Limit of Indemnity shown in the Schedule in respect of any Sub-Section of this Section

For the purpose of this exception and limitation "Pollution or Contamination" shall be deemed to mean

1. all pollution or contamination of buildings or other structures or of water or land or the atmosphere and
2. all loss or damage to Property or Injury directly or indirectly caused by such pollution or contamination

Liability under Contract or Agreement

We shall not indemnify You against liability which is assumed by You by agreement unless such liability would have attached in the absence of such agreement

Legal Expenses Section

Certain words have specific meanings for the purpose of this Section, these are shown below. General Definitions, General Conditions and General Exceptions also apply to the Legal Expenses Section.

DAS Legal Expenses Insurance Company Limited (DAS) is the underwriter and provides the insurance for this Section. To make sure that You get the most from your DAS cover, please take time to read this Section, which explains the insurance cover available to You. Please follow the procedures throughout the Policy and in particular those applying to insured incident **Employment disputes and compensation awards**.

If You wish to speak to Us about:

- Legal Advice: You can get telephone legal advice on any legal issue affecting Your Business.
- Insurance Claims: You can report a claim 24/7.
- Tax Advice: dedicated tax advisers can provide advice on tax issues affecting Your Business.

Please phone Us on 0370 755 3111. We will ask You about Your legal issue and if necessary call You back to deal with Your query.

- Crisis Containment: You can get assistance 24/7. Please phone Us on 0344 893 9314.

Our agreement

We agree to provide the insurance described in this Section for You (or where specified, the Insured Person) in respect of any insured incident arising in connection with the Business, in return for payment of the premium and subject to the terms, conditions, exclusions and limitations set out in this Policy, provided that:

1. Reasonable Prospects exist for the duration of the claim
2. the Date of Occurrence of the insured incident is during the Period of Insurance, or
3. during the currency of a previous equivalent legal expenses insurance policy, provided that:
 - a. the previous legal expenses insurance policy required You to report claims during its currency
 - b. You could not have notified a claim previously as You could not have reasonably been aware of the insured incident
 - c. cover has been continuously maintained in force
 - d. any claim that should have been covered under a previously operative legal expenses insurance policy will not be covered by Us, and
 - e. the available limit of indemnity shall be limited to the lesser of the sums payable under this or Your previous policy
4. any legal proceedings will be dealt with by a court, or other body which We agree to, within the Countries Covered, and
5. the insured incident happens within the Countries Covered.

What We will pay

We will pay an Appointed Representative, on Your behalf, Costs and Expenses incurred following an insured incident, and any compensation awards that We have agreed to, provided that:

1. the most We will pay in respect of all claims resulting from one or more event arising at the same time or from the same originating cause, for Costs and Expenses and compensation awards claims, is £500,000
2. the most We will pay for the total of all compensation awards under insured incident Employment disputes and compensation awards 2. Compensation awards in any one Period of Insurance shall not exceed £1,000,000
3. the most We will pay in Costs and Expenses is no more than the amount We would have paid to a Preferred Law Firm or tax consultancy. The amount We will pay a law firm (where acting on Your behalf) is currently £100 per hour. This amount may vary from time to time
4. in respect of an appeal or the defence of an appeal, You must tell us as soon as possible and within the statutory time limits allowed that You want to appeal. Before We pay the Costs and Expenses for appeals, We must agree that Reasonable Prospects exist
5. for an enforcement of judgment to recover money and interest due to You after a successful claim under this Section, We must agree that Reasonable Prospects exist

6. where an award of damages is the only legal remedy to a dispute and the cost of pursuing legal action is likely to be more than any award of damages, the most We will pay in Costs and Expenses is the value of the likely award, and
7. in respect of insured incident **Legal defence 6. Jury service and court attendance**, the maximum We will pay is the Insured Person's net salary or wages for the time that the Insured Person is attending court or tribunal, less any amount You, the court or tribunal pays, and
8. in respect of insured incident Crisis containment the maximum We will pay in respect of all claims resulting from one or more event arising at the same time, or from the same originating cause, is £25,000.

What We will not pay

1. In the event of a claim, if You decide not to use the services of a Preferred Law Firm or tax consultancy, You will be responsible for any costs that fall outside the DAS Standard Terms of Appointment and these will not be paid by Us.
2. If You are registered for VAT, We will not pay the VAT element of any Costs and Expenses.

Definitions applicable to this Section

The following definitions apply to this Section and shall keep the same meaning wherever they appear in this Section. They should also be read in conjunction with the general definitions of the Commercial Combined Policy. If there is a conflict between a definition in this Section and a definition elsewhere in this Policy, the definition in this Section will apply.

Appointed Representative – The Preferred Law Firm, law firm, tax consultancy, accountant or other suitably qualified person We appoint to act on the Insured Person's behalf.

Costs and Expenses

1. All reasonable, proportionate and necessary costs chargeable by the Appointed Representative and agreed by Us in accordance with the DAS Standard Terms of Appointment.
2. The costs incurred by opponents in civil cases if an Insured Person has been ordered to pay them or the Insured Person pays them with Our agreement.

Countries Covered

1. For insured incidents **Legal defence** (excluding **5. Statutory notice appeals** and **7. Disciplinary hearings**), **Contract disputes**, **Debt recovery**, and **Personal injury**: The United Kingdom of Great Britain and Northern Ireland, the European Union, the Isle of Man, the Channel Islands, Albania, Andorra, Bosnia Herzegovina, Gibraltar, Iceland, Liechtenstein, Macedonia, Monaco, Montenegro, Norway, San Marino, Serbia, Switzerland and Turkey.
2. For all other insured incidents: The United Kingdom of Great Britain and Northern Ireland, the Isle of Man, and the Channel Islands.

DAS Standard Terms of Appointment – The terms and conditions (including the amount We will pay to an Appointed Representative) that apply to the relevant type of claim, which could include a conditional fee agreement (no-win, no-fee). Where a law firm is acting on Your behalf, the amount We will pay is currently £100 per hour. This amount may vary from time to time.

Date of Occurrence

1. For civil cases (other than as specified under (3) to (8) below), the date of the event that leads to a claim. If there is more than one event arising at different times from the same originating cause, the Date of Occurrence is the date of the first of these events. (This is the date the event happened, which may be before the date You or an Insured Person first became aware of it.)
2. For criminal cases, the date the Insured Person began, or is alleged to have begun, to break the law.
3. For insured incident **Legal defence 5. Statutory notice appeals**, the date when the Insured Person is issued with the relevant notice and has the right to appeal.
4. For insured incident **Legal defence 7. Disciplinary hearings**, the date the Insured Person first became aware of the formal investigation or disciplinary hearing against them.
5. For insured incident **Statutory licence appeal**, the date when You first became aware of the proposal by the relevant licensing or regulatory authority to suspend, alter the terms of, refuse to renew or cancel your licence, mandatory registration or British Standard Certificate of Registration.

6. For insured incident **Tax protection**, the date when HM Revenue & Customs, or the relevant authority, first notifies You of its intention to carry out an enquiry. For VAT or Employer Compliance Disputes, the date the dispute arises during the Period of Insurance following the issue of an assessment, written decision or notice of a civil penalty.
7. For insured incident **Crisis containment**, the date the negative publicity relating to Your Business first occurred.
8. For insured incident **Employment restrictive covenants**, the date You first became aware (or should reasonably have been aware), of the breach or prospective breach of covenant (whichever is first).

Employer Compliance Dispute – A dispute with HM Revenue & Customs concerning Your compliance with Pay As You Earn, Social Security, Construction Industry or IR35 legislation and regulations.

Identity Theft

1. The unlawful use of Your identity to obtain credit, financial products, goods or services
2. The theft or unauthorised use of the identity of Your directors and/or their spouses/civil partners.

Insured Person

1. You and the directors, partners, managers, Employees and any other individuals declared to Us by You.
2. A person contracted to work for You who works for You on the same basis as Your Employees, and performs that work under Your supervision and direction.

PR Crisis – Negative publicity in local, regional or national media (print, online, television or radio), or negative social media comment, which requires managing to protect Your Business' reputation.

Preferred Law Firm – A law firm, barrister or tax expert We choose to provide legal or other services. These specialists are chosen as they have the proven expertise to deal with the Insured Person's claim and must comply with Our agreed service standard levels, which We audit regularly. They are appointed according to the DAS Standard Terms of Appointment.

Reasonable Prospects

1. For civil cases (other than insured incidents **Crisis containment**, **Social media defamation** and **Corporate identity theft**), the prospects that the Insured Person will recover losses or damages or a reduction in tax or National Insurance liabilities (or obtain any other legal remedy that We have agreed to, including an enforcement of judgment) or make a successful defence, must be at least 51%. A Preferred Law Firm or tax consultancy on Our behalf, will assess whether there are Reasonable Prospects.
2. For criminal cases, and insured incidents **Crisis containment**, **Social media defamation** and **Corporate identity theft**, there is no requirement for there to be prospects of a successful outcome.
3. For civil and criminal appeals the prospects of a successful outcome must be at least 51%.

Tax Enquiry – A written notice of enquiry, issued by HM Revenue & Customs, to carry out an Income Tax or Corporation Tax compliance check which either:

1. includes a request to examine any aspect of Your books and records; or
2. advises of a check of Your whole tax return.

VAT Dispute – A dispute with HM Revenue & Customs following the issue of an assessment, written decision or notice of a civil penalty relating to Your VAT affairs.

Insured incidents

Employment disputes and compensation awards

1. Employment disputes

What is covered:

Costs and Expenses to defend Your legal rights:

- a. before the issue of legal proceedings in a court or tribunal
 - i. following the dismissal of an Employee; or
 - ii. where an Employee or ex-Employee has contacted ACAS ('Advisory, Conciliation and Arbitration Service') to commence the Early Conciliation procedure; or
- b. in unfair dismissal disputes under the ACAS Arbitration Scheme; or
- c. in legal proceedings in respect of any dispute relating to:

- i. a contract of employment with You; or
- ii. an alleged breach of the statutory rights of an Employee, ex-Employee or prospective Employee under employment legislation.

What is not covered:

A claim relating to the following:

- a. unless equivalent legal expenses insurance was continuously in force before:
 - i. any dispute where the originating cause of action arises within the first 90 days of the start of this Section;
 - ii. any dispute with an Employee who was subject to a written or oral warning (formal or informal) within 180 days immediately preceding the inception date of this Section, if the date of occurrence was within the first 180 days of the start of this Section and the dispute relates directly to the same matter(s) which gave rise to that warning;
 - iii. any notice of redundancy or alleged redundancy or unfair selection for redundancy which occurs within the first 180 days of the start of this Section
- b. Employee internal disciplinary or grievance procedures
- c. damages for personal injury
- d. Transfer of Undertakings Regulations (TUPE) or the Transfer of Employment (Pension Protection) Regulations
- e. pursuing Your legal rights.

2. Compensation awards**What is covered:**

In respect of a claim We have accepted under insured incident **Employment disputes and compensation awards 1. Employment disputes** We will pay:

- a. any basic and compensatory award; and/or
- b. an order for compensation or damages following a breach of Your statutory duties under employment legislation.

Provided that:

- a. in cases relating to performance and/or conduct, You have throughout the employment dispute either:
 - i. followed the ACAS Code of Disciplinary and Grievance Procedures; or
 - ii. followed equivalent codes of practice issued by the Labour Relations Agency in Northern Ireland; or
 - iii. sought and followed advice from Our legal advice service (telephone 0370 755 3111)
- b. for an order of compensation following Your breach of statutory duty under employment legislation, You have at all times sought and followed advice from Our legal advice service since the date when You should have known about the employment dispute (telephone 0370 755 3111)
- c. for any compensation award for redundancy or alleged redundancy or unfair selection for redundancy, You have sought and followed advice from Our legal advice service before starting any redundancy process or procedure with employees (telephone 0370 755 3111)
- d. any sum of money in settlement of a dispute is awarded by a court, tribunal or through the ACAS Arbitration Scheme, under a judgment made after full argument and otherwise than by default, or is payable under settlement approved in writing in advance by Us.

Please note that the total amount payable by Us for all compensation awards and sums of money in settlement of a dispute, in aggregate and in any one Period of Insurance is £1,000,000.

What is not covered:

A claim relating to the following:

- a. Any compensation award relating to the following:
 - i. trade union activities, trade union membership or non-membership;
 - ii. pregnancy or maternity rights, paternity, parental or adoption rights;
 - iii. health and safety related dismissals brought under section 44 of the Employment Rights Act 1996;
 - iv. statutory rights in relation to trustees of occupational pension schemes.
- b. Non-payment of money due under a contract.
- c. Any award ordered because You have failed to provide relevant records to Employees under National Minimum Wage legislation.

- d. A compensation award or increase in a compensation award relating to failure to comply with a current or previous recommendation made by a tribunal.
- e. A settlement agreed and payable following conciliation under the ACAS Early Conciliation procedure.

3. Employee civil legal defence

What is covered:

Costs and Expenses to defend the Insured Person's (other than Your) legal rights if:

- a. an event arising from their work leads to civil action being taken against them under legislation for unlawful discrimination; or
- b. civil action is being taken against them as trustee of a pension fund set up for the benefit of Your Employees.

Please note that We will only provide cover for an Insured Person (other than You) at Your request.

4. Service occupancy

What is covered:

Costs and Expenses to recover possession of premises owned by You, or for which You are responsible, from Your Employee or ex-Employee.

What is not covered:

Any claim relating to defending Your legal rights, other than defending a counter-claim that is an insured incident under this Section.

Legal defence

For each of the following sections of **Legal defence** cover 1. to 7. below, You must request Us to provide cover for the Insured Person:

1. Criminal pre-proceedings cover

What is covered:

Costs and Expenses to defend the Insured Person's legal rights prior to the issue of legal proceedings, when dealing with the Police, Health and Safety Executive and/or Local Authority Health and Safety Enforcement Officer where it is alleged that the Insured Person has or may have committed a criminal offence.

Provided that:

- a. for claims relating to the Health and Safety at Work etc Act 1974, the Countries Covered shall be any place where the Act applies.

Please note that We will only cover criminal investigations and/or prosecutions which arise in direct connection with the activities of the Business shown in the policy schedule. Please see Our agreement.

What is not covered:

A claim relating to the following:

- a. any criminal investigation or enquiry by, with or on behalf of HM Revenue & Customs
- b. investigations due to alleged infringement of road traffic laws or regulations in connection with the ownership, driving or use of a motor vehicle.

2. Criminal prosecution defence

What is covered:

Costs and Expenses to defend the Insured Person's legal rights following an event which leads to the Insured Person being prosecuted in a court of criminal jurisdiction.

Provided that:

- a. for claims relating to the Health and Safety at Work etc Act 1974, the Countries Covered shall be any place where the Act applies.

Please note that We will only cover criminal investigations and/or prosecutions which arise in direct connection with the activities of the Business shown in the Policy schedule. Please see Our agreement.

What is not covered:

A claim relating to prosecution due to alleged infringement of road traffic laws or regulations in connection with the ownership, driving or use of a motor vehicle.

3. Data protection

What is covered:

Costs and Expenses to defend the Insured Person's legal rights if civil action is taken against the Insured Person for compensation under data protection legislation, when handling personal data in their capacity as a data controller and/or a data processor by:

- a. An individual. We will also pay any compensation award in respect of such a claim.
- b. A data controller and/or data processor, which arises out of, or relates to, a claim made by an individual for compensation against that data controller and/or data processor. Please note that We will not pay any compensation award in respect of such a claim.

Provided that:

- a. in respect of insured incident **Legal defence 3. Data protection (a)**, any sum of money in settlement of a dispute is awarded by a court under a judgment made after full argument and otherwise than by consent or default, or is payable under settlement approved in advance by Us.

Please note that We will not cover the cost of fines imposed by the Information Commissioner, or any other regulatory and/or criminal body. Please see Exclusions: 3 Court awards and fines.

What is not covered:

A claim relating to the following:

- a. the loss, alteration, corruption or distortion of, or damage to stored personal data, or
 - b. a reduction in the functionality, availability, or operation of stored personal data
- where either (a) or (b) above have resulted from hacking (unauthorised access), malicious or negligent transfer (electronic or otherwise) of a computer program that contains any malicious or damaging code, computer virus or similar mechanism.

4. Wrongful arrest

What is covered:

Costs and Expenses to defend the Insured Person's legal rights if civil action is taken against the Insured Person for wrongful arrest in respect of an accusation of theft alleged to have been carried out during the Period of Insurance.

5. Statutory notice appeals

What is covered:

Costs and Expenses to defend the Insured Person's legal rights in an appeal against the imposition or terms of any statutory notice issued under legislation affecting Your Business.

What is not covered:

A claim relating to the following:

- a. an appeal against the imposition or terms of any statutory notice issued in connection with Your licence, mandatory registration or British Standard Certificate of Registration
- b. a statutory notice issued by an Insured Person's regulatory or governing body.

6. Jury service and court attendance

What is covered:

An Insured Person's absence from work:

- a. to perform jury service
- b. to attend any court, tribunal or at the request of the Appointed Representative.

The maximum We will pay is the Insured Person's net salary or wages for the time that they are absent from work less any amount You, the court or tribunal, have paid them.

We will reimburse You for net salary or wages that You have paid the Insured Person for that time, less any amount they have been paid by, or can recover from, the court or tribunal.

What is not covered:

Any claim if You or the Insured Person are unable to prove the loss.

7. Disciplinary hearings

What is covered:

Costs and Expenses to defend the Insured Person's legal rights if an event results in a disciplinary case brought against the Insured Person by the relevant authority.

Statutory licence appeal

What is covered:

Costs and Expenses for an appeal to the relevant statutory or regulatory authority, court or tribunal following a decision by a licensing or regulatory authority to suspend, or alter the terms of, or refuse to renew, or cancel your licence, mandatory registration or British Standard Certificate of Registration.

What is not covered:

A claim relating to the following:

1. the original application or renewal application of a statutory licence, mandatory registration or British Standard Certificate of Registration

2. the ownership, driving or use of a motor vehicle.

Contract disputes

What is covered:

Costs and Expenses for a contractual dispute arising from an agreement or an alleged agreement which has been entered into by You or on Your behalf for the purchase, hire, sale or provision of goods or of services.

Provided that:

1. the amount in dispute exceeds £200 (incl VAT)
2. if the amount in dispute is payable in instalments, the instalments due and payable at the time of making the claim exceed £200 (incl VAT)
3. if the dispute relates to money owed to You, a claim under the policy is made within 90 days of the money becoming due and payable.

What is not covered:

A claim relating to the following:

1. a dispute arising from an agreement entered into prior to the start of this Section if the Date of Occurrence is within the first 90 days of the start of this Section, unless equivalent legal expenses insurance was in force immediately before
2.
 - a. a dispute relating to an insurance policy, other than when Your insurer refuses Your claim
 - b. the sale, purchase, terms of a lease, licence, or tenancy of land or buildings. However, We will cover a dispute with a professional adviser in connection with these matters
 - c. a loan, mortgage, pension, guarantee or any other financial product. However, We will cover a dispute with a professional adviser in connection with these matters
3. a dispute with an Employee or ex-Employee which arises out of, or relates to, a contract of employment with You. (Please refer to insured incident **Employment disputes and compensation awards.**)
4. a dispute which arises out of the:
 - a. sale or provision of computer hardware, software, systems or services; or
 - b. the purchase or hire of computer hardware, software, systems or services tailored by a supplier to Your own specification
5. the recovery of money and interest due from another party, other than disputes where the other party indicates that a defence exists
6. a dispute arising from a breach or alleged breach of professional duty by an Insured Person.

Debt recovery

What is covered:

Costs and Expenses for a dispute relating to the recovery of money and interest due from the sale or provision of goods or services, including enforcement of judgments.

Provided that:

1. the debt exceeds £200 (incl VAT)
2. a claim is made within 90 days of the money becoming due and payable
3. We have the right to select the method of enforcement, or to forego enforcing judgment if We are not satisfied that there are, or will be, sufficient assets available to satisfy judgment.

What is not covered:

A claim relating to the following:

1. any debt arising from an agreement entered into prior to the start of the Section if the debt is due within the first 90 days of the start of this Section, unless equivalent legal expenses insurance was in force immediately before
2.
 - a. the settlement payable under an insurance policy
 - b. the sale, purchase, terms of a lease, licence, or tenancy of land or buildings
 - c. a loan, mortgage, pension, guarantee or any other financial product. However, We will cover a dispute with a professional adviser in connection with these matters

3. a dispute which arises out of the supply, hire, sale or provision of computer hardware, software, systems or services
4. the recovery of money and interest due from another party where the other party indicates that a defence exists
5. any dispute which arises from debts You have purchased from a third party.

Property protection

What is covered:

Costs and Expenses for a civil dispute relating to physical property which is owned by You, or is Your responsibility following:

1. any event which causes physical damage to such physical property; or
2. a legal nuisance (meaning any unlawful interference with Your use or enjoyment of Your land, or some right over, or in connection with it); or
3. a trespass.

Please note that You must have, or there must be reasonable prospects of establishing You have, the legal ownership or right to the physical property that is the subject of the dispute.

What is not covered:

A claim relating to the following:

1. a contract You have entered into (please refer to insured incident **Contract disputes**)
2. physical property which is in transit or which is lent or hired out
3. goods at premises other than those occupied by You unless the goods are at the premises for the purpose of installations or use in work to be carried out by You
4. mining subsidence
5. defending Your legal rights but We will cover defending a counter-claim that is an insured incident under this Section
6. a motor vehicle owned or used by, or hired or leased to an Insured Person (other than damage to motor vehicles where You are in the business of selling motor vehicles)
7. the enforcement of a covenant by or against You.

Personal injury

What is covered:

At Your request, Costs and Expenses for an Insured Person's and their family members' legal rights following a specific or sudden accident that causes the death of, or bodily injury to them.

What is not covered:

A claim relating to the following:

1. any illness or bodily injury that happens gradually
2. psychological injury or mental illness unless the condition follows a specific or sudden accident that has caused physical bodily injury
3. defending an Insured Person's or their family members' legal rights other than in defending a counter-claim
4. clinical negligence.

Tax protection

What is covered:

Costs and Expenses for:

1. A Tax Enquiry
2. An Employer Compliance Dispute
3. A VAT Dispute.

Provided that:

1. You have taken reasonable care to ensure that all returns are complete and correct and are submitted within the statutory time limits allowed.

Please note that We will only cover tax claims which arise in direct connection with the activities of the Business shown in the Policy schedule. Please see Our agreement.

What is not covered:

A claim relating to the following:

1. a tax avoidance scheme
2. any failure to register for Value Added Tax or Pay As You Earn
3. any investigation or enquiries by, with or on behalf of HM Revenue & Customs Special Investigations Section, Special Civil Investigations, Criminal Investigations Unit, Criminal Taxes Unit, under Public Notice 160 or by the Revenue & Customs Prosecution Office
4. any claim relating to import or excise duties and import VAT
5. any investigation or enquiry by HM Revenue & Customs into alleged dishonesty or alleged criminal offences.

Tenancy disputes**What is covered:**

Costs and Expenses for a civil dispute between You and Your landlord, relating to premises leased or rented by You.

What is not covered:

A claim relating to the following:

1. the negotiation, review or renewal of the lease or tenancy agreement
2. a dispute arising from rent or service charges.

Crisis containment**What is covered:**

Costs and Expenses in the event of a PR Crisis:

1. We will provide advice and guidance over the phone about Your PR Crisis. Please call Us on 0344 893 9314 (open 24 hours a day, seven days a week).
2. following a call to Us, if You and We agree that additional help is required to manage Your PR Crisis, We will provide appropriate assistance which may include specialist legal and public relations support.

Provided that:

1. We will not pay more than £25,000 for any claim in respect of a PR Crisis
2. You have sought and followed advice from Us.

What is not covered:

A claim relating to the following:

1. any claim that could reasonably be dealt with through Your customer service or standard complaints procedures
2. any PR Crisis related to or arising from an event affecting the whole profession or industry.

Employment restrictive covenants**1. Pursuit of a breach of covenant****What is covered:**

Costs and Expenses to pursue a civil action against an Employee or ex-Employee where they are in breach, or are about to be in breach, of a covenant which restricts them:

- a. from providing services to or soliciting Your customers; or
- b. enticing other Employees to leave Your employment.

Provided that:

- a. the restrictive covenant(s) is expressly incorporated within the Employee's or ex-Employee's contract of employment with You
- b. the Employee or ex-Employee has signed their contract of employment
- c. the restrictive covenant does not exceed 12 months
- d. You have not breached the Employee's or ex-Employee's contract of employment

What is not covered:

A claim relating to the following:

- a. any dispute where the Date of Occurrence arises within the first 90 days of the start of this Section, unless equivalent legal expenses insurance was in force immediately before

- b. any claim relating to a restrictive covenant applying to an Employee or ex-Employee transferred to the Business under the Transfer of Undertakings Regulations (TUPE)
- c. defending Your legal rights (please refer to insured incident **Employment restrictive covenants 2. Business defence**), other than the defence of a counter-claim that is an insured incident under this Section

2. Business defence

What is covered:

Costs and Expenses in a dispute between You and a third party business, where the third party alleges that You have breached their legal rights protected by an employment restrictive covenant contained within a contract of employment between the third party and their Employee or ex-Employee.

Provided that:

- a. the Employee or ex-Employee is now Your Employee or prospective Employee.

What is not covered:

A claim relating to any covenant other than an employment restrictive covenant contained within a contract of employment between Your Employee or prospective Employee and their former or current employer.

Social media defamation

What is covered:

Following defamatory comments made about an Insured Person on a social media website, We will pay Costs and Expenses to provide a formal written request that the comments are removed from the website:

- 1. We will write one letter to the provider of the social media website.
- 2. Where the authors' identity is known, We will also write one letter to the author.

What is not covered:

Any claim where the Insured Person is not aged 18 years or over.

Corporate identity theft

What is covered:

Costs and Expenses following an Identity Theft. We will assign a personal caseworker who will provide an individual action plan to help regain the stolen identity. We will pay:

1. For You

- a. Costs and Expenses to defend Your legal rights in a dispute with debt collectors or any party taking legal action against You, arising from or relating to the Identity Theft
- b. the costs incurred for phone calls, faxes or postage to communicate with the police, credit agencies, financial service providers, other creditors or debt-collection agencies
- c. the cost of replacement documents to help restore Your credit status.

2. For Your directors and/or their spouses/civil partners

- a. Costs and Expenses to reinstate the stolen identity, including costs for the signing of statutory declarations or similar documents
- b. Costs and Expenses to defend the affected individual's legal rights in a dispute with debt collectors or any party taking legal action against them, arising from or relating to the Identity Theft
- c. loan-rejection fees and any re-application administration fee for a loan when the original application has been rejected
- d. the costs incurred for phone calls, faxes or postage to communicate with the police, credit agencies, financial service providers, other creditors or debt-collection agencies
- e. the cost of replacement documents to help restore the stolen identity and the affected individual's credit status.

Provided that:

- a. Where the Identity Theft relates to Your directors and/or their spouses/civil partners, the affected individual(s) must contact the Identity Theft helpline as soon as possible and follow the advice given
- b. You and the affected individual(s) must notify Your banks and building societies as soon as possible

- c. You must tell Us if You or Your directors and/or their spouses/civil partners have previously suffered Identity Theft
- d. You and the affected individual(s) must take all reasonable action to prevent continued unauthorised use of the stolen identity
- e. You must request Us to provide cover for Your directors and/or their spouses/civil partners
- f. You must have adequate security systems to protect Your Business
- g. We will not pay for losses that are not directly covered by this Section e.g. reimbursement of unlawfully obtained funds belonging to You or Your directors and/or their spouses/civil partners.

What is not covered:

A claim relating to the following:

1. fraud committed by anyone entitled to make a claim under this Section
2. losses for anyone other than You, Your directors and their spouses/civil partners

Exclusions

We will not pay for the following:

1. **Late reported claims**
Any claim reported to Us more than 180 days after the date the Insured Person should have known about the insured incident.
2. **Costs We have not agreed**
Costs and Expenses incurred before Our expressed acceptance.
3. **Court awards and fines**
Fines, penalties, compensation or damages which the Insured Person is ordered to pay by a court or other authority, other than compensation awards covered under insured incidents **Employment disputes and compensation awards** 2. **Compensation awards**, and **Legal defence** 3. **Data protection**.
4. **Legal action we have not agreed**
Legal action an Insured Person takes which We or the Appointed Representative have not agreed to, or where the Insured Person does anything that hinders Us or the Appointed Representative.
5. **Intellectual property rights**
Any claim relating to patents, copyrights, trademarks, merchandise marks, registered designs, intellectual property, secrecy and confidentiality agreements.
6. **Wilful acts**
Any wilful act or omission of an Insured Person deliberately intended to cause a claim under this Section.
7. **Franchise or agency agreements**
Any claim relating to rights under a franchise or agency agreement entered into by You.
8. **A dispute with DAS**
Any claim under this Section for a dispute with Us or another Insurer under this Policy. For disagreements with Us about the handling of a claim, refer to Conditions: 8 Arbitration.
9. **Shareholding or partnership disputes**
Any claim relating to a shareholding or partnership share in the Business.
10. **Judicial review, coroner's inquest or fatal accident inquiry**
Costs and Expenses arising from or relating to judicial review, coroner's inquest or fatal accident inquiry.
11. **Bankruptcy**
Any claim where either at the start of, or during the course of a claim:
 - a. You are declared bankrupt
 - b. You have filed a bankruptcy petition
 - c. You have filed a winding-up petition
 - d. You have made an arrangement with your creditors
 - e. You have entered into a deed of arrangement
 - f. You are in liquidation
 - g. part or all of Your affairs or property are in the care or control of a receiver or administrator.
12. **Defamation**
Any claim relating to written or verbal remarks that damage the Insured Person's reputation, other than where cover is provided under insured incident **Social media defamation**.

13. Litigant in person

Any claim where an Insured Person is not represented by a law firm, barrister or tax expert.

Conditions**1. Your representation**

- a. On receiving a claim, if legal representation is necessary, We will appoint a Preferred Law Firm or tax consultancy as Your Appointed Representative to deal with Your claim. They will try to settle Your claim by negotiation without having to go to court.
- b. If the appointed Preferred Law Firm or tax consultancy cannot negotiate settlement of Your claim and it is necessary to go to court and legal proceedings are issued or there is a conflict of interest, then You may, if You prefer, choose a law firm or tax expert of Your own choice to act as the Appointed Representative. We will choose the Appointed Representative to represent You in any proceedings where We are liable to pay a compensation award.
- c. If You choose a law firm as Your Appointed Representative who is not a Preferred Law Firm or tax consultancy, We will give Your choice of law firm the opportunity to act on the same terms as a Preferred Law Firm or tax consultancy. However if they refuse to act on this basis, the most We will pay is the amount We would have paid if they had agreed to the DAS Standard Terms of Appointment. The amount We will pay a law firm (where acting on Your behalf) is currently £100 per hour. This amount may vary from time to time.
- d. The Appointed Representative must co-operate with Us at all times and must keep Us up to date with the progress of the claim.

2. An Insured Person's responsibilities

- a. An Insured Person must co-operate fully with Us and the Appointed Representative.
- b. An Insured Person must give the Appointed Representative any instructions that We ask them to.

3. Offers to settle a claim

- a. An Insured Person must tell Us if anyone offers to settle a claim and must not negotiate or agree to any settlement without Our expressed consent.
- b. If an Insured Person does not accept a reasonable offer to settle a claim, We will not pay further Costs and Expenses.
- c. We may decide to pay an Insured Person the reasonable value of the claim that the Insured Person is claiming or is being claimed against them, instead of starting or continuing legal action. In these circumstances an Insured Person must allow Us to take over and pursue or settle a claim in their name. An Insured Person must allow Us to pursue at Our own expense and for Our benefit, any claim for compensation against any other person and an Insured Person must give Us all the information and help We need to do so.

4. Assessing and recovering costs

- a. An Insured Person must instruct the Appointed Representative to have Costs and Expenses taxed, assessed or audited if We ask for this.
- b. An Insured Person must take every step to recover Costs and Expenses and court attendance and jury service expenses that We have to pay and must pay Us any amounts that are recovered.

5. Cancelling an appointed representative's appointment

If the Appointed Representative refuses to continue acting for an Insured Person with good reason, or if an Insured Person dismisses the Appointed Representative without good reason, the cover We provide will end at once, unless We agree to appoint another Appointed Representative.

6. Withdrawing cover

- a. If an Insured Person settles a claim or withdraws their claim without Our agreement, or does not give suitable instructions to the Appointed Representative, We can withdraw cover and will be entitled to reclaim any Costs and Expenses We have paid.
- b. If during the course of a claim Reasonable Prospects no longer exist, the cover We provide will end at once. We will pay any Costs and Expenses and compensation awards We have agreed to, up to the date cover was withdrawn.

7. Expert opinion

If there is a disagreement between an Insured Person and Us on the merits of the claim or proceedings, or on a legal principle, We may suggest the Insured Person obtains, at their own expense, an opinion on the matter from an independent and appropriate expert. The expert must be approved in advance by Us and the cost expressly agreed in writing between the Insured Person and Us. Subject to this, We will pay the cost of getting the opinion, if the expert's opinion indicates that it is more likely than not that the Insured Person will recover damages (or obtain any other legal remedy that We have agreed to) or make a successful defence. This does not affect the Insured Person's rights under Conditions: 8 Arbitration.

8. Arbitration

If there is a disagreement about the handling of a claim and it is not resolved through Our internal complaints procedure the Financial Ombudsman Service may be able to help. This is a free arbitration service for eligible complaints. (Details available from www.financial-ombudsman.org.uk) If the dispute is not covered by the Financial Ombudsman Service there is a separate arbitration process available. The arbitrator will be a jointly agreed barrister, solicitor or other suitably qualified person. If there is a disagreement over the choice of arbitrator, We will ask the Chartered Institute of Arbitrators to decide. The arbitrator will decide who will pay the costs of the arbitration. For example, costs may be split between the parties or one party may pay all the costs.

9. Keeping to the policy terms

An Insured Person must:

- a. Keep to the terms and conditions of this Policy
- b. Take reasonable steps to avoid and prevent claims
- c. Take reasonable steps to avoid incurring unnecessary costs
- d. Send everything We ask for, in writing, and
- e. Report to Us full and factual details of any claim as soon as possible and give Us any information We need.

Helplines and Online Tools

Under the Legal Expenses section, Your Policy includes access to the following helplines and online tools from DAS Legal Expenses Insurance Company Limited (DAS). The legal advice service is provided by DAS Law Limited and/or a Preferred Law Firm on behalf of DAS.

You can contact DAS' UK-based call centre 24 hours a day, seven days a week during the Period of Insurance. However, they may need to arrange to call You back, depending on the enquiry. To help DAS check and improve their service standards, they may record all calls. When phoning, please quote Your DAS policy number TS5/4077177.

DAS will not accept responsibility if the helpline services are unavailable for reasons they cannot control.

Legal Advice Helpline

0370 755 3111

Advice can be provided on any commercial legal problem affecting Your Business under the laws of the United Kingdom of Great Britain and Northern Ireland, any European Union country, the Isle of Man, the Channel Islands, Switzerland and Norway.

Wherever possible, the Legal Advice helpline aims to provide immediate advice from a qualified legal adviser. However, if this is not possible, they will arrange to call You back at a time to suit You.

Advice on the laws of England and Wales can be provided 24 hours a day, 365 days a year. Beyond this jurisdiction, or for very specialist legal matters, DAS will refer You to one of their specialist advisers.

Specialist advice is provided 9am-5pm, Monday to Friday, excluding public and bank holidays. If calls are received outside of these times, DAS will arrange to call You back.

Tax Advice Helpline

0370 755 3111

Advice can be provided on any tax matters affecting the Business, under UK law.

This service is provided 9am-5pm, Monday to Friday, excluding public and bank holidays. If calls are made outside these times, DAS will arrange to call You back.

Counselling Helpline

0117 934 2121

DAS will provide the Insured Person (and any members of their immediate family who permanently live with them) with a confidential counselling service over the phone if they are aged 18 or over (or aged between 16 and 18 and in full-time employment). This includes, where appropriate, onward referral to relevant voluntary and/or professional services. Any costs arising from the use of these referral services will not be paid by DAS.

The counselling service helpline is open 24 hours a day, seven days a week.

Identity Theft Helpline

0344 848 7071

If Your directors or their spouses/civil partners are resident in the UK or the Channel Islands, DAS will provide them with detailed guidance and advice over the phone about being or becoming a victim of identity theft.

This helpline is open 8am-8pm, seven days a week.

Employment Manual

Visit www.dasinsurance.co.uk/employment-manual

The DAS Employment Manual offers comprehensive, up to date guidance on employment law. To view it, please visit www.dasinsurance.co.uk/employment-manual

If You'd like notifications of when updates are made to the Employment Manual, please email DAS at employmentmanual@das.co.uk quoting Your DAS policy number TS5/4077177.

DASbusinesslaw

Visit www.dasbusinesslaw.co.uk

Visit www.dasbusinesslaw.co.uk to access the free online law guide and download legal documents to help Your Business.

Developed by solicitors and tailored by You using DAS' smart document builders, You can create ready-to-sign contracts, agreements and letters in minutes.

Register using the voucher code DASBARC100 to gain access to a range of free documents.

Loss of Income Section

Definitions

The following Definitions apply to this Section and shall keep the same meaning wherever they appear in the Section they should also be read in conjunction with the General Definitions at the start of the Policy

Indemnity Period

The period beginning with the occurrence of the Damage and ending not later than the number of months stated in the Schedule during which the results of the Business are affected as a result of the Damage

Gross Income

The money paid or payable to You for goods sold and delivered and for services rendered less the cost of stock or materials

Additional Increased Cost of Working

The additional expenditure necessarily and reasonably incurred with Our consent

Outstanding Debit Balances

The money owed to You by Your customers at the date of the Damage taking into account

1. bad debts
2. debit and credit amounts owed and not passed through the books during the period between the last record and the date of the Damage
3. abnormal trading conditions affecting the Business
4. Your last record of amounts owed by customers

Cover

Loss of Gross Income

If Property used by You at the Premises or elsewhere as specified sustains Damage for which liability has been admitted under the Contents or Buildings Sections causing an interruption of the Business which results in loss of Gross Income We will indemnify You for

1. the amount by which the Gross Income during the Indemnity Period as a result of Damage falls short of the Gross Income which would have been received during the Indemnity Period had no Damage occurred
2. Increased Cost of Working for the sole purpose of avoiding or diminishing the reduction in Gross Income during the Indemnity Period as a result of the Damage not exceeding the sum of the amount of Gross Income thereby avoided

less any sum saved during the Indemnity Period in respect of charges or Business expenses payable out of Gross Income which cease or are reduced as a result of the Damage

3. auditors or accountants charges reasonably incurred for producing and certifying details of a claim under this Section

The total amount payable in respect of any one claim shall not exceed the Sum Insured stated in the Schedule at the time of the Damage

Additional Increased Cost of Working

If Property used by You at the Premises or elsewhere as specified sustains Damage for which liability has been admitted under the Contents or Buildings Sections causing an interruption of the Business We will indemnify You for the Additional Increased Cost of Working other than any amount of Increased Cost of Working payable under Loss of Gross Income above

Conditions

Automatic Reinstatement of Loss

Unless there is written notice by Us to the contrary in the event of Damage under this Section We shall automatically reinstate the Sum Insured provided that You undertake to pay the appropriate additional premium

Cessation of Trading

This Section shall be avoided if the Business is wound up or carried on by a liquidator or receiver or permanently discontinued at any time after the commencement of the Period of Insurance unless We give Our written consent

Accounting Adjustments

For the purposes of these definitions any adjustments implemented in current cost accounting will be disregarded

Value Added Tax

To the extent that You are accountable to the tax authorities for Value Added Tax all terms in this Section shall be exclusive of such tax

First Financial Year

In the event of Damage occurring before expiration of the first financial year of the Business the results of the Business to date of the Damage shall be used as a basis upon which to assess what the Gross Income of the Business for the first financial year would have been had the Damage not occurred

Cover Extensions

We will also indemnify You in respect of loss as insured under this Section resulting from

Loss of Book Debts

If Your account books or other Business books or records whilst on Your Premises or temporarily removed to any premises in Great Britain Northern Ireland the Isle of Man or the Channel Islands or in transit between them sustain Damage from any of the Contingencies insured under Contents Section of this Policy which results in Your inability to trace or establish the Outstanding Debit Balances We will pay You

1. the difference between the Outstanding Debit Balances and the total of the amounts received or traced in respect thereof
2. the additional expenditure incurred with Our consent in tracing and establishing customers debit balances after the Damage
3. auditors or accountants charges reasonably incurred for producing and certifying details of a claim under this Section

provided that if the Sum Insured stated in the Schedule is less than the Outstanding Debit Balances the amount payable shall be proportionately reduced

This Loss of Book Debts Extension does not cover loss as a result of

1. erasure or distortion of information on computer systems or other records
2. deliberate falsification of business records
3. mislaying or misfiling of tapes and records
4. the deliberate act of the public supply undertaking in restricting or withholding electricity supply
5. wear and tear and gradual deterioration vermin rust damp or mildew
6. dishonest or fraudulent acts by any of Your Employees

Special Condition applicable to this Extension

You will record the total amount of Outstanding Debit Balances at least once every seven days and keep a copy

1. in a locked fire-resistant safe or cabinet at the Premises or
2. away from the Premises

The total amount payable in respect of any one claim shall not exceed the Sum Insured stated in the Schedule at the time of the Damage

Prevention of Access

Damage to property in the vicinity of the Premises caused by any of the Contingencies insured under Contents Section which prevents or hinders use of or access to the Premises

Public Utilities

Accidental failure of public supplies of electricity gas or water at the terminal ends of the utilities service feeders to the Premises

We will not indemnify You in respect of

1. accidental failure which lasts less than 30 minutes
2. a deliberate act of the supply undertaking unless for the sole purpose of safeguarding life or protecting any part of the supply undertaking system
3. a scheme of rationing unless solely necessitated by accidental Damage to the supply undertakings generating or supply equipment
4. any industrial action or drought

Telecommunications

Accidental failure of the supply of telecommunication services at the incoming line terminals or receivers at the Premises We will not indemnify You in respect of accidental failure

1. lasting less than 24 consecutive hours
2. a deliberate act of the supply undertaking unless for the sole purpose of safeguarding life or protecting any part of the supply undertaking system
3. a scheme of rationing unless solely necessitated by accidental Damage to the supply undertakings generating or supply equipment
4. any industrial action or drought or other weather conditions unless equipment has been damaged

The maximum We will pay will be

1. £250 for each day in respect of any one failure
2. £2,500 in respect of all failures in any one Period of Insurance

Suppliers

Damage by any of the Contingencies insured under Contents Section to Property at the premises of any of Your suppliers (other than suppliers of electricity gas water or telecommunication service) within Great Britain Northern Ireland Channel Islands or Isle of Man up to the limit of £10,000 any one Supplier unless otherwise specified in the Schedule

Disease Murder and Defective Sanitation

the occurrence of

1. Acute Encephalitis Acute Poliomyelitis Anthrax Chickenpox Cholera Diphtheria Dysentery Legionellosis Legionnaires Disease Leprosy Leptospirosis Malaria Measles Meningococcal Infection Mumps Ophthalmia Neonatorum Paratyphoid Fever Plague Rabies Rubella Scarlet Fever Smallpox Tetanus Tuberculosis Typhoid Fever Viral Hepatitis Whooping Cough or Yellow Fever at the Premises
2. murder or suicide at the Premises
3. an accident which causes defects in the drains or other sanitary arrangements at the Premises
4. vermin or pests at the Premises

where use of the Premises is restricted on the advice or order of the competent authority

We will not indemnify You in respect of

1. costs incurred in cleaning repair replacement recall or checking of property
2. losses arising from premises other than those directly affected by the occurrence

The maximum We will pay under this extension is £25,000 or the Loss of Income Sum Insured or limit shown in the Schedule whichever is the lower in respect of the total of all losses occurring during the Period of Insurance

Public Emergency

the actions or advice of a government or local authority due to an emergency likely to endanger life or property in the vicinity of the Premises which prevents or hinders the use of or access to the Premises excluding

1. any incident lasting less than 12 hours
2. any period other than the actual period when access to the Premises was prevented
3. a Notifiable Human Infectious or Contagious Disease as defined in the current legislation occurring at the Premises

The maximum We will pay under this extension is £25,000 or the Loss of Income Sum Insured or limit shown in the Schedule whichever is the lower in respect of the total of all losses occurring during the Period of Insurance

Buildings Section

Definitions

The following Definitions apply to this Section and shall keep the same meaning wherever they appear in the Section they should also be read in conjunction with the General Definitions at the start of the Policy

Property Insured

The Buildings at the Premises including walls gates fences yards patios terraces car parks hard standings car ports pavements piping ducting cables wires and associated control gear and accessories extending to the public mains but only to the extent of Your responsibility

Cover

We will indemnify You in the event of Damage to the Property Insured as set out in the Schedule whilst at the Premises caused by any of the following Contingencies

Standard Contingencies

Fire (including subterranean fire) lightning explosion earthquake

Storm or Flood but excluding Damage

1. resulting from frost subsidence ground heave or landslip
2. to moveable property in the open
3. attributable solely to change in the water table level
4. to gates and fences

Impact by aircraft or other aerial devices or articles dropped from them or by any vehicle train animal falling branch aerial mast or satellite dish

Riot Civil Commotion Strikes Labour Disturbances or Malicious Persons excluding

1. loss or damage arising from the cessation of work
2. as regards loss or damage (other than by fire or explosion) directly caused by malicious persons not acting on behalf of or in connection with any political organisation
 - a. loss or damage by theft
 - b. loss or damage in respect of the buildings of any Premises which is Vacant or Disused

Escape of Water from any tank apparatus or pipe excluding Damage

1. to Property in any portion of the Premises which is Vacant or Disused
2. to buildings cause by frost other than to internal plumbing installations not in any outbuildings

Theft or Attempted Theft but excluding Damage to Property in any portion of the Premises which is Vacant or Disused

Leakage of Fuel from any fixed oil heating installation but excluding Damage to Property Insured in any portion of the Premises which is Vacant or Disused

Leakage of Beverages from storage containers pipes and apparatus but excluding Damage

1. occasioned by leakage of beverages from bottled stock
2. to Property in any portion of the Premises which is Vacant or Disused

Optional Contingencies

(only applicable if detailed in the Schedule)

Accidental Damage excluding

1. Damage caused by or resulting from
 - a. any of the Standard Contingencies in this Section
 - b. inherent vice latent defect gradual deterioration the action of light or atmosphere wear and tear faulty or defective design or materials
 - c. faulty or defective workmanship operational error or omission by You Your partners directors or Employees or contracted consultants
 - d. corrosion rust wet or dry rot shrinkage evaporation dampness dryness marring scratching vermin or insects

- e. change in temperature colour flavour texture or finish
 - f. joint leakage failure of welds cracking fracturing collapse or overheating of boilers economisers superheaters pressure vessels or any range of steam and feed piping in connection therewith
 - g. mechanical or electrical breakdown derangement or overloading in respect of the particular machine apparatus or equipment in which such breakdown or derangement originates but this shall not exclude Damage to surrounding property not forming part of the same machine apparatus or equipment
 - h. electrical or magnetic disturbance or erasure of electronic recordings
 - i. settling shrinkage or expansion of foundations walls floors ceilings or roof settlement or bedding down of new structures or extensions subsidence ground heave or landslip
 - j. acts of fraud or dishonesty
 - k. unexplained disappearance unexplained shortage inventory shortage misfiling or misplacing of information
 - l. You voluntarily parting with the title or possession of any Property or rights to Property
 - m. confiscation requisition seizure or destruction by order of the Government or any public authority
 - n. the solidification of molten metal (unless such Damage is directly caused by any of the Contingencies in this Section)
 - o. delay loss of market loss of use or consequential loss or damage of any kind
2. Damage to
- a. buildings or structures caused by their own collapse or cracking unless resulting from any of the Contingencies not otherwise excluded
 - b. property or structures in the course of construction or erection and materials or supplies in connection with all such property in course of construction or erection
 - c. fixed glass

Subsidence Ground Heave or Landslip

Subsidence or Ground Heave of any part of the site on which the property stands or Landslip excluding

- 1. Damage to yards car parks roads pavement swimming pools walls gates and fences unless also affecting a building insured hereby
- 2. Damage caused by or consisting of
 - a. the normal settlement or bedding down of new structures
 - b. the settlement or movement of made-up ground
 - c. coastal or river erosion
 - d. defective design or workmanship or the use of defective materials
 - e. fire subterranean fire explosion earthquake or the escape of water from any tank apparatus or pipe
- 3. Damage which originated prior to the inception of this cover
- 4. Damage that has been provided for or would have been but for the existence of this insurance under any contract or a guarantee or by law
- 5. Damage resulting from
 - a. demolition construction structural alteration or repair of any property or
 - b. groundworks or excavation at the same premises
- 6. the amount of the Excess stated in the Schedule for each and every claim

Special Condition

Insofar as this insurance relates to Damage caused by Subsidence Ground Heave or Landslip

- 1. You shall notify Us immediately You become aware of any demolition groundworks excavation or construction being carried out on any adjoining site
- 2. We shall then have the right to vary the terms or cancel the cover

Cover Extensions

Ground Rent

The insurance by this Section is extended to include up to 2 years ground rent if the Premises are rendered temporarily uninhabitable but only during the period necessary for reinstatement and up to a maximum of 10% of the buildings Sum Insured

European Union and Public Authorities

Following Damage as insured under this Section We will pay the additional cost of reinstating the Property Insured necessary to comply with any

1. European Community Legislation
2. Act of Parliament
3. Bye-Laws of any Public Authority

We will not indemnify You in respect of

1. costs incurred
 - a. in respect of Damage not insured by the Section
 - b. where notice was served on You before the Damage occurred
 - c. where an existing requirement must be completed within a stipulated period
 - d. in respect of property or parts of the property other than foundations (unless foundations are specifically excluded) which have not suffered Damage
2. any charge or assessment arising from capital appreciation following compliance with this legislation

The reinstatement of the property

1. must begin and be carried out as quickly as possible
2. may be carried out on another site and in a manner suitable to Your needs but this must not increase Our liability

If Our liability under this Section is reduced by the application of any terms or conditions of this Policy Our liability under this Clause will be similarly reduced

The maximum We will pay under this Clause in respect of any one item is

1. 15% of the item Sum Insured or
2. where the Sum Insured applies to property at more than one premises 15% of the amount We would have been liable to pay if the Property Insured by the item at the Premises where Damage occurred had been completely destroyed

Underground Services

We will indemnify You for accidental Damage to underground service pipes and cables at the Premises for which You are responsible as owner of the Premises

Damage by Emergency Services

We will indemnify You for the cost of restoring any Damage caused to gardens for which you are responsible by the emergency services in attending the Premises as a result of the operation of any Contingency insured under this Section up to a maximum of £10,000 in any Period of Insurance

Capital Additions

We will indemnify You for

1. any newly acquired buildings and /or newly erected buildings or buildings in the course of erection (excluding any property for which a building contractor is responsible) insofar as the same are not otherwise insured
2. alterations additions and improvements to the buildings but not in respect of any appreciation in value anywhere in Great Britain Northern Ireland the Channel Islands and the Isle of Man provided that
 - a. at any one situation this indemnity shall not exceed 10% of the Sum Insured by this Section or £50,000 whichever is the lesser
 - b. You undertake to give particulars of such Cover Extension as soon as practicable and pay any additional premium required

Following payment of such additional premium the provisos of this Cover Extension are fully reinstated

Contracting Purchasers Interest

If at the time of Damage You have contracted to sell Your interest in any Property Insured by this Section and the purchase shall not have been but shall be thereafter completed the purchaser on completion of the purchase (if and so far as the property is not otherwise insured against such Damage by him or on his behalf) shall be entitled to benefit under this Section without prejudice to Your and Our rights and liabilities until completion

Trace and Access

In event of Damage resulting from the Escape of Water and Leakage of Fuel Contingencies under this Section We will pay the costs necessarily and reasonably incurred in locating the source of such Damage and subsequently making good subject to Our liability under this Extension not exceeding £10,000 any one claim

Special Clauses**Removal of Debris**

The Sum Insured for each item includes costs and expenses You incur with Our consent for removing debris from the site of the Premises and the area immediately adjacent dismantling and/or demolishing shoring up or propping of the portion or portions of the Property sustaining Damage by any of the Contingencies

Clearing of Drains

Each of the Sums Insured by the Property Insured includes costs and expenses You incur with Our consent for cleaning clearing and/or repairing drains gutters sewers and the like at the Premises for which You are responsible in consequence of Damage by any of the Contingencies insured

Fees

Each of the Sums Insured by the Property Insured includes costs and expenses You incur with Our consent for Architects Surveyors Legal and Consulting Engineers Fees necessarily incurred in the reinstatement or repair of the Property Insured consequent upon its Damage but not for preparing any claim

Loss of Licence Section

Definitions

The following Definitions apply to this Section and shall keep the same meaning wherever they appear in the Section they should also be read in conjunction with the General Definitions at the start of the Policy

Loss of Licence

1. forfeiture due to licensing regulations
2. refusal to renew by the licensing authority due to reasons beyond Your control

Licence

Licence for the sale of excisable liquor

Cover

We will pay the reduction in the value of Your interest in

1. the Premises or
2. the Business

following Loss of Licence

The most We will pay is the Limit of Liability stated in the Schedule in addition We will also pay for costs and expenses incurred with Our written consent where You appeal against the Loss of Licence

Exceptions

We will not pay

1. if You are entitled to obtain payment of compensation under any legislation or Bye-law in respect of refusal to renew the licence
2. where the Loss of Licence arises out of
 - a. any town planning improvement or redevelopment
 - b. a change in law
 - c. compulsory purchase or surrender
 - d. a reduction or redistribution of licences

Conditions

1. You shall notify Us in writing immediately You become aware of any
 - a. complaint against the Business
 - b. proceedings against or conviction of the licence holder manager tenant or occupier of the Premises for any breach of licensing law or any other matter whatsoever where the character or reputation of the person concerned is affected or called into question with respect to their honesty moral standing or sobriety
 - c. change in the tenancy or management of the Business
 - d. transfer or proposed transfer of the licence
 - e. alteration in the purpose for which the Premises is used
 - f. objection to renewal or other circumstances which may endanger the licence or its renewalimmediately give notice in writing to Us and supply such additional information and give assistance as We may reasonably require
2. In the event of Your death bankruptcy or incapacity or desertion of the Premises or conviction for any offence (where such conviction affects the character or reputation of the convicted person with respect to his honesty moral standing or sobriety) of the licence holder tenant manager or occupier You will where practicable and at Our request procure a suitable person to replace him and one to whom the justices will transfer the licence or grant the licence by way of renewal
3. In the event of the licence being forfeited or refused renewal You must
 - a. give notice in writing to Us within 48 hours of receiving knowledge of such event stating the grounds upon which the licence was forfeited or refused renewal
 - b. give all assistance as We may require for the purpose of an appeal against such forfeiture or refusal to renew and allow Our solicitors and Us full discretion in the conduct of such proceedings

- c. apply if practicable and if required by Us for the grant of such new licence for the same or alternative premises as may enable You to continue the Business in a similar or alternative form
- d. provide a statement of Your loss if any together with such documents statements and accounts as may be reasonably required by Us to verify the same and also if required by Us make a statutory declaration as to the truth accuracy and comprehensiveness thereof and give Us free access to the Premises and the books and accounts thereof as may be necessary for ascertaining the value of the property and the goodwill of the Business

Management Liability Portfolio Section

Directors' and Officers' Liability Including Company Reimbursement Sub-Section

This Sub-Section is only operative if specified in the Schedule

Definitions

The following Definitions apply to this Sub-Section and shall keep the same meaning wherever they appear in this Sub-Section they should also be read in conjunction with the General Definitions at the start of the Policy

Asbestos

crocidolite amosite chrysotile fibrous actinolite fibrous anthophyllite or fibrous tremolite or any mixture containing any of those materials fibres or particles of Asbestos or any material containing Asbestos or Asbestos dust

Bail Costs

Costs incurred with Our prior written agreement to pay for a bond or other financial instrument to guarantee an Insured Person's bail or equivalent in any other jurisdiction

Claim

Any written demand or civil criminal regulatory or arbitration proceeding first made against an Insured Person during the Period of Insurance seeking monetary damages or other legal relief or penalty alleging a Wrongful Act

Any Extradition Proceeding made against an Insured Person during the Period of Insurance

Crisis Containment Costs

Costs incurred in utilising the services of Chelgate Limited following a Claim to prevent, limit or mitigate the actual or anticipated adverse or negative publicity or media attention of You or any Insured Person

Defence Costs

Costs incurred with Our prior written agreement (not to be unreasonably withheld) to investigate settle or defend any Claim made against an Insured Person or to fund an appeal (including any premium paid for an appeal bond or similar bond obtained in relation to it) arising from any judgment decision or award in relation to any Claim

Employment Claim

A Claim by any Employee for any actual or alleged wrongful unfair or constructive dismissal discharge or termination of employment breach of written or implied contract employment related misrepresentation wrongful deprivation of a career opportunity failure to grant tenure negligent employee evaluation harassment unlawful discrimination failure to provide adequate employee procedures and policies invasion of privacy or any other Claim as a result of the employment or non-employment by You of any current former or potential Employee

Extradition Proceeding

Any proceeding commenced under the provisions of the United Kingdom Extradition Act 2003 or its equivalent in any other jurisdiction including any associated appeals

Geographical Limits

Anywhere in the world excluding USA/Canada

Health and Safety/Manslaughter Claim

Any Claim against any Insured Person alleging involuntary constructive or gross negligence manslaughter or any Claim under the provisions of the Health & Safety at Work etc. Act 1974 or its equivalent in any other jurisdiction

Insured Person

1. Any natural person who was is or during the Period of Insurance becomes a director or officer of You
2. Any de facto director of You whilst acting in such capacity for You

3. Any shadow director as defined under Section 741(2) of the Companies Act 1985 or equivalent legislation in any other jurisdiction
4. Any Employee of You
5. The lawful spouse civil or unmarried partner of any person above solely because of their spousal civil or unmarried relationship following a Claim against that person
6. The estates heirs or legal representatives of any person above who has died or become incapacitated insolvent or bankrupt but only for a Claim against that person

Investigation

An official examination official enquiry or official investigation into Your business activities conducted by any Regulator Government Department or other body legally empowered

Investigation does not include routine regulatory supervision enquiry or compliance review any internal investigation or any investigation into the business activities of Your industry which is not solely related to Your or any Insured Person's conduct

Legal Representation Costs

Reasonable and necessary legal costs fees charges and expenses for which any Insured Person is legally liable incurred with Our prior written consent (not including remuneration of any Insured Person or other additional costs of Yours) for legal representation directly in relation to an investigation

Loss

The amount any Insured Person becomes legally liable to pay in respect of a Claim including Defence Costs Legal Representation Costs awards of damages (including punitive and exemplary damages where legally permissible) awards of costs settlements with Our prior written agreement (which shall not be unreasonably withheld)

Loss does not include any civil regulatory or criminal fines or penalties taxes remuneration or employment related benefits punitive and exemplary damages in relation to an Employment Claim or the multiplied portion of any damages award unless awarded for defamation

Outside Entity

Any organisation other than You

1. that is tax exempt and not for profit
2. in which You hold any issued share

Pollutant

Any contaminant irritant or other substance including but not limited to Asbestos lead smoke vapour water oil oil products dust fibres soot fumes acids alkalis chemicals waste (including materials that have been or are intended to be recycled reconditioned or reclaimed)

Pollution

Actual alleged or threatened discharge seepage treatment removal disposal dispersal emission release or escape of any Pollutant or any regulatory order direction or request to test for monitor remove contain treat detoxify or neutralise any Pollutant

Securities

Any debt or equity interest in You

Subsidiary

Any entity in which You

1. own directly or through one or more of Your subsidiaries more than 50% of the share capital or a majority of the voting rights or have the right to appoint or remove a majority of the entity's board of directors or
2. control a majority of its voting rights under a written agreement with other shareholders or members

If an entity ceases to be a Subsidiary during the Period of Insurance cover will continue but only for a Claim against You or an Insured Person arising from a Wrongful Act or Employment Practice Wrongful Act committed before it ceased to be a Subsidiary

Wrongful Act

Any actual or alleged act error or omission committed or attempted by an Insured Person arising from the performance of the Insured Person's duties in their capacity as Your director officer or Employee including

1. breach of any duty including fiduciary or statutory duty
2. breach of trust
3. negligence negligent misstatement misleading statement or negligent misrepresentation
4. defamation
5. wrongful trading under section 214 of the Insolvency Act 1986 (or equivalent legislation)
6. breach of warranty of authority
7. any other act error or omission attempted or allegedly committed or attempted by an Insured Person solely because of their status as a director officer or Employee of You

You/Your

Also includes any Subsidiary and any Subsidiary created or acquired during the Period of Insurance provided that the newly created or acquired Subsidiary

1. is not domiciled in the United States of America
2. does not trade any of its Securities on any United States of America exchange

but only for a Claim against an Insured Person arising from a Wrongful Act committed after the date of creation or acquisition of such Subsidiary

If You require cover for any newly created or acquired Subsidiaries which do not fall within the above parameters We will consider providing cover subject to You providing all appropriate information We shall be entitled to amend the terms and conditions of this Sub-Section during the Period of Insurance and may charge a reasonable additional premium

Cover**Claims against an Insured Person**

We will pay on behalf of any Insured Person the Loss arising from a Claim against any Insured Person for any Wrongful Act within the Geographical Limits

Company Reimbursement

We will pay on Your behalf the Loss which You are legally obliged or permitted to pay on behalf of an Insured Person arising from a Claim against an Insured Person for a Wrongful Act within the Geographical Limits You must pay the relevant Excess (if any) shown in the Schedule

If You are permitted or obliged to provide such payment but fail to do so for any reason other than Your insolvency We will pay the amount of the Claim less the relevant Excess regardless of whether You advanced payment or indemnified an Insured Person for such Loss

Health and Safety/Manslaughter

We will pay on Your behalf Loss which you are legally obliged or permitted to pay on behalf of an Insured Person arising from a Health and Safety/Manslaughter Claim (or equivalent legislation in any other jurisdiction) against an Insured Person for a Wrongful Act within the Geographical Limits. You must pay the relevant Excess shown in the Schedule This cover will only apply excess of any other insurance and indemnification available from any other source

Extradition Proceedings

We will pay on your behalf the loss arising from any Extradition Proceeding against any Insured Person during the Period of Insurance

Employment Claims

We will pay on Your behalf loss arising from an Employment Claim during the Period of Insurance brought by a current former or potential Employee of Yours

Outside Entity Cover

We will also indemnify the Insured Person against the sums that person has to pay as Loss for a Claim arising directly from any Wrongful Act the Insured Person commits in their capacity as a director or officer of an Outside Entity provided that the Insured Person acts in that capacity at Your specific written request and the Claim does not arise from a Wrongful Act committed after the Insured Person ceased to act in this capacity

However We will only pay in excess of any indemnity provided by the Outside Entity to its directors or officers and any other insurance available to its directors and officers

Pension/Employee Benefit Schemes Claims

We will pay on Your behalf Loss in respect of a Claim arising from an Insured Person's operation or administration of any pension or employee benefit scheme or trust fund

Pollution Claims

We will pay on Your behalf Loss in respect of a Claim arising from Pollution

Representation Costs

1. We will pay on behalf of any Insured Person the Legal Representation Costs arising from an Investigation first notified as being required during the Period of Insurance
2. We will pay on Your behalf the Legal Representation Costs arising from an Investigation against an Insured Person which You are legally obliged or permitted to pay on behalf of the Insured Person first notified as being required during the Period of Insurance

Bail Costs

We will pay on behalf of any Insured Person Bail Costs arising from a Claim against an Insured Person for a Wrongful Act within the Geographical Limits.

The limit provided under this cover shall be 10% of the total limit shown on the Schedule or £250,000 whichever is the lesser This limit shall form part of the total aggregate limit for this Sub-Section shown in the Schedule

Crisis Containment Costs

We will pay on behalf of any Insured Person the Crisis Containment Costs arising from a Claim

The limit provided under this cover shall be limited to a maximum of £25,000 per policy This limit shall be in addition to the total aggregate limit for this Sub-Section shown in the Schedule

For the avoidance of doubt should the Corporate Legal Liability Sub-Section of this Policy is also be affected only one Crisis Containment Costs limit shall apply

Exceptions

We will not make any payments for any Claim Loss or Investigation

Deliberate or dishonest acts

based upon attributable to or arising out of

1. a dishonest or fraudulent act or omission or any intentional breach of any statute or regulation committed by any Insured Person
2. an act intended to secure or which does secure a personal profit or advantage to which any Insured Person was not legally entitled
3. an act intended to secure or which does secure a profit for any other company where an Insured Person is a director officer or Employee of such company

This exception will only apply after a judgment or other final adjudication or an admission by an Insured Person that such act did occur

This exception will not apply to a Claim by any of Your shareholders including any shareholder derivative proceedings in Your name without Your or any Insured Person's voluntary solicitation assistance or participation

Prior Claims Investigations and circumstances

based upon attributable to or arising out of any Claim Investigation or circumstance which You were aware of or that has been reported under any policy existing or expired prior to the start of the Period of Insurance

Prior litigation

based upon attributable to or arising out of any prior or pending litigation or proceedings (including allegations deriving from the same or essentially the same facts) involving an Insured Person You or an Outside Entity initiated prior to the date shown under the prior and pending litigation date in the Schedule

Defined Benefit Pension Schemes

based upon attributable to or arising out of an Insured Person's operation or administration of any defined benefit pension scheme or their breach of any legislation or regulation relating to these activities

RICO/SEC/ERISA

based upon attributable to or arising out of the following legislation in the United States of America

1. any breach of the Racketeer Influenced and Corrupt Organisations Act 18 USC Sections 1961 et seq any amendments to this Act or any rules or regulations made under it
2. any breach of the Securities Act of 1933 or the Securities Exchange Act of 1934 both as amended the rules or regulations of the Securities Exchange Commission under either or both acts similar securities laws or regulations of any state or any laws of any state relating to any transaction arising out of involving or relating to the sale of securities
3. any breach of the Employment Retirement Income Security Act of 1974 as amended or any rules or regulations made under it or similar provisions of any federal state or local law

Bodily injury or property damage

for mental or emotional distress (except an Employment Claim) sickness disease bodily injury or death suffered by anyone or the loss damage or destruction of any tangible property including loss of use of such property

This exception shall not apply to any Health and Safety/Manslaughter Claim This cover will only apply excess of any other insurance and indemnification available from any other source

Claims brought by a related party in the United States of America

based upon attributable to or arising out of any claim brought or maintained by You an Outside Entity or an Insured Person within or subject to the laws of the United States of America however this exception will not apply to

1. Defence Costs
2. any shareholder derivative proceedings in Your name without Your or any Insured Person's solicitation assistance or participation
3. any Claim brought by Your liquidator receiver or administrative receiver or similar body
4. any Employment Claim
5. any Claim made by a past Insured Person of You
6. any claim seeking a contribution or indemnity if such claim is otherwise covered by this Sub-Section

Breach of professional duty

based upon attributable to or arising out of any Claim relating to a breach of or failure to provide professional duties or services

This exception will not apply to a Claim by any of Your shareholders including any shareholder derivative proceedings in Your name without Your or any Insured Person's voluntary solicitation, assistance or participation arising from any actual or alleged failure to supervise the performance of any professional services

Major shareholders

brought by or on behalf of anyone holding 40% or more of Your issued share capital

Takeovers and mergers

based upon attributable to or arising out of any Claim for a Wrongful Act committed by an Insured Person after You merge or consolidate with another company or any party acquires more than 50% of your issued share capital

In the event of a Subsidiary ceasing during the Period of Insurance to be a Subsidiary cover under this Sub-Section shall be amended to apply solely to Loss arising out of any Claim for a Wrongful Act committed by an Insured Person prior to the effective date of sale or dissolution

Share offerings

based upon attributable to or arising out of any Claim for a Wrongful Act committed by an Insured Person in relation to any actual public offering of Your share capital unless We have given Our prior written agreement and You have paid any additional premium and accepted any amendments We may require to the terms and conditions of this Sub- Section

Conditions

The General Definitions General Conditions and General Exceptions set out in the Policy all apply equally to each Insured Person and to You

You agree to act on behalf of all the Insured Persons as regards paying the premium and giving or receiving notice of all matters relevant to this Sub-Section

Contribution

This Sub Section does not cover any loss or claim where you would be entitled to be paid under any other insurance if this Policy did not exist

Duty of disclosure

If any of the following no longer apply You must inform Us immediately so that We can reassess Your Policy terms and conditions

1. Your statutory accounts for the last year show a profit
2. You have not and are not intending to make any private or public offering of Your share capital
3. Your business activities have not changed
4. You have not been sold and the ownership remains unchanged
5. You are not aware of any Claim and or circumstance which may give rise to a Claim

All other provisions of this insurance shall continue to apply

How much We will pay

The most We will pay for the total of all Claims and their Defence Costs and all Legal Representation Costs is the Limit of Indemnity shown in the Schedule irrespective of the number of Claims made

The amount We will pay for Claims and their Defence Costs includes any amount We pay on an Insured Person's behalf as a director of an Outside Entity, and on Your behalf and for Claims against an Insured Person's spouse civil or unmarried partner We will treat more than one Claim or circumstance likely to give rise to a Claim arising from a single Wrongful Act or a series of related Wrongful Acts as one Claim Such Claim shall be treated as first made when We receive notice of the first Claim Legal Representation Expenses shall be treated as first made when attendance of an Insured Person is first notified as being required at an Investigation

You must pay the relevant Excess shown in the Schedule

Aggregation limit

Where this Policy specifies an aggregate limit this means our maximum payment for all relevant Claims or Losses covered under the Policy during the Period of Insurance

If the Period of Insurance is continuous the aggregate limit will apply to all relevant Claims or Losses covered under the policy during the 12 months from the date the continuous cover starts Each aggregate limit will be reinstated to the level shown in the Schedule at each anniversary

Arbitration

Any dispute arising out of or relating to this insurance including over its construction application and validity will be referred to a single arbitrator in accordance with the Arbitration Act then in force

Information provided by an insured person

All information which any Insured Person provided before We agreed to insure You will be considered as a separate application for each Insured Person and as such the knowledge of or any statement made by an Insured Person will not be imputed to any other Insured Person for the purposes of determining whether cover is available for any Claim against such other Insured Person

Extended notification period

If We or You refuse to renew this Sub-Section of the Policy for any reason other than non-payment of premium You may purchase an extended notification period of 12 months upon payment of 50% of the full annual premium If You do so the first paragraph of item 1 under Your obligations will then be amended to

We will not make any payment under this Sub-Section unless You notify Us promptly of the following within the Period of Insurance or at the latest within 12 months after it expires

This extended notification period is only available if

1. We receive Your written notice of purchase and Your premium within 30 days following the end of the Period of Insurance and
2. this Sub-Section of the Policy is not replaced or succeeded by any other policy providing directors' and officers' liability cover and
3. at the end of the Period of Insurance You have not merged or consolidated with another company nor has any party acquired 50% or more of Your issued share capital

If We offer renewal terms conditions limits of liability or premium different from those of the expiring Policy this does not constitute a refusal to renew

The entire premium for this Sub-Section is considered fully earned at the beginning of the extended notification period We will not refund any premium to You if You cancel the extended notification period before it ends

The Limit of Indemnity for the extended notification period will be part of and not in addition to the Limit of Indemnity shown in the Schedule

You will not have the right to purchase an extended notification period if You merge or consolidate with another company or any party acquires more than 50% of Your issued share capital or if cover under this Sub-Section is continued solely as a result of the Retired Directors Special Condition

Multiple Insureds

The most We will pay is the relevant amount shown in the Schedule

If more than one insured is named in the Schedule the total amount We will pay will not exceed the amount We would be liable to pay to any one of You

You agree that the insured named in the Schedule or if there is more than one insured named in the Schedule the first of them is authorised to receive all notices and agree any amendments to the Policy

Takeovers and mergers extended notification period

In the event that You merge or consolidate with another company or any party acquires more than 50% of your issued share capital during the Period of Insurance We may extend this Sub-Section to continue in force for a period of up to 72 months from the expiry date of the current Period of Insurance provided that such extension shall only apply to claims arising from any Wrongful Act committed or alleged prior to the date of such takeover or merger

The Extended Notification Period and Retired Directors special conditions shall not apply to any such extension

Retired directors

In the event that You do not renew or replace this Sub-Section of the Policy and only in respect of any Insured Person who retires prior to the date of non-renewal for reasons other than disqualification from holding such a position this Sub-Section shall continue in force for a period of 120 months from the date of non renewal (the "Run- Off Period") provided that

1. this Sub-Section shall only apply to Claims arising from any Wrongful Act committed or alleged prior to the date of retirement of the Insured Person
2. the run-off period shall run concurrently with any Extended Notification Period
3. no similar insurance is effected elsewhere

Additional defence costs

In the event that the Limit of Indemnity is exhausted We will provide an additional Limit of Indemnity of £100,000 in the aggregate provided that the Insured Person has previously not been the subject of a Claim for a Wrongful Act or series of Wrongful Acts that led to the exhaustion of the Limit of Indemnity

This limit applies to the payment of Defence Costs only

Your obligations

Notification

We will not make any payment under this Sub-Section unless You notify Us promptly of the following within the Period of Insurance or at the latest within 45 days after it expires

1. The Insured Person's first awareness of any Wrongful Act or any shortcoming in performing their duties which is likely to lead to a Claim against them

If We accept the Insured Person's notification We will regard any subsequent Claim as notified to this insurance

2. Any Claim or threatened Claim against the Insured Person or the Insured Person's lawful spouse or civil or unmarried partner
3. Any Investigation into You
4. The start of any disqualification proceedings against any Insured Person
5. Any threat to start proceedings against any Insured Person for Pollution

Control of defence and payment of a claim

You and any Insured Person must give Us the information and co-operation which We may reasonably require and take all reasonable steps to defend any Claim You and the Insured Person should not do anything which may prejudice Our position

Any Insured Person may with Our prior written approval appoint legal representation However where a Claim is made against more than one Insured Person the same legal representative should be used unless there is a material conflict of interest between Insured Persons

If it is not possible to obtain Our consent prior to incurring Defence Costs we will give retrospective consent provided our consent is obtained within 14 days of first inurrence of such Defence Costs

We shall have the right to participate fully in the defence of any Claim including negotiation of any settlement We shall have the right to defend any Claim brought by You

Where there is a dispute between Us and You and/or any Insured Person over cover proposed settlement or continuing the defence of a Claim You or We may request the obtainment of an opinion from a mutually agreed Queens Counsel or equivalent in a different jurisdiction Such opinion shall be binding on Us and You and any Insured Person and will establish whether policy cover exists defence of said Claim will continue or settlement will be agreed The costs of such opinion shall be met by Us

We shall pay Defence Costs above any Excess and covered by this Sub-Section on an ongoing basis prior to the final resolution of any Claim You and/or any Insured Person must reimburse Us for any Defence Costs paid where it is determined there is no entitlement under this Sub-Section

If a Claim is made which is not wholly covered by this Sub-Section and/or is also made against You and any other person who is not You or an Insured Person We You and the Insured Person shall use our best endeavours to agree a fair allocation between Loss that is covered and Loss not covered by this Sub-Section

Corporate Legal Liability Sub-Section

This Sub-Section is only operative if specified in the Schedule

Definitions

The following Definitions apply to this Sub-Section and shall keep the same meaning wherever they appear in this Sub-Section they should also be read in conjunction with the General Definitions at the start of the Policy

Asbestos

crocidolite amosite chrysotile fibrous actinolite fibrous anthophyllite or fibrous tremolite or any mixture containing any of those materials fibres or particles of Asbestos or any material containing Asbestos or Asbestos dust

Claim

Any written demand or civil or arbitration proceeding seeking monetary damages first made against You during the Period of Insurance alleging a Wrongful Act

Any criminal or regulatory proceeding first made against You during the Period of Insurance alleging a Wrongful Act

Crisis Containment Costs

Costs incurred in utilising the services of Chelgate Limited following a Claim to prevent limit or mitigate the actual or anticipated adverse or negative publicity or media attention of You

Defence Costs

Costs incurred with Our prior written agreement (not to be unreasonably withheld) to investigate settle or defend any Claim made against You or to fund an appeal (including any premium paid for an appeal bond or similar bond obtained in relation to it) arising from any judgment decision or award in relation to any Claim

Employment Claim

Any Claim by any Employee for any actual or alleged wrongful unfair or constructive dismissal discharge or termination of employment breach of written or implied contract employment related misrepresentation wrongful deprivation of a career opportunity failure to grant tenure negligent employee evaluation harassment unlawful discrimination failure to provide adequate employee procedures and policies retaliation defamation invasion of privacy or any other Claim arising solely as a result of the employment by You of any current former or prospective Employee

Geographical Limits

Anywhere in the World excluding USA/Canada

Health and Safety/Corporate Manslaughter Claim

Any Claim under the provisions of the Corporate Manslaughter and Homicide Act 2007 or the Health & Safety at Work etc Act 1974 or its equivalent in any other jurisdiction

Identity crime

An agreement entered into by any third party representing themselves as You

Insured Person

1. Any natural person who was is or during the Period of Insurance becomes a director or officer of You
2. Any de facto director of You whilst acting in such capacity for You
3. Any shadow director as defined under Section 741(2) of the Companies Act 1985 or equivalent legislation in any other jurisdiction
4. Any Employee of You
5. The lawful spouse civil or unmarried partner of any person above solely because of their spousal civil or unmarried relationship following a Claim against that person
6. The estates heirs or legal representatives of any person above who has died or become incapacitated insolvent or bankrupt but only for a Claim against that person

Investigation

An official examination official enquiry or official investigation first commenced during the Period of Insurance conducted by any Regulator Government Department or other body legally empowered into Your business activities under the Health & Safety at Work etc Act 1974 or Corporate Manslaughter & Homicide Act 2007

It does not include routine regulatory supervision enquiry or compliance review any internal investigation or any investigation into the business activities of Your industry rather than Your conduct

Legal representation costs

Reasonable and necessary legal costs fees charges and expenses for which You are legally liable incurred with Our prior written consent (not including remuneration of any Insured Person or other additional costs of Yours) for legal representation directly in relation to an Investigation

Loss

The amount You become legally liable to pay to any claimant in respect of a Claim including Defence Costs Legal Representation Costs awards of damages (including punitive and exemplary damages where legally

permissible) awards of costs settlements with Our prior written agreement (which shall not be unreasonably withheld)

It does not include any civil regulatory or criminal fines or penalties taxes or the multiplied portion of any damages award

Pollutant

Any contaminant irritant or other substance including but not limited to asbestos lead smoke vapour water oil oil products dust fibres soot fumes acids alkalis chemicals waste (including materials that have been or are intended to be recycled reconditioned or reclaimed)

Pollution

Actual alleged or threatened discharge seepage treatment removal disposal dispersal emission release or escape of any Pollutant or any regulatory order direction or request to test for monitor remove contain treat detoxify or neutralise any Pollutant

Securities

Any debt or equity interest in You

Wrongful act

Any actual or alleged act error or omission committed or attempted by You including any breach of any duty including fiduciary or statutory duty breach of trust negligence negligent misstatement misleading statement or negligent misrepresentation breach of warranty of authority

You/Your

Also includes any Subsidiary and any Subsidiary created or acquired during the Period of Insurance provided that the newly created or acquired Subsidiary

1. is not domiciled in the United States of America
2. does not trade any of its Securities on any United States of America exchange

but only for a Claim against You arising from a Wrongful Act committed after the date of creation or acquisition of such Subsidiary

If You require cover for any newly created or acquired Subsidiary which do not fall within the above parameters We will consider providing cover subject to You providing all appropriate information We shall be entitled to amend the policy terms and conditions during the Period of Insurance including but not limited to the charging of a reasonable additional premium

Cover

Claims by others

We will pay on behalf of You the Loss arising from a Claim for any Wrongful Act within the Geographical Limits You must pay the relevant Excess shown in the Schedule The Excess shall apply to Loss and Defence Costs

Health and Safety/Corporate Manslaughter Claims

We will pay on Your behalf Loss arising from a Health and Safety/Corporate Manslaughter Claim (or equivalent legislation in any other jurisdiction) for a Wrongful Act within the Geographical Limits

You must pay the relevant Excess shown in the Schedule The Excess shall apply to Loss and Defence Costs This cover will only apply excess of any other insurance and indemnification available from any other source

Identity Crime

We will pay on behalf of You the Loss arising from a arising from Identity Crime

You must pay the relevant Excess shown in the Schedule The Excess shall apply to Loss and Defence Costs

Breach of Data Protection

We will pay on behalf of You the Loss arising from a Claim arising from a breach of the Data Protection Act 1998 or its equivalent in any other jurisdiction and any successor or similar legislation

You must pay the relevant Excess shown in the Schedule The Excess shall apply to Loss and Defence Costs

Pension/Employee Benefit Schemes Claims

We will pay on Your behalf Loss in respect of a Claim arising from Your operation or administration of any pension or employee benefit scheme or trust fund.

You must pay the relevant Excess (if any) shown in the Schedule The Excess shall apply to Loss and Defence Costs

Pollution claims

We will pay on Your behalf Loss in respect of a Claim arising from Pollution The limit provided under this cover shall be £100,000 in the aggregate

This limit shall form part of the total aggregate limit for this Section shown in the Schedule

Shareholder pollution claims

We will pay on Your behalf Loss in respect of a Claim arising from Pollution brought by any shareholder either directly or derivatively

You must pay the relevant Excess (if any) shown in the Schedule the Excess shall apply to Loss and Defence Costs

Representation costs

We will pay on behalf of You the Legal Representation Costs arising from an Investigation first made during the Period of Insurance

You must pay the relevant Excess (if any) shown in the Schedule The Excess shall apply to Loss and Defence Costs

Taxation Claims

We will pay on Your behalf Loss in respect of a Claim arising from Your failure to comply with taxation regulations including PAYE VAT and Customs

Your own losses – Dishonesty of Employees

We will pay Your direct financial loss if during the Period of Insurance and in the performance of Your Business You discover a Loss from the dishonesty of an Employee where there was a clear intention to cause You financial loss or damage and to obtain a personal financial gain over and above salary bonus or commission

The limit provided under this cover shall be £100,000 in the aggregate

This limit shall form part of the total aggregate limit for this Section shown in the Schedule

Crisis Containment Costs

We will pay on behalf of any You the Crisis Containment Costs arising from a Claim

The limit provided under this cover shall be limited to a maximum of £25,000 per policy This limit shall be in addition to the total Aggregate Limit for this Sub-Section shown in the Schedule

For the avoidance of doubt should the Directors & Officers Liability Sub-Section of this policy also be effected only one Crisis Containment limit shall apply

Exceptions

We will not make any payment for any Claim Loss or Investigation

Deliberate or dishonest act

based upon attributable to or arising out of

1. a dishonest or fraudulent act or omission or any intentional breach of any statute or regulation
2. an act intended to secure or which does secure profit or advantage for which You are not legally entitled
3. an act intended to secure or which does secure a profit for any other company where an Insured Person is a director officer or employee of such company

This exception shall only apply after a judgment or other final adjudication or an admission that such act did occur

This exception will not apply to a Claim by any of Your shareholders including any shareholder derivative proceedings in Your name without Your or any Insured Person's voluntary solicitation assistance or participation

Prior claims investigations and circumstances

based upon attributable to or arising out of any Claim Investigation or circumstance that has been reported under any policy existing or expired prior to the start of the Period of Insurance

Prior litigation

based upon attributable to or arising out of any prior or pending litigation or proceedings (including allegations deriving from the same or essentially the same facts) involving an Insured Person You or an outside entity initiated prior to the date shown under the prior and pending litigation date in the Schedule

Defined benefit pension schemes

based upon attributable to or arising out of Your operation or administration of any defined benefit pension scheme or their breach of any legislation or regulation relating to these activities

Failure to fund pension schemes

based upon attributable to or arising out of Your failure to fund any pension employee benefit scheme or trust fund

Employment

based upon attributable to or arising out of any Employment Claim

Claims brought In the United States of America

based upon attributable to or arising out of any Wrongful Act brought or maintained in the United States of America

Bodily injury or property damage

for mental or emotional distress sickness disease bodily injury or death suffered by anyone or the loss damage or destruction of any tangible property including loss of use thereof

This exception shall not apply to any Health and Safety/Corporate Manslaughter Claims

This cover will only apply excess of any other insurance and indemnification available from any other source

Products

based upon attributable to or arising out of the manufacture sale supply installation or maintenance of any product of Yours

Breach of professional duty

based upon attributable to or arising out any Claim relating to a breach of or failure to provide professional services

Infringement of patent and copyright

based upon attributable to or arising out any Claim relating to the actual or alleged infringement of patent trade mark infringement of copyright intellectual property right registered design or any actual or alleged libel or slander

Contractual liability

based upon attributable to or arising out any Claim in respect of a breach of contract whether actual or implied written or oral

Major shareholders

brought by or on behalf of anyone holding 40% or more of Your issued share capital

Takeovers and mergers

based upon attributable to or arising out any Claim for a Wrongful Act committed by an Insured Person after You merge or consolidate with another company or any party acquires more than 50% of Your issued share capital

In the event of a Subsidiary ceasing during the Period of Insurance to be a Subsidiary cover under this Sub-Section shall be amended to apply solely to arising out any Claim for a Wrongful Act committed by an Insured Person prior to the effective date of sale or dissolution

Share offerings

based upon attributable to or arising out any Claim for a Wrongful Act committed by You in relation to any actual public offering of Your share capital unless We have given our prior written agreement and You have paid any additional premium and accepted and amendments to the terms and conditions of this Sub-Section as may be required

Matters specific to your own losses

based upon attributable to or arising out of

1. any accounting or arithmetical error or omission or unexplained shortage
2. any default or non-payment of any loan or other credit arrangement
3. Your or any Insured Person's expenses incurred in establishing the amount of any financial loss to You
4. any loss of interest loss of profit or any consequential loss

Conditions

Contribution

This Policy does not cover any loss or claim where you would be entitled to be paid under any other insurance if this policy did not exist

Duty of disclosure

If any of the following no longer apply You must inform Us immediately so that We can reassess Your Policy terms and conditions

1. Your statutory accounts for the last year show a profit
2. You have not and are not intending to make any private or public offering of Your share capital
3. Your business activities have not changed
4. You have not been sold and the ownership remains unchanged
5. You are not aware of any Claim and or circumstance which may give rise to a Claim

All other provisions of this insurance shall continue to apply **General Terms**

The General Definitions General Conditions and General Claims Conditions set out in the General Terms all apply equally to each Insured Person and to You

You agree to act on behalf of all the Insured Persons as regards paying the premium and giving or receiving notice of all matters relevant to this Sub-Section

Extended notification period

If We or You refuse to renew this Sub-Section of the Policy for any reason other than non-payment of premium You may purchase an extended notification period of 12 months upon payment of 50% of the full annual premium if You do so the first paragraph of Your obligations will then be amended to

We will not make any payment under this Sub-Section unless You notify Us promptly of the following within the Period of Insurance or at the latest within 12 months after it expires

This extended notification period is only available if

1. We receive Your written notice of purchase and Your premium within 45 days following the end of the Period of Insurance and
2. this Sub-Section of the policy is not replaced or succeeded by any other policy providing corporate liability cover and
3. at the end of the Period of Insurance You have not merged or consolidated with another company nor has any party acquired 50% or more of Your issued share capital

If We offer renewal terms conditions limits of liability or premium different from those of the expiring Policy this does not constitute a refusal to renew

The entire premium for this Sub-Section is considered fully earned at the beginning of the extended notification period We will not refund any premium to You if You cancel the extended notification period before it ends

We will not make any payment for a Claim due to a Wrongful Act committed or alleged to have been committed after the end of the original Period of Insurance

The limit of indemnity for the extended notification period will be part of and not in addition to the Limit of Indemnity shown in the Schedule

You shall not have the right to purchase an extended notification period if You merge or consolidate with another company or any party acquires more than 50% of Your issued share capital

Management buy-outs

If during the Period of Insurance the existing management conduct a management buy-out We agree to provide cover to the same level and terms of this Policy for the new company for a period of 30 days from the buy-out date for any Wrongful Act committed by any individual insured subsequent to the buy-out

This cover will only apply excess of any other insurance and indemnification available from any other source

How much will We pay

The most We will pay for the total of all Claims and their Defence Costs and all Legal Representation Costs is the Limit of Indemnity shown in the Schedule irrespective of the number of Claims made

The amount We will pay for Claims and their Defence Costs includes any amount We pay on an Insured Person's behalf as a director of an outside entity and on Your behalf and for Claims against an Insured Person's spouse

We will treat more than one Claim or circumstance likely to give rise to a Claim arising from a single Wrongful Act or a series of related Wrongful Acts as one Claim Such Claim shall be treated as first made when We receive notice of the first Claim Legal Representation Expenses shall be treated as first made when attendance of an Insured Person is first notified as being required at an Investigation

You must pay the relevant Excess shown in the Schedule

Paying out the limit of indemnity

At any stage of a Claim We can pay You the applicable Limit of Indemnity or what remains after any earlier payment from that Limit We will then have no further liability for any Claim or Loss

Your obligations

Notification

We will not make any payment under this Sub-Section unless You notify Us promptly of the following within the Period of Insurance or at the latest within 45 days after it expires

1. Your first awareness of any Wrongful Act or any shortcoming in performing Your duties which is likely to lead to a Claim against You
If We accept Your notification We will regard any subsequent Claim as notified to this insurance
2. Any Investigation into You
You may notify Us of any circumstance You reasonably expect to give rise to a Claim giving reasons for such expectation and including full particulars as to the dates and persons involved

Control of defence and payment of a claim

You must give Us the information and co-operation which We may reasonably require and take all reasonable steps to defend any Claim You should not do anything which may prejudice Our position

You may with Our prior written approval appoint legal representation however where a Claim is made against more than one Insured Person the same legal representative should be used unless there is a material conflict of interest between Insured Persons

If it is not possible to obtain Our consent prior to incurring Defence Costs we will give retrospective consent provided Our consent is obtained within 14 days of first inurrence of such Defence Costs

We shall have the right to participate fully in the defence of any Claim including negotiation of any settlement We shall have the right to defend any Claim brought by You

Where there is a dispute between Us and You and/or any Insured Person over cover proposed settlement or continuing the defence of a Claim You or We may request the obtainment of an opinion from a mutually agreed Queens Counsel or equivalent in a different jurisdiction such opinion shall be binding on Us and You

and any Insured Person and will establish whether policy cover exists defence of said Claim will continue or settlement will be agreed the costs of such opinion shall be met by Us

We shall pay Defence Costs above any Excess and covered by this Sub-Section on an ongoing basis prior to the final resolution of any Claim You must reimburse Us for any Defence Costs paid where it is determined there is no entitlement under this Sub-Section

If a Claim is made which is not wholly covered by this Sub-Section and/or is also made against You and any other person We and You shall use our best endeavours to agree a fair allocation between Loss that is covered and Loss not covered by this Sub-Section.

Employment Practices Liability Sub-Section

This Sub-Section is only operative if specified in the Schedule

Definitions

The following Definitions apply to this Sub-Section and shall keep the same meaning wherever they appear in this Sub-Section they should also be read in conjunction with the General Definitions at the start of the Policy

Benefits

Any compensation awarded to an Employee other than basic remuneration including but not limited to health benefits amounts due in respect of employee benefit or pension scheme share or stock options incentives or deferred compensation

Claim

Any written demand or civil criminal regulatory or arbitration proceeding made against You or an Insured Person seeking monetary damages or other legal relief alleging an Employment Practice Wrongful Act

Defence Costs

Costs incurred with Our prior written agreement (not to be unreasonably withheld) to investigate settle or defend any Claim made against You or an Insured Person or to fund an appeal (including any premium paid for an appeal bond or similar bond obtained in relation to it) arising from any judgment decision or award in relation to any Claim

Employment Practice Wrongful Act

Any actual or alleged act error or omission committed or attempted by you or an insured person or by any third party where you are held vicariously liable relating to any actual or alleged wrongful unfair or constructive dismissal discharge or termination of employment breach of written or implied contract employment related misrepresentation wrongful deprivation of a career opportunity failure to grant tenure negligent employee evaluation harassment unlawful discrimination failure to provide employee procedures and policies retaliation defamation invasion of privacy or any other claim arising solely as a result of the employment or non-employment by you of any current former or prospective Employee

Insured Person

1. Any natural person who was is or during the Period of Insurance becomes a director or officer of You
2. Any de facto director of You whilst acting in such capacity for You
3. Any shadow director as defined under Section 741(2) of the Companies Act 1985 or equivalent legislation in any other jurisdiction
4. Any Employee of You
5. The lawful spouse civil or unmarried partner of any person above solely because of their spousal civil or unmarried relationship following a Claim against that person
6. The estates heirs or legal representatives of any person above who has died or become incapacitated insolvent or bankrupt but only for a Claim against that person

Investigation

An official examination official enquiry or official investigation into Your business activities conducted by any Regulator Government Department or other body legally empowered

Investigation does not include routine regulatory supervision enquiry or compliance review any internal investigation or any investigation into the business activities of Your industry which is not solely related to Your or any Insured Person's conduct

Legal Representation Costs

Reasonable and necessary legal costs fees charges and expenses for which any Insured Person is legally liable incurred with Our prior written consent (not including remuneration of any Insured Person or other additional costs of Yours) for legal representation directly in relation to an Investigation

Loss

The amount You and/or any Insured Person becomes legally liable to pay in respect of a Claim including Defence Costs Legal Representation Costs awards of damages awards of costs settlements with Our prior written agreement (which shall not be unreasonably withheld)

Loss does not include any civil regulatory or criminal fines or penalties taxes remuneration or employment related benefits punitive and exemplary damages or the multiplied portion of any damages award unless awarded for defamation

Retaliation

Any Claim brought against an Employee relating to any actual or alleged action taken by such Employee exercising or attempting to exercise their rights under law

You/your

Also includes

1. any Subsidiary
2. any Subsidiary created or acquired during the Period of Insurance within the United Kingdom but only for a Claim against You or an Insured Person arising from an Employment Practice Wrongful Act committed after the date of acquisition.

If You require cover for any newly created or acquired Subsidiaries which do not fall within the above parameters We will consider providing cover subject to You providing all appropriate information We shall be entitled to amend the terms and conditions of this Sub-Section during the Period of Insurance and may charge a reasonable additional premium

Cover

Claims by employees

We will pay on Your behalf the Loss arising from a Claim by an Employee first made during the Period of Insurance against You or an Insured Person for an Employment Practice Wrongful Act

You must pay the relevant Excess (if any) shown in the Schedule The Excess shall apply to Loss and Defence Costs This Excess shall not apply to any Claim brought solely against an Insured Person

Claims by others

We will pay on Your behalf the Loss arising from a Claim by anyone other than an Employee first made during the Period of Insurance against You for an Employment Practice Wrongful Act

You must pay the relevant Excess (if any) shown in the schedule The Excess shall apply to Loss and Defence Costs

Representation costs

We will pay on behalf of You or any Insured Person the Legal Representation Costs arising from an Investigation first notified as being required during the Period of Insurance

You must pay the relevant Excess (if any) shown in the Schedule This Excess shall not apply to any Investigation solely involving an Insured Person

Exceptions

We will not make any payment for any Claim Loss or investigation

1. Specific activities

- a. based upon attributable to or arising out of
 - i. membership or non-membership of any trade union or equivalent labour organisation or any involvement in trade union activities
 - ii. Your failure to act in accordance with any collective bargaining agreement

The above shall not apply to any Claim for Retaliation

- b. based upon attributable to or arising out of any responsibility duty or obligation imposed by law in relation to health & safety unemployment social security retirement or disability benefits or any similar law whether statutory or common law

The above shall not apply to Retaliation

2. Matters insurable elsewhere

for the death or any bodily or mental injury or emotional distress suffered by anyone or the loss damage or destruction of any tangible property other than emotional distress directly arising from any Employment Practice Wrongful Act

3. Prior Claims Investigations and circumstances

based upon attributable to or arising out of any Claim Investigation or circumstance which You were aware of or that has been reported under any policy existing or expired prior to the start of the Period of Insurance

4. Claims in the United States of America

based upon attributable to or arising out of any Employment Practice Wrongful Act brought or maintained in the United States of America

5. Prior litigation

based upon attributable to or arising out of any prior or pending litigation or proceedings (including allegations deriving from the same or essentially the same facts) involving an Insured Person You or an outside entity initiated prior to the date shown under the prior and pending litigation date in the Schedule

6. Fraudulent or dishonest acts

based upon attributable to or arising out of a dishonest or fraudulent act or omission or committed by any Insured Person

This exception shall only apply after a judgment or other final adjudication or an admission by an Insured Person such act did occur

In applying the above the actions of any Insured Person shall not be imputed to any other Insured Person for the purposes of determining whether cover is available for any Claim against such other Insured Person

We will not make any payment other than Defence Costs or Legal Representation Costs

1. Specific activities

- a. based upon attributable to or arising out of Your failure to pay any amount You are contractually committed to pay to an Employee including but not limited to any payments for contractual or statutory notice periods or breach of any obligation pursuant to any minimum wage legislation or Benefits payable
- b. based upon attributable to or arising out of the loss of any right or benefit under any pension scheme private health insurance or other employee benefit scheme or the operation or administration of any pension or employee benefit scheme or trust fund or Your breach of any legislation or regulation related to these activities
- c. Based upon attributable to or arising out of Your failure to pay taxes

2. Non-compensatory payments

- a. based upon attributable to or arising out of anyone else's liability which You are legally obliged to assume under any contract or agreement This does not apply to any Claim that would have resulted in the absence of such contract or agreement
- b. based upon attributable to or arising out any non-pecuniary or injunctive relief
- c. based upon attributable to or arising out of any amount in respect of the costs of complying or refusing to comply with a court or other order for the reinstatement of an Employee however this shall not apply to basic remuneration from the original date of dismissal to the date of court or other order

Conditions

Contribution

This Policy does not cover any loss or claim where you would be entitled to be paid under any other insurance if this policy did not exist

Duty of disclosure

If any of the following no longer apply You must inform Us immediately so that We can reassess Your Policy terms and conditions

1. Your statutory accounts for the last year show a profit
2. You have not and are not intending to make any private or public offering of Your share capital
3. Your business activities have not changed
4. You have not been sold and the ownership remains unchanged
5. You are not aware of any Claim and or circumstance which may give rise to a Claim

All other provisions of this insurance shall continue to apply

Extended notification period

If We or You refuse to renew this Sub-Section of the Policy for any reason other than non-payment of premium You may purchase an extended notification period of 12 months upon payment of 50% of the full annual premium If You do so the first paragraph of item 1 under Your obligations will then be amended to

We will not make any payment under this Sub-Section

1. unless You notify Us promptly of the following within the Period of Insurance or at the latest within 12 months after it expires

This extended notification period is only available if

1. we receive Your written notice of purchase and Your premium within 45 days following the end of the Period of Insurance and
2. this Sub-Section of the Policy is not replaced or succeeded by any other policy providing employment practices liability cover and
3. at the end of the Period of Insurance You have not merged or consolidated with another company nor has any party acquired 50% or more of Your issued share capital

If We offer renewal terms conditions limits of liability or premium different from those of the expiring Policy this does not constitute a refusal to renew

The entire premium for this Sub-Section is considered fully earned at the beginning of the extended notification period We will not refund any premium to You if You cancel the extended notification period before it ends

We will not make any payment for a Claim due to an Employment Practice Wrongful Act committed or alleged to have been committed after the end of the original Period of Insurance

The limit of indemnity for the extended notification period will be part of and not in addition to the Limit of Indemnity shown in the Schedule

You will not have the right to purchase an extended notification period if You merge or consolidate with another company or any party acquires more than 50% of Your issued share capital

Outside entity cover

This Sub-Section is extended to include any Claim in respect of an Employment Practice Wrongful Act committed by an Insured Person in their capacity as an Employee of an outside entity provided that the Insured Person acts in that capacity at Your specific written request and the Claim does not arise from an Employment Practice Wrongful Act committed after the Insured Person ceased to act in this capacity However We will only pay in excess of any indemnity provided by the outside entity to its Employees and any other insurance available to its Employees

Management buy-outs

If during the Period of Insurance the existing management conduct a management buy-out We agree to provide cover to the same level and terms of this Policy for the new company for a period of 30 days from the buy-out date for any Wrongful Act committed by any individual insured subsequent to the buy-out

This cover will only apply excess of any other insurance and indemnification available from any other source

Takeovers and acquisitions

If during the Period of Insurance you acquire or create a Subsidiary where the number of employees exceeds 20% of the total number already employed by You then this Sub-Section will cover that Subsidiary for 30 days after its acquisition or creation Cover will not extend beyond this period unless We have received written

notice containing full details of such acquisition or creation and We have agreed by written endorsement to provide cover and You have paid any additional premium We will not provide any cover for any Claim arising from an Employment Practice Wrongful Act occurring prior to the acquisition or creation unless We specifically agree to do so

No cover will be available under this Sub-Section for claims based on any Employment Practice Wrongful Act occurring after the date of

1. Your acquisition by or Your merger or consolidation with another entity so that You are not the surviving entity
2. the acquisition at any time during the Period of Insurance of 50% or more of Your share capital

unless We have received prior written notice and We have agreed by written endorsement to provide cover and You have paid any additional premium

How much will We pay

The most We will pay for the total of all Claims and their Defence Costs and all Legal Representation Costs is the Limit of Indemnity shown in the Schedule irrespective of the number of Claims made

The amount We will pay for Claims and their Defence Costs includes any amount We pay on an Insured Person's behalf as a director of an outside entity and on Your behalf and for Claims against an Insured Person's spouse

We will treat more than one Claim or circumstance likely to give rise to a Claim arising from a single Wrongful Act or a series of related Wrongful Acts as one Claim Such Claim Shall be treated as first made when We receive notice of the first Claim Legal Representation costs shall be treated as first made when attendance of an Insured Person is first notified as being required at an Investigation

You must pay the relevant Excess shown in the Schedule The Excess shall not apply to any Claim or Investigation made solely against an Insured Person

Paying out the limit of indemnity

At any stage of a Claim We can pay the Insured Person the applicable Limit of Indemnity or what remains after any earlier payment from that Limit We will then have no further liability for any Claim or Loss

Your obligations

Notification

If a problem arises

We will not make any payment under this Sub-Section

1. unless You notify Us promptly of the following within the Period of Insurance or at the latest within 45 days after it expires
 - a. Your first awareness of any Employment Practice Wrongful Act or any shortcoming in Your employment practices which is likely to lead to a Claim against You This includes any criticism of Your practices even if You regard it as unjustifiable
If We accept Your notification We will regard any subsequent Claim as notified to this insurance
 - b. any Claim or threatened Claim against You
2. if when dealing with an Employee or a third party You admit that You are liable for what has happened or make any offer deal or payment without Our prior written agreement You must also not reveal the amount of cover available under this insurance

You may notify Us of any circumstance You reasonably expect to give rise to a Claim giving reasons for such expectation and including full particulars as to the dates and persons involved

Control of defence and payment of a claim

You and any Insured Person must give Us the information and co-operation which We may reasonably require and take all reasonable steps to defend any Claim You and the Insured Person should not do anything which may prejudice Our position

Any Insured Person may with Our prior written approval appoint legal representation. However, where a Claim is made against more than one Insured Person, the same legal representative should be used unless there is a material conflict of interest between Insured Persons.

We shall have the right to participate fully in the defence of any Claim, including negotiation of any settlement.

Where there is a dispute between Us and You and/or any Insured Person over cover, proposed settlement or continuing the defence of a Claim, You or We may obtain an opinion from a Queens Council or equivalent in a different jurisdiction, and such opinion shall be binding on Us and You and any Insured Person.

We shall pay Defence Costs above any Excess and covered by this Sub-Section on an ongoing basis prior to the final resolution of any Claim. You and/or any Insured Person must reimburse Us for any Defence Costs paid where it is determined there is no entitlement under this Sub-Section.

If a Claim is made which is not wholly covered by this Sub-Section and/or is also made against You and any other person who is not an Insured Person, We, You and the Insured Person shall use Our best endeavours to agree a fair allocation between Loss that is covered and Loss not covered by this Sub-Section.

Terrorism Section

Section Definitions

The following Definitions apply to this Section and shall keep the same meaning wherever they appear within the Section and they should also be read in conjunction with the General Definitions at the start of the Policy

Act of Sabotage

means a subversive act or series of such acts committed for political, religious or ideological purposes including the intention to influence any government and/or to put the public in fear for such purposes

Act of Terrorism

means an act or series of acts including the use of force or violence of any person or group(s) of persons whether acting alone or on behalf of or in connection with any organisation(s) committed for political religious or ideological purposes including the intention to influence any government and/or to put the public in fear for such purposes

Business Interruption

means loss resulting from interruption of or interference with Your Business carried on by You in consequence of Damage caused by an Act of Terrorism or an Act of Sabotage to Property Insured used by You at the Premises for the purpose of Your Business

Damage

means physical loss or damage to material property

Occurrence

shall mean any one loss or series of losses arising out of and directly occasioned by any one act or series of Acts of Terrorism or Acts of Sabotage for the same purpose or cause sustained by You at the Premises during any period of 72 consecutive hours arising out of the same purpose or cause.

However no such period of 72 consecutive hours may extend beyond the expiration of this Policy unless You shall first sustain direct physical damage by an Act of Terrorism or an Act of Sabotage prior to expiration and within said period of 72 consecutive hours nor shall any period of 72 consecutive hours commence prior to the attachment of this Policy

Property Insured

All property as detailed in the Schedule

Territorial Limits

United Kingdom, Isle of Man and the Channel Islands but not the territorial seas adjacent thereto as defined by the Territorial Seas Act 1987. This shall include the Channel Tunnel up to the frontier with the Republic of France as set out by the treaty of Canterbury.

Cover

We will indemnify You for any one Occurrence of loss or Damage to Property Insured caused by an Act of Terrorism or Act of Sabotage during the Period of Insurance within the Territorial Limits in accordance with the provisions of this Section.

Limit of Liability

The maximum We will pay under this Section in any one Period of Insurance for any one Occurrence and in the aggregate will not exceed

1. the Sum Insured on each Item or
2. The total Sum Insured or
3. Any other maximum amount payable or limit of liability specified in any extension under the Contents, Loss of Income or Buildings Sections

Extensions

The following shall apply subject to all other terms conditions limits exceptions of this Policy.

Loss of Rent and Alternative Accommodation

We will indemnify You if a Premises cannot be lived in or if access to it is denied as a result of an Act of Terrorism or an Act of Sabotage at or within 3 miles of the Premises to the extent that they are not otherwise insured in respect of

1. loss of rent including ground rent and management charges You should have received but have lost
 - a. the cost of reasonable alternative accommodation incurred by any owner or lessee if this is necessary
 - b. the cost of reasonable accommodation in kennels and/or catteries for dogs and/or cats belonging to any Tenant where such pets are not permitted in any alternative accommodation
2. temporary storage of Your furniture

Provided that the maximum we will pay in respect of any one Occurrence is 20% of the Sum Insured on the Buildings of the Premises unless specified differently on the Policy Schedule

Brand Rehabilitation

We will pay reasonable costs and expenses for advertising costs and/or costs of a public relations consultancy company following Business Interruption caused by an Act of Terrorism or an Act of Sabotage at or within 1 mile of the Premises for up to a maximum amount of 60 consecutive days for the sole purpose of avoiding or diminishing a reduction in turnover or resuming or maintaining normal business.

The maximum We will pay for any one Occurrence and in the aggregate for this extension will not exceed

1. 10% of the Sum Insured or
2. £100,000

whichever is the lesser

Claims Preparation Costs

We will indemnify You for reasonable costs incurred by You for the preparation, presentation, certification, negotiation or verification of a specified claim under this Section of Your Policy subject to prior written consent from Us

For the purposes of this extension a specified claim means any claim in excess of £50,000

Provided that

1. We have the right to review and audit all documentation relating to the costs
2. the costs are not otherwise covered under Your Policy
3. these costs will not include the fees and costs of lawyers, loss assessors and loss appraisers including any of their subsidiaries, related or associated entities either partially or wholly owned by them or retained by them for the purpose for assisting them

Our liability under this extension will not exceed £100,000 for all claims arising in any one Period of Insurance

Full Failure of Utilities

We will indemnify You for Business Interruption as a result of failure in consequence of Damage caused by an Act of Terrorism or an Act of Sabotage at the premises of Your supply of

1. electricity or
2. water or
3. gas or

at the terminal ends of Your suppliers feed or incoming line terminals or receivers to or at the Premises

The maximum We will pay for any one Occurrence and in the aggregate for this extension will not exceed

1. 10% of the Sum Insured or
2. £1,000,000

whichever is the lesser

We will not indemnify You in respect of failure

1. lasting less than 4 consecutive hours
2. other than in Great Britain Northern Ireland the Channel Islands or the Isle of Man

Looting

We will indemnify You for looting to Property Insured at the Premises during the Period of Insurance following an Act of Terrorism or an Act of Sabotage.

Loss of Attraction

We will indemnify You for Business Interruption commencing during the Period of Insurance caused by an Act of Terrorism or an Act of Sabotage within 1 mile of the Premises that constitute an attraction to Your Business which causes a loss of custom to the Business directly due to a reduction in customers visiting the area.

The maximum We will pay for any one Occurrence and in the aggregate for this extension will not exceed

1. 10% of the Sum Insured or
2. £1,000,000

whichever is the lesser

Prevention of Access – Damage and Non Damage

We will indemnify You for Business Interruption commencing during the Period of Insurance caused by an Act of Terrorism or an Act of Sabotage within 1 mile of the Premises which by order or action of civil or military authority prevents or prohibits access to the Premises.

The maximum We will pay for any one Occurrence and in the aggregate for this extension will not exceed

1. 10% of the Sum Insured or
2. £500,000

whichever is the lesser, or

3. £1,000,000 following Damage

We will not indemnify You in respect of failure lasting less than 24 consecutive hours

Property Stored

We will indemnify You in respect of Business Interruption during the Period of Insurance caused by an Act of Terrorism or an Act of Sabotage to Your property whilst stored in any premises within Great Britain Northern Ireland the Channel Islands or the Isle of Man.

The maximum We will pay for any one Occurrence and in the aggregate for this extension will not exceed £500,000

We will not indemnify You in respect of property stored in any premises You partially or fully occupy

Telecommunications

We will indemnify You for Business Interruption commencing during the Period of Insurance as a result of failure in consequence of Damage caused by an Act of Terrorism or an Act of Sabotage to property at any land based premises of Your telecommunications supplier in Great Britain, Northern Ireland the Channel Islands or the Isle of Man.

The maximum We will pay for any one Occurrence and in the aggregate for this extension will not exceed

1. 10% of the Sum Insured or
2. £1,000,000

whichever is the lesser.

We will not indemnify You in respect of failure lasting less than 24 consecutive hours

Threat or Hoax

We will indemnify You for Business Interruption as a result of threat or hoax of an Act of Terrorism and/or Sabotage commencing during the Period of Insurance caused by

1. prevention of access to and/or from; or
2. evacuation of; or
3. emergency lockdown of

the Premises by order or action of any lawfully constituted authority provided that such order is a direct result of either of the following:

- a. a specific threat or hoax to inflict Injury to a person or persons; and/or
- b. a specific threat or hoax to damage or destroy any property.

In the event of that a. and/or b. above occur at a Premises or are made against the Insured (including its employees, directors, partners and/or officers), their owners and/or tenants or the Premises, then this insurance will cover 2. and 3. above without a prior order by a lawfully constituted authority, provided that the Insured subsequently reports such activity or threat to a lawfully constituted authority, as soon as reasonably practicable, and such threat or hoax is confirmed in writing by the lawfully constituted authority. However, nothing in this extension shall give any cover for Injury.

The maximum We will pay for any one Occurrence and in the aggregate for this extension will not exceed £500,000.

We will not indemnify You in respect of failure lasting less than 4 consecutive hours .

Exceptions

We will not indemnify You

1. for any loss whatsoever or any Business Interruption directly or indirectly occasioned by or happening through or in consequence of riot civil commotion war invasion act of foreign enemy hostilities (whether war be declared or not) civil war rebellion revolution insurrection or military or usurped power
2. for any loss or **damage** by electronic means including but not limited to computer hacking or the introduction of any form of computer virus or corrupting or unauthorised instructions or code or the use of any electromagnetic weapon
3. in respect of **damage** or any other loss or expense resulting or arising from damage to any property or any Business Interruption directly or indirectly caused by or contributed to by or in connection with or arising from biological or chemical pollution or contamination
4. in respect of loss or damage arising directly or indirectly from nuclear detonation nuclear reaction nuclear radiation or radioactive contamination however such nuclear detonation nuclear reaction nuclear radiation or radioactive contamination may have been caused
5. the Excess applicable to the Property Damage Section

Conditions

All the terms Conditions Exclusions and Extensions of this Section or Policy apply except in so far as they are hereby expressly varied

Endorsements

These Endorsements are operative only if confirmed in the Schedule

Endorsement: Intruder Alarm Condition

Definitions

Intruder Alarm System

The component parts including the means of communication used to transmit signals

Alarmed Premises

The Premises or those portions of the Premises protected by the Intruder Alarm System

Responsible Person

You or any person You authorise to be responsible for the security of the Premises

Keyholder

You or any person or keyholding company You authorise who is available at all times to accept notification of faults or alarm signals relating to the Intruder Alarm System attend and allow access to the Premises

It is a Condition Precedent to Our liability in respect of Theft or Attempted Theft or Loss of Money under this Policy that in respect of loss destruction or damage following entry or attempted entry into or exit from the Premises by forcible and violent means

1. the Premises are protected by an Intruder Alarm System installed as agreed with Us
2. the Intruder Alarm System shall be maintained in full and efficient working order under a contract to provide both corrective and preventive maintenance with the intruder alarm installers or other installers/engineers as agreed with Us
3. no alteration to or substitution of
 - a. any part of the Intruder Alarm System
 - b. the procedures agreed with Us for Police or any other response to any activation of the Intruder Alarm System
 - c. the maintenance contract
 be made without Our written agreement
4. the Alarmed Premises shall not be left without at least one Responsible Person therein without Our agreement
 - a. unless the Intruder Alarm System is set in its entirety with the means of communication used to transmit signals in full operation
 - b. if the Police have withdrawn their response to alarm calls
5. all keys to the Intruder Alarm System are removed from the Premises when they are left unattended
6. You maintain secrecy of codes for the operation of the Intruder Alarm System and no details of same are left on the Premises
7. You shall appoint at least two keyholders and lodge written details (which must be kept up to date) with the alarm company and/or Police Authorities
8. in the event of notification of any activation of the Intruder Alarm System or interruption of the means of communication during any period that the Intruder Alarm System is set a Keyholder shall attend the Premises as soon as reasonably possible
9. in the event that You receive any notification
 - a. that Police attendance in response to alarm signals/call from the Intruder Alarm System may be withdrawn or the level of response reduced or delayed
 - b. from a local authority or magistrate imposing any requirement for abatement of nuisance
 - c. that the Intruder Alarm System cannot be returned to or maintained in full working order
 You shall advise Us as soon as possible and in any event not later than 10.00 am on Our next working day and comply with any subsequent requirements stipulated by Us

Endorsement - Security Level 2

It is a Condition Precedent to Our liability in respect of Damage caused by the Contents Section Standard Contingency Theft or Attempted Theft and in respect of loss of Money under the Loss of Money Section of this Policy that within 30 days from the date the cover inception or renewed at the specified Premises unless otherwise agreed by Us in writing that the following protections be fitted **in addition to the Minimum Standards of Protections – Security Level 1**

A Grade 2B intruder alarm system installed by a company on the approved roll of NACOSS Gold or the SSAIB register of installers incorporating

1. contacts on all external doors and trap and / or internal movement detectors to detect movement by intruders in all principle areas of the Premises
2. signalling by audible means and digital communicator with remote signalling to alarm receiving centre with line fault monitoring from the protected premises
3. qualifies for Level 1 Police response

or

1. all external doors to be
 - a. steel sheeted or
 - b. additionally protected by proprietary metal roller shutter doors with cylinder profile lock welded to the shutter channel on each side one metre from ground level
2. all accessible windows to be barred grilled or protected by proprietary metal roller shutters or lockable expanded metal steel gates or weld mesh grilles

Endorsement: Security Level 3

It is a Condition Precedent to Our liability in respect of Damage caused by the Contents Section Standard Contingency Theft or Attempted Theft and in respect of loss of Money under the Loss of Money Section of this Policy unless otherwise agreed by Us in writing that the following protections be fitted in addition to the Minimum Standards of Protections – Security Level 1

A Grade 3C alarm system installed by a company on the approved roll of NACOSS Gold or the SSAIB register of installers incorporating

1. contacts on all external doors and internal movement detectors to detect movement by intruders in all principle areas of the Premises
2. confirmed activation by means of sequential activation of detectors.
3. signalling by BT RedCare GSM or DualCom GPRS

and qualifies for Level 1 Police response

Endorsement: Post Office Extension

Notwithstanding anything contained herein to the contrary in paragraph (2) to Exceptions to Public Liability Sub- Section cover extends to include property belonging to the Post Office for which You are responsible provided that Our maximum liability in respect of any claim or series of claims against You as a result of or arising out of one Event shall not exceed the limit stated against this Extension in the Schedule

Endorsement: Work Away Extension

Cover provided by the Legal Liabilities Section extends to apply whilst You and/or any of Your Employees are engaged in work in connection with the Business anywhere in Great Britain Northern Ireland the Channel Islands and the Isle of Man (except any premises owned or occupied by You not being the Premises insured hereunder) excluding the amount of the Excess shown in the Schedule in respect of Damage to Property



Arch UK Regional Division

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Retail – Policy Wording

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