

keyfacts[®]

ASSIST - Commercial Combined Insurance

Property and Liability Insurance

Summary of Cover for Retail Customers

Please read this document carefully.

This is a summary of the cover provided by Brit Insurance's Commercial Combined Insurance policy. It contains references to the key features and benefits of the policy, as well as references to significant or unusual exclusions and limitations. It does not contain the full policy definitions, terms, exclusions and conditions and it is important that you read these fully before making any decision about your business insurance. These can be found in the policy document, a copy of which is available from your insurance broker.

Aims of the policy

This policy is intended to provide you with protection against some of the risks you face. We aim to ensure that the critical risks you are exposed to are covered by this policy and that you receive adequate financial compensation following an insured event taking place.

Your commitment

You need to ensure that you are able to maintain the required premiums so that the cover can be continuous. You also need to ensure that the information you give us regarding your activities, circumstances and nature of risk is accurate and regularly reviewed so that, in the event of a claim, you still have adequate and valid insurance cover.

The policy is issued for a 12 month period unless you request otherwise. You should review your sums insured on a regular basis as inadequate sums insured could adversely affect any claim.

Our obligations

We undertake to provide cover to you according to the terms of the policy schedule and the accompanying policy document. Please make careful note of the exclusions, conditions and limits of cover, so that you are clear about what you might expect in the event of a claim.

Cover under this policy is subject to specific limits and excesses. Please refer to your broker for full details.

Brit Insurance Limited

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Registered in England and Wales number 2763688 at 55 Bishopsgate, London EC2N 3AS

Authorised and regulated by the Financial Services Authority

Member of the Association of British Insurers

A subsidiary of Brit Insurance Holdings PLC

Section 2

Property Damage All Risks

The Cover

Business assets such as buildings, contents and stock in trade.

Covers loss or damage caused by:

- fire, lightning or explosion
- earthquake, storm or flood
- theft following violent and forcible entry or exit
- equipment breakdown
- escape of water
- impact by road vehicles or animals
- accidental loss or damage
- impact by aircraft or other aerial devices
- riot, civil commotion, strikers or locked out workers
- persons taking part in labour disturbances
- malicious persons other than thieves

Extensions

Electrical or mechanical breakdown cover for physical loss (including explosion or collapse) to covered equipment, also including:

- computer equipment, up to £100,000 any one accident
- reinstatement of data, up to £25,000 any one accident
- increased costs of working, up to £25,000 any one accident
- business interruption, up to £30,000 any one accident
- contamination by hazardous substances, up to £10,000 any one accident

excluding manufacturing, production or process equipment

Additional costs to maintain the premises following damage; up to a limit of £25,000 or 5% of the sum insured, whichever is the lesser

Breakage of glass, sanitary fittings, frames, framework, boarding up and damage to goods displayed (up to a limit of £500)

Additions, alterations and improvements to the premises, and any newly erected or acquired buildings; up to a limit of £500,000 or 10% of the sum insured, whichever is the lesser

Replacement of locks, up to a limit of £1,000

Damage to food stuffs in refrigeration cabinets and compartments, up to a limit of £5,000

Costs of cleaning drains, gutters etc following damage, up to a limit of £10,000

Extinguishment expenses, up to a limit of £10,000

Damage to landscaped grounds, up to a limit of £25,000

Charges related to loss of metered water following damage, up to a limit of £10,000

Stock and contents at trade exhibitions, up to a limit of £10,000

Additional costs for complying with European Union legislation or public authority regulations during reinstatement of property following damage

Damage to utility cables and pipes

Contents temporarily removed from the premises, up to a limit of 15% of the relevant sum insured

Temporary removal of computer systems' records, up to a limit of 10% of the sum insured for such items

Temporary removal of documents, up to a limit of 10% of the sum insured for such items

The cost of temporary repairs following damage

Tracing any leak and repairing damage following escape of water or leakage from a fuel tank up to a limit of £10,000

Unauthorised use of electricity, gas or water up to a limit of £10,000

Conditions

All fire extinguishing appliances must be maintained in efficient working order.

Exclusions

Damage caused by latent defect, defective design or materials, gradual deterioration, wear and tear

Damage caused by corrosion, rust, wet or dry rot

Damage caused by theft that does not involve forcible and violent entry or exit

Damage caused by theft of property in the open or outbuildings

Subsidence or normal settlement of new structures

Fraud or dishonesty on the part of the insured

Unexplained disappearance

Damage caused by weather to movable property in the open, including fences and gates

Damage by fire following any process involving the application of heat

Damage resulting from contents undergoing any process of production, packing etc

Damage to unoccupied buildings caused by escape of water or malicious persons

Damage caused by a change in the water table

Section 3 Business Interruption All Risks

The Cover

Loss caused by interruption to your business following damage or loss to insured property where that property is covered under Section 1. The perils covered in this Section are similar to those covered in Section 1.

Cover is available for:

- Gross profit
- Revenue
- Additional expenditure
- Outstanding debit balances
- Loss of rent receivable

Extensions

Optional extensions include:

- Denial of access
- Disease, infestation and defective sanitation
- Property stored
- Public utilities – providers' premises and terminal ends
- Suppliers and customers
- Subsidence

Conditions

If the business is wound up or carried on by a liquidator, cover provided by this section will cease

Following a loss the insured must take all reasonable action to avoid any interruption to the business

Exclusions

The exclusions for this section are broadly in line with Section 1

Section 3 Specified Business Equipment All Risks

The Cover

All Risks cover for goods and business equipment specified by the insured.

Excluded Property

Moveable property in the open where damage arises as a result of wind, rain, hail, sleet, snow, flood or dust

Property whilst it is operational or being worked upon

Computer systems' records

Excluded Causes

Damage caused by latent defect, defective design or materials, gradual deterioration, wear and tear

Damage caused by mechanical or electrical breakdown

Fraud, dishonesty or unexplained disappearance

Damage caused by any process of fitting, testing, servicing, repair, renovation or adjustment

Section 4

Money and Personal Accident Assault

A – Money

The Cover

Loss of money, including non-negotiable instruments, up to specified limits, as well as the cost of repair or replacement of safes, tills and the like if damaged as a result of theft; cover includes credit cards.

Money is covered while:

- at the insured premises during business hours
- in transit or a night safe
- in a locked safe agreed to by the insurers
- in the premises outside business hours not in a locked safe
- in the personal custody of the insured or an authorised person, whilst at home (or travelling to/from)

Please refer to the wording or your broker for details of specific limits

Conditions

Outside business hours tills must be left open and empty

Money in transit must be accompanied by able-bodied persons

Exclusions

Fraud, unless reported within 14 days

Unexplained shortages

Loss from unattended vehicles or coin-operated machines

Loss of money while in the control of a security company unless agreed by Brit Insurance

B – Personal Accident Assault

The Cover

Injury to an insured person as a result of an assault in the course of their duties; any medical expenses and damage to clothing up to limits specified in the policy.

Conditions

Following injury the injured person must be under medical care

Brit Insurance must be notified of a claim within 7 days

Benefits shall only be paid upon production of medical evidence

Exclusions

Any person under 16 or over 65

Any injury arising out of a pre-existing condition

Any naturally occurring condition or degenerative process

Section 5

Goods in Transit

The Cover

Loss or damage to specified goods whilst in transit.

Extensions

Costs incurred in removing or reloading insured goods, removing debris of such insured goods and dismantling of insured goods

Clothing and personal effects

Tools and travellers' samples

Substitute vehicles

Conditions

All windows and doors must be closed and locked in unattended vehicles

Vehicles left loaded overnight must be in a locked or supervised garage/compound

Any claim must be supported by proof of dispatch

Exclusions

High value and dangerous property

Defective or inadequate packaging

Variation in temperature

Delay, inadequate documentation, shortages or unexplained disappearance

Theft from open backed/soft sided or soft topped vehicles

Employee dishonesty

Section 6 Terrorism

The Cover

Damage caused by Acts of Terrorism, certified as such by Her Majesty's Government or Her Majesty's Treasury.

Property is the same as that detailed under:

[Section 1](#) – Property Damage

[Section 2](#) – Business Interruption (consequential loss as detailed under Section 2)

[Section 3](#) – All Risks Specified Property

[Section 11](#) – Contract Works

Conditions

No long-term agreement is allowed

No adjustment of premiums based on end-of-year declarations

Cover only applies for premises in England, Wales or Scotland

Exclusions

Chemical, biological or radioactive contamination (in respect of private dwellings only)

Riot, civil commotion, war, invasion, acts of foreign enemies

Claims arising from marine, aviation transit and motor policies

Electrical, digital or cyber risks

Section 7 Employers' Liability

The Cover

Legal liability for damages and claimants' costs in respect of any person employed arising out of and in the course of their employment, as well as legal costs incurred with the written consent of Brit Insurance.

Extensions

Cover under this Section includes Unsatisfied Court Judgements, Health and Safety at Work legal defence costs and compensation for court attendance

Exclusions

Liability arising from road traffic legislation

Offshore work

Section 8 Public Liability

The Cover

Legal liability for damages and costs in respect of accidental injury to persons, accidental damage to property or accidental nuisance occurring in connection with the business of the insured and associated legal costs.

Extensions

Cross liabilities – if the insured comprises more than one party all shall be indemnified

Contingent motor liability

Overseas personal liability

Legal liability for damages, costs and expenses arising from Section 13 of the Data Protection Act

Legal liability incurred by virtue of Section 3 of the Defective Premises Act 1972

If the insured is carrying out a contract on behalf of a principal, cover extends to include the principal

Health and Safety at Work legal defence costs

Compensation for court attendance

Wrongful arrest

Exclusions

Any loss resulting from non-accidental pollution or contamination

Any loss resulting from the use of vehicles

Any loss resulting from the use of any vessel or craft

Property in the care, custody or control of the insured

Offshore work

War and cyber liabilities

Use of heat away from the insured premises is excluded unless the precautions as noted in the policy are adhered to

Section 9 Products Liability

The Cover

Legal liability for damages and claimants' costs and expenses in respect of accidental injury or accidental damage to property caused by any product and associated legal costs.

Extensions

Defence of proceedings brought in respect of the Consumer Protection Act and the Food Safety Act arising out of the business, Health and Safety at Work legal defence costs and compensation for court attendance

Exclusions

Loss due to product recall, removal, repair, alteration, reconditioning, replacement or reinstatement

Loss arising from any product or component thereof which is used in any craft designed to travel thorough the air or space or in the safety or navigation equipment of marine craft

Non-accidental pollution or contamination

North American exports

Section 7, 8 and 9

Additional Exclusions to Sections 7, 8 and 9

Any loss as a result of radioactive contamination

Punitive and exemplary damages

Fines, liquidated damages and penalty clauses

Defamation

Any loss arising from advice, design or specification for a fee

Any loss resulting from breach of employment contract, defamation, discrimination etc

Any loss resulting from inhalation of asbestos

Any loss resulting from pollution in the USA or Canada

War

North American companies

Section 10 Legal Expenses

The Cover

Legal expenses for all insuring clauses stated subject to specific limits (except for tax protection where cover is for professional expenses) in respect of claims arising from your business activity. The policy provides a free telephone legal and taxation advisory service from Brit Advisory Service, available 24 hours a day 365 days of the year.

Employment Disputes – including awards of compensation

Health and Safety

Criminal Prosecution

Property Disputes

Data Protection – including compensation awards

Tax Protection

Personal Injury

Conditions

Claims must be notified during the period of insurance in accordance with policy conditions

The claims administrator's consent must be obtained in writing before any legal expenses or professional expenses are incurred

Employment disputes - advice of the Brit Advisory Service must be obtained and follow the procedure as stated in the policy

Exclusions

The defence of civil legal proceedings connected with death, injury or degenerative process, loss destruction or damage to property of a third party and breach of professional duty

Claims arising from the use of intellectual property

Claims arising from defamation

Any claim in connection with any cause, event or circumstance occurring prior to or existing at the inception of the policy

Costs, fines, damages or other penalty imposed by a court or tribunal

Disputes involving statutory charges

Disputes between the insured and any parent, subsidiary or associated company or partner

Disputes between the insured, the claims administrator or appointed representative

Payments in connection with a judicial review or reference to the European Court of Justice

Claims or legal proceedings in connection with war, insurrection or a weapon of mass destruction

Claims in connection with terrorist action, pollution or contamination

Section 10

Section 11

Contract Works

The Cover

Physical loss, destruction or damage to the works and contractors' plant.

Extensions

Debris removal

Defects liability period, of no more than 12 months

Personal effects including tools and clothing

Plans, specifications and other documentation necessary for the execution of the contract

Architects', surveyors', consulting engineers' and other professional fees

Additional costs for complying with European Union legislation or public authority regulations during reinstatement of property following damage

Expediting expenses, including overtime, hire charges and express delivery incurred

Recovery or withdrawal of any contractors' plant which is unintentionally immobilised

Payment of continuing hire charges whilst contractors' plant is out of use

Conditions

Unattended sites shall be securely locked, with tools, equipment and plant secured and locked inside

Each item of scaffolding equipment shall be security marked

All contractors' plant is hired in accordance with CPHA (or similar) conditions and examined prior to and after hiring with a record of each inspection

Exclusions

Consequential loss, loss of use, liquidated damages, penalty charges

Damage due to work ceasing on the site for more than 90 days

Aircraft, hovercraft or waterborne craft

Mechanically-propelled vehicles, other than those designed primarily to operate as tools of trade where not licensed for road use

Defective design, plan, specification, materials or workmanship

Wear, tear, rust or other gradual deterioration

Loss of or damage to the works, following testing/commissioning, after being taken into use by any principal

Disappearance or shortage not traceable to an occurrence

Existing structure and contents

Pollution, contamination or nuclear material

Section 12

Fidelity Guarantee

The Cover

Loss of money or other goods for which the insured is legally responsible through any dishonest, fraudulent or criminal act of any employee whether committed alone or in collusion with others.

Extensions

Auditors' and professional fees incurred for the purpose of submitting and quantifying a loss

Costs of re-writing or amending records, software or systems

Temporary agency staff

Cover where an employee cannot be identified, but the loss is otherwise a valid claim

Conditions

All money held by the insured on behalf of the employee, in respect of whom a claim is made, is deducted from the amount of the loss

Stock in trade and relative takings shall be checked monthly, independently of the person responsible for them

All monies are accounted for by employees independent of the responsibility for handling and receiving such money, within 7 days of receipt

All employees are to be instructed as to their responsibilities in respect of the system of check and supervision which must be adhered to (other procedures may be agreed in writing):

- Obtain satisfactory written references for all employees
- Cheques must be signed by two authorised signatories where the amount exceeds £10,000
- General accounting checks undertaken (in line with the policy)
- Every employee responsible for money or accounts is required to take an uninterrupted holiday of at least two weeks' duration in any period of twelve months

Exclusions

Loss brought about by an employee who, to the knowledge of the insured, has committed any dishonest or fraudulent act

Acts of any employees of any firm with whom the insured merges or acquires, unless the Insurers have signified their acceptance

Loss of interest or consequential loss of any kind

Loss caused by any act of any employee committed prior to the inception of this insurance if no previous insurance was in place

Any unexplained shortages

Section 13 Loss of Licence

The Cover

Costs and expenses to appeal against any loss of licence, and the depreciation in value of the business arising from circumstances beyond your control.

Exclusions

- Compensation under statute
- Loss or expenses due to compulsory acquisition of the premises
- Loss or expenses due to any scheme of town or country planning
- Loss or expenses due to subsequent legislation
- Loss or expenses due to any act or omission or failure by the insured to take reasonable steps to maintain the licence

Section 14 Group Personal Accident

The Cover

Bodily injury occurring anywhere in the world, up to the appropriate benefit stated in the schedule. Cover is available on 24 Hour, Accidents of Employment excluding commuting or Accidents of Employment including commuting basis.

Benefits

1	Death	
2	Loss of two or more limbs or both eyes or one of each	
3	A Loss of one limb or eye	
	B Permanent total loss of speech	sum insured as selected and stated in the policy schedule
	C Permanent total loss of hearing	
	i in both ears	
	ii in one ear	
4	Permanent total disablement	
5	Temporary total disablement	sum insured per week (up to 104 weeks)
6	Temporary partial disablement	50% of the sum insured per week (up to 104 weeks)
7	Medical expenses	20% of the claim

Conditions

Before engaging in any occupation in which greater risk may be incurred than already disclosed, the insurers' written agreement must be obtained (subject to additional premiums)

Where the consequences of an accident are aggravated by a pre-existing physical condition, compensation is adjusted

Immediate notice of any accident which causes or may cause disablement, and the individual must place themselves under the care of a medical practitioner

Immediate notice must be given to the insurers in the event of the death resulting or alleged to result from an accident

Any fraud, mis-statement or concealment renders this insurance null and void, with all claims forfeited

After a reasonable time period following disappearance of an insured person, death benefits are payable

Payment of benefits is subject to the policy conditions

Exclusions

War, invasion, acts of foreign enemies, rebellion, revolution, insurrection or military or usurped power

Engaging in or taking part in naval, military or air force service or operations, winter sports, skin diving, rock climbing, mountaineering, potholing, parachuting, hunting on horseback, driving/riding in any kind of race, driving/riding on motor cycles or scooters other than mopeds

Engaging in air travel, except as a passenger in a properly licensed aircraft operated by a commercial air carrier

Suicide, attempted suicide, intentional self-injury or insanity

Deliberate exposure to exceptional danger (except in an attempt to save human life), or their own criminal act

Being under the influence of alcohol, drugs or narcotics

Section 14 Directors and Officers

The Cover

Loss arising from a wrongful act, where a claim is intimated against a director, officer or manager. Investigation costs, up to £100,000 in the aggregate. The limit of liability is the maximum amount payable and includes costs, charges and expenses. Pollution defence costs are sublimited.

Conditions

No liability will be admitted or settlement made without the prior consent of Brit Insurance

Any merger or consolidation must be advised within 60 days

Cooperation with Brit Insurance in the event of a claim

The insured has an obligation regarding the notification of any incident that may give rise to a claim

Where the policy is not renewed you can elect an optional extension period, with written notice within 30 days of expiry

Any retired director or officer is automatically provided with a 6-year extension period

Exclusions

Bodily injury, mental anguish, emotional distress, sickness, death and disease

Damage to tangible property

A wrongful act, circumstance or situation that should have been the subject of notice given under any prior insurance

Proven dishonest, fraudulent or criminal act or omission

Any director or officer gaining personal profit or advantage to which they were not entitled

Return by the directors and officers of remuneration to which they were not entitled

An event covered under another policy (not applicable to any loss which exceeds the limit of indemnity under such other policy)

Any claim brought by the insured organisation against an insured person except for shareholder, administrator, liquidator and receiver actions

Any claim for any subsidiary where the wrongful act occurs prior to the date that such entity became a subsidiary

Any claim where the litigation occurred prior to the inception of this cover

Any damages in connection with pollution or contamination, however, costs, charges and expenses will be met as per the specific limit

Any claim in connection with the operation of any pension benefits or pension obligations

Section 16 Business Travel

The Cover

Accident, illness, loss, damage or mishap sustained by or affecting the insured person whilst committed to or engaged in travel for business purposes. Cover can include United Kingdom only, Europe only or Worldwide including or excluding USA.

Periods of Travel

Each period of travel shall be deemed a separate insurance

Travel shall not be booked for the purpose of obtaining medical treatment or convalescent care

Cover commences at the time of leaving the home or place of business on the journey, and terminates on their return

No period of travel shall exceed 6 calendar months

No cover for pure holiday trips, unless involving specific business duties and/or are wholly arranged/financed by the business

Subsection 1 Medical, Hospital, Repatriation and Other Expenses

Medical and repatriation expenses necessarily incurred as the result of sustaining bodily injury or becoming ill during travel

Hospital inconvenience benefit, up to £1,500

Emergency return to the United Kingdom

Personnel replacement to complete unfinished professional duties

Alteration of itinerary due to a terrorist or criminal act

Repatriation of remains, and/or the cost of burial or cremation if in the country abroad where the death occurred

The insurers shall not be liable for:

- any medication or treatment reasonably foreseeable at the time the travel commenced, nor for any other connected expenses
- any expense after returning to the United Kingdom or 12 months after the injury, illness or contingency occurred
- any claim arising out of pregnancy within 2 months of due date
- claims attributed to any condition/circumstance known at the time the insurance or travel was effected which could have been expected to cause cancellation or curtailment

Section 15

Business Travel continued

Subsection 2 Trip Cancellation and Disruption

Cancellation, curtailment and up to £1,000 'get-you-there' expenses
Travel delay inconvenience benefit

Missed departure and transport diversion, up to £1,000 in respect of reasonable additional travel and accommodation

The insurers shall not be liable for:

- any claim arising out of pregnancy within 2 months of due date
- claims attributed to any condition/circumstance known at the time the travel was effected, which could have been expected to cause cancellation or curtailment
- claims arising out of any contingency that had occurred, commenced or been announced before the insurance was effected

Subsection 3 Baggage and Personal Effects

Loss or damage to baggage and personal effects which are the insured person's property or responsibility

Delayed baggage, up to £250 for immediate necessities

The insurers shall not be liable for:

- wear and tear or gradual deterioration
- electrical or mechanical breakdown or derangement
- valuables contained in baggage whilst in the custody of carriers
- confiscation or detention by Customs or other Authority

Subsection 4 Money, Travellers' Cheques, Passports, Travel Documents and Credit Cards

Loss of money, travellers' cheques, driving licences, green card, petrol coupons and travel tickets, including expenses directly consequent

Loss of passport, including reasonable additional expenses to obtain a replacement, up to 25% of the sum insured

Replacing/restoring business documents, up to 25% of the sum insured

Fraudulent use of lost credit, charge or bankers' card

The insurers shall not be liable for:

- any loss not reported to the police within 48 hours of discovery
- money lost in exchange, or through errors or omissions in transactions or purchases
- money contained in baggage whilst in the custody of carriers
- confiscation or detention by Customs or other Authority

Subsection 5 Personal Accident

To pay according to the Schedule of Benefits if insured person sustains bodily injury as below:

Schedule of Benefits:

- 1 Death
- 2 Loss of one limb
- 3 Total and irrecoverable loss of sight of one eye
- 4 Loss of two limbs
- 5 Total and irrecoverable loss of sight of both eyes
- 6 Loss of one limb and total and irrecoverable loss of sight of one eye
- 7 Permanent total disablement

Weekly Benefit:

- 8 Temporary total disablement
- 9 Temporary partial disablement

Capital Benefit

sum insured as selected and stated in the policy schedule

sum insured per week (for up to 104 weeks)

50% of the sum insured per week (for up to 104 weeks)

After 12 months following disappearance of an insured person, death benefits shall be payable

Subsection 6 Legal Expenses and Personal Liability

Legal expenses incurred in the pursuit of claims for damages against third parties who have caused injury, illness or death, up to £25,000

Legal liability for injury to third parties and/or for damage to their property arising from an accident, in accordance with the policy conditions

The insurers shall not provide indemnity for:

- injury to employees or any member of their family
- damage to property owned, or in the care, custody or control of the insured person
- claims arising from aircraft, mechanically-propelled vehicles, caravans, trailers, waterborne craft, firearms, animals or any land, building, sited property of any kind
- employers' or contractual liability
- claims related to the practice of a profession, occupation or to the supply of goods/services
- liability or expense that is covered under any other insurance

General Policy Conditions and Exclusions

Subsection 7 Hijack and Kidnap Daily Benefit

To pay the sum insured for each day the insured person is detained as the result of hijack, kidnap or the like, terrorist or criminal act, for up to 28 days

Exclusions

Any travel exceeding six months (unless specifically agreed)

Travel by persons aged 76 years or more at commencement

Liability for death, disablement, expense, loss, damage or indemnity directly or indirectly resulting from:

- engaging in aerial activities other than air travel as a passenger
- engaging in any kind of race, as a member of the armed forces, or in mountaineering or rock climbing
- suicide, attempted suicide, intentional self injury or deliberate exposure to exceptional danger (except in an attempt to save human life), or the person's own criminal act
- HIV, AIDS or any related illness

Conditions

Details of visits to areas of war or unrest must be submitted to the insurers prior to the commencement of the travel, and cover shall be subject to the prior acceptance of any additional terms or premium

Written notice to the insurers of any circumstances which cause or may cause a claim must be provided, with all correspondence and supporting documentation sent

General Policy Conditions

Alteration to the risk must be advised and accepted by Brit Insurance

All fire-break doors shall be closed outside working hours and properly maintained

Where required by the insurers, the insured must keep all security alarms, fire alarms, protections and sprinklers in full working order and properly maintained

The insured shall take all necessary precautions and reasonable care to avoid a loss

Immediate notification on any building becoming unoccupied and compliance with the requirements stated in the policy

The insured shall back up all computer records on a regular basis

Compliance with obligations regarding the notification of any incident which may give rise to a claim

Cooperation with Brit Insurance in the event of a claim

In the event of an incident the insured should take all practical steps to minimise any loss

Arbitration shall apply in the event of a dispute regarding a claim

In the event of fraud by the insured all cover shall be void

For full details of all conditions please refer to the policy document.

General Policy Exclusions

Loss resulting from fungal pathogens

Loss resulting from civil commotion or actions by any unlawful associations in Northern Ireland

Loss resulting from radioactive contamination, war, sonic boom and confiscation

Loss resulting from pollution or contamination

Loss resulting from terrorism

Loss resulting from a change in the water table

For full details of all exclusions please refer to the policy document.

Minimum Security

Damage caused by theft or attempted theft is not insured unless devices for the security of the *Premises* are installed at the *Insured's Premises* within 60 days of inception of the policy in accordance with the following Specification and all such devices are put into full and effective operation whenever the *Premises* are closed for business or left unattended.

Specification

- 1 All external doors of the *Buildings* occupied by the *Insured* together with internal doors which give access to any of the *Buildings* not occupied by the *Insured* must be fitted and secured with one of the following:
 - i) a mortice deadlock with matching boxed striking plate or a rim lock, which in either case conforms to BS36211:1980 Specification for Thief Resistant Locks
 - ii) a five (or more) lever close shackle padlock and locking bar
 - iii) in the case of aluminium or UPVC framed doors, an integral cylinder operated swingbolt mortice lock
 - iv) an alternative form of lock or locking system of at least similar quality and strength to BS3621:1980 which is approved by the *Insurers* in writing
- 2 All outward opening external doors of the *Buildings* occupied by the *Insured* and internal doors which give access to any part of the *Buildings* not occupied by the *Insured* must be fitted and secured with hinge bolts.
- 3 All accessible opening windows, fanlights and skylights including those accessible from decks, roofs, fire escapes or down pipes must be fitted and secured with key operated window locks. This requirements does not apply to windows protected by solid steel bars, grilles, expanded metal or weld-mesh.

Notes:

- i) Any door or window officially designated a fire exit by the Fire Authority will require consultation with the Fire Authority so that the interests of both safety and security can be met.
- ii) The above measure comprise the *Insurers* minimum security requirements. Where additional protections are required by the *Insurers*, or where *Insurers* agree to accept alternative security measures, they will specifically advise the *Insured* in writing.

099 Intruder Alarm Condition (The following only applies if indicated as operative)

Damage caused by theft or attempted theft is not insured unless:

- a) The Intruder Alarm is installed in accordance with the specification or system record approved by the *Insurers* and is put into full and effective operation whenever the *Premises* are closed for business or left unattended.

Note:

Where the specification or system record provides for remote signalling to an alarm receiving centre and response by the police, the *Insurers* will not regard the Intruder Alarm as effective if the remote signalling is no longer provided or the *Insured* have had notice of the withdrawal of the police response and such response has actually been withdrawn.

- b) the Intruder Alarm is maintained under contract by a company which is either a registered member of an intruder alarm inspectorate, which is accredited by the United Kingdom Accreditation Service (UKAS), or approved by the *Insurers*
- c) all keys of the Intruder Alarm are removed from the office *Premises* whenever they are closed for business or left unattended.

Note

Where the *Insured* or an *Employees* occupy part of the *Premises* for residential purposes the keys must be removed from the business part of the *Premises*

Important Information about your Policy

Cooling Off Period

If you have not received a copy of your full terms and conditions when you purchase your insurance policy from us, you may cancel your policy within 14 days from the date that they are received without penalty.

Claims

In the event of a claim you should call your insurance broker in the first instance.

You can also call the Brit claims line on: 0800 587 6713

Complaints Procedure

We are dedicated to providing you with a high quality service and we want to ensure that we maintain this at all times. If you feel we have not offered you a first class service please write and tell us and we will do our best to resolve the problem.

In the first instance please contact your broker or agent from whom you bought your policy of insurance.

In the unlikely event you remain dissatisfied, please contact:

[The Customer Relations Officer](#)

Brit Insurance Limited
55 Bishopsgate
London EC2N 3AS

Telephone: 020 7984 8600

E-mail: customer.relations@britinsurance.com

In the event you wish to pursue matters further you may be able to refer your complaint to The Financial Ombudsman Service. The Financial Ombudsman Service can normally deal with complaints from private individuals and from small organisations with an annual turnover of less than £1 million.

[The Financial Ombudsman Service](#)

South Quay Plaza
183 Marsh Wall
London E14 9SR

Helpline: 0845 080 1800

Switchboard: 020 7964 1000

Website: www.financial-ombudsman.org.uk

We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and circumstances of the claim. Further information about compensation scheme arrangements is available from the FSCS by contacting:

[Financial Services Compensation Scheme](#)

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