



## **COMMERCIAL COMBINED POLICY SUMMARY OF COVER**

The Commercial Combined policy is an annual policy, which has been designed to meet the insurance needs of business today and is delivered to you by Bluefin on behalf of Royal & Sun Alliance Insurance plc, who underwrite this contract of insurance. It allows you the flexibility to select from a wide range of cover and services to provide you with the protection you need.

The standard cover may be varied to meet your individual needs and any variations from the standard will be detailed in any quotation given and thereafter in the policy schedule.

This document is a summary of the insurance cover provided by the Commercial Combined product and as such, it does not contain the full terms and conditions of your insurance. You can find the full terms and conditions of the product in the policy document, a copy of which is available on request from your insurance adviser .

This summary is provided to you for information purposes only and does not form part of your insurance contract

## Section 1 – Property Damage

Cover: Accidental loss, destruction or damage to the property insured at the premises  
Subsidence is an optional extension

Cover includes:

- Capital Additions - automatic cover up to 10% of the total Buildings and Contents sum insured or £500,000, whichever is the lower, for newly acquired or newly built buildings or machinery or alterations, additions or improvements (excluding appreciation in value)
- Debris Removal – Necessary and reasonable costs and expenses for removing debris following a loss
- Additional costs of reinstating the property insured which are incurred solely to comply with European Union Legislation, Act of Parliament or bye laws of any Public Authority.
- Damage to contents or stock at exhibitions anywhere in Europe up to 7 days' duration: £25,000 any one occurrence.
- Loss of Metered Utilities following accidental discharge from a metered system: £25,000 any one claim (excluding any unoccupied building or where the loss is not discovered within 120 days)
- Necessary costs incurred for professional fees incurred in reinstating or repairing property following Damage.
- Temporary removal of property insured for cleaning, renovation or repair: up to 25% of the contents sum insured
- Theft damage to buildings, for which you are responsible, following forcible and violent means (excluding any unoccupied building)
- Theft of fixed fabric of the buildings, where buildings are insured under this policy
- Trace and Access costs and expenses incurred in locating the source of damage caused by escape of water from any tank, apparatus or pipe or leakage of oil from any fixed heating installation: £10,000 any one claim
- Cost of replacing locks and keys to the buildings, providing the keys were stolen from the building or the private residence of any employee: £1,000 any one period of insurance.
- Accidental breakage of fixed glass

Significant Exclusions

- Gradual deterioration and wear and tear, frost damage, defective design or materials
- Defective workmanship or operational error by you or any of your employees
- Explosion of any boiler (other than a boiler being used for domestic purposes) in which the internal pressure is due to steam only and which you own or control
- Damage to gates and fences
- Damage to moveable property in the open by wind, rain, hail, sleet or snow, flood or dust
- Damage whilst any building is unoccupied caused by escape of water, malicious persons, theft or attempted theft
- Losses resulting from Terrorism..

Key Conditions:

- Average: if the sum insured does not represent the full value at risk, payment for any loss will be reduced proportionately.
- Fire Extinguishing Appliances: you must maintain all fire extinguishing appliances in proper working order
- Minimum Security Condition (for full details, see page 10)

## Section 2 – Business All Risks

Cover: Accidental loss, destruction or damage to the property insured anywhere in Great Britain, Northern Ireland, the Channel Islands or the Isle of Man.

Cover includes:

- Automatic Reinstatement of Sum Insured

Significant Exclusions:

- Gradual deterioration and wear and tear.
- Theft from any unattended motor vehicle unless there is evidence of forcible and violent entry into the vehicle.
- Damage whilst any building is unoccupied caused by escape of water, malicious persons or theft
- Loss of money
- Losses resulting from Terrorism.

## Section 3 – Money

Cover: Loss of Money, which belongs to you or for which you are responsible:

In Transit	£	5000
In any bank night safe	£	5000
In Your Premises during Business hours	£	5000
In Your Premises outside Business hours in a locked safe or strong room	£	2000
In Your Premises outside Business hours not in a locked safe or strong room	£	250
In Your home or that of any authorised Employee	£	500

Additional limits are available on request.

Cover for bodily Injury to the Policyholder or any partner, director or employee caused by theft or attempted theft involving violence or the threat of violence.

Significant Exclusions:

- Shortages due to clerical or accounting errors
- Loss due to dishonesty of any director, principal or employee not discovered within 7 working days
- Loss from any unattended vehicle
- Money in the custody of any security company
- Money during transit by unregistered post.

Key Conditions:

- Outside business hours, keys to the safe or strong room must be removed from the premises
- Money in transit in excess of £2,000 but not exceeding £5,000 must be accompanied by two persons who are partners, directors or employees. Additional requirements will apply were cover in excess of £5,000 has been granted.

## Section 4 – Goods in Transit

Cover: Damage to property insured whilst in transit in or on any vehicle including loading and unloading and whilst temporarily stored during the course of transit.

Cover includes:

- Sheets, ropes and packing materials on the vehicle
- Personal Effects belonging to you or your driver in any vehicle up to £500 any one occurrence
- Optional extension for tools in any vehicle whilst temporarily stored during transit up to 30 consecutive days
- Debris Removal, including recovery charges, following collision with any object. Limit £10,000 any one occurrence.

Significant Exclusions:

- Damage caused by:
  - Defective or inadequate packing
  - Delay
  - The property's own electrical or mechanical breakdown
- Damage to audio and visual equipment, computer hardware and software and non ferrous metals
- Theft from any unattended vehicle, unless locked and secured with the keys having been removed from the vehicle
- Theft from any unattached trailers unless they have anti hitching devices fitted and they have been put into effect.

## Section 5 – Employee Dishonesty

Cover: Loss of insured property as a result of an act of fraud or dishonesty committed by an employee

Cover includes:

- Investigation costs solely to substantiate the amount of any claim
- The cost of reinstatement of electronic data if such data was stolen or lost during the execution of a valid claim.

Significant exclusions:

- Loss caused by any employee who you do not have the right to supervise an direct

## Section 6 – Business Interruption

Cover: Loss of Gross Profit following interruption or interference with the Business occurring during the period of insurance at the premises as a result of damage to the property insured

Cover includes:

- Increase in cost of working following damage in order to avoid a reduction in turnover
- Claim payments on account during the indemnity period, if required
- Fines or damages for non completion or late completion of orders incurred solely due to the damage, up to £50,000 any one claim
- Auditors and professional accountants fees incurred in producing information required by Insurers for investigating a claim

Optional Extensions available for:

- Loss resulting from damage at the premises of specified or unspecified suppliers
- Loss resulting from damage at the premises of specified or unspecified customers
- Failure of Utilities – failure of electricity, gas, water and telecommunication supplies at the terminal ends of the suppliers' feed to the premises
- Loss resulting from Notifiable Disease at the premises, vermin, pest and defective sanitation and murder or suicide

Significant Exclusions

- Losses arising from Terrorism

## **Section 7 – Book Debts**

Cover: Loss in consequence of you being unable to trace or establish outstanding debit balances in customers' credit accounts following damage to books of account or other business books or records at the premises.

Cover includes:

- Professional accountants' charges for producing information required by Insurers for investigating a claim.

Key Conditions:

- All business books or books on account must be kept in a fire resisting safe or cabinet when not in use.

## **Section 8 – Terrorism**

Optional cover available for premises in England, Scotland and Wales

## **Section 9 – Employers' Liability**

Cover: Your legal liability to pay compensation in respect of accidenta bodily injury to any employees arising in the course of their employment.

Cover includes:

- A standard Limit of Indemnity of £10,000,000 including costs and expenses
- Legal Expenses arising from Health and Safety legislation
- Legal Expenses arising from Corporate Manslaughter legislation
- Any person under a work experience or training scheme
- Cover in
  - Great Britain, Northern Ireland, the Channel Islands or the Isle of Man
  - Any country which is a member of the EU in respect of temporary business carried out by any employee normally resident in Great Britain, Northern Ireland, the Channel Islands or the Isle of Man
  - Elsewhere in the world in respect of temporary business journeys which do not involve manual labour (or the supervision thereof) by any person normally resident in Great Britain, Northern Ireland, the Channel Islands or the Isle of Man

Significant exclusions:

- Bodily injury sustained by any employee carried in or on a vehicle
- Cover for Acts of Terrorism is limited to £5,000,000

## Section 10 – Public and Products Liability

Cover: Your legal liability to pay compensation in respect of accidental bodily injury or damage to property arising in connection with the business

Cover includes:

- Costs and expenses in addition to the Limit of Indemnity (other than for claims brought in the USA or Canada where the Limit of Indemnity is inclusive of costs and expenses)
- liability in respect of accidental bodily injury or damage to property imposed on you solely by reason of the terms of any agreement provided that the conduct and control of any claim is vested in us
- indemnity to each party named as the policyholder in the schedule as if a separate policy had been issued to each.
- legal liability for accidental damage to employees' and visitors' vehicles and personal belongings which are in the custody or control of the policyholder
- Legal Expenses arising from Health and Safety legislation
- Legal Expenses arising from Corporate Manslaughter legislation

Significant Exclusions:

- Loss or damage to property in Your custody or control
- Cover for Acts of Terrorism is limited to £2,000,000
- Pollution or Contamination other than caused by a sudden and identifiable, unintended and unexpected incident which takes place in its entirety at a specific time and place during the period of insurance
- Liability arising from advice, instruction, consultancy, design, formula or specification provided separately for a fee or under a separate contract.
- Liability arising from the ownership or use of any motor vehicle, trailer or plant in circumstances where compulsory motor insurance is required.
- Costs incurred in repairing, removing, replacing, reapplying, rectifying or reinstating works or products supplied.
- Costs incurred in recalling or making refunds for works or products supplied.

## Section 11 – Personal Accident

Cover: Compensation for accidental bodily injury to any Insured Person

The standard benefits are specified in the following table and represent one unit of cover. A Maximum of 5 units of cover are allowable. Benefits are payable for:

Death	£20,000
Loss of sight or hearing	£20,000
Loss of limb	£20,000
Permanent total disablement	£20,000
Temporary total disablement	£200 per week
Temporary partial disablement	£100 per week

Significant exclusions:

- Disability due to a gradually operating cause
- Suicide or attempted suicide
- The Insured Persons own criminal act
- Pregnancy or childbirth
- Various hazardous activities
- The effects of alcohol or drugs

## Conditions applicable to the whole policy

Principal Conditions are listed below. For a full list of conditions please refer to the policy documents.

### **Observance of Conditions**

Your due observance and fulfilment of terms and conditions of the policy in so far as they relate to anything to be done or complied with by you shall be a condition precedent to our liability to make a payment under this policy.

### **Reasonable Precautions**

You must

- Maintain the premises, machinery, plant and equipment in a satisfactory state of repair
- Take all reasonable precautions to prevent loss or damage to property or accident or injury to any person or their property
- Comply with all legal requirements and safety regulations
- Keep books with a complete record of purchases and sale

### **Alteration**

The Policy shall be void if at any time:

The business is

- i) wound up or carried on by a liquidator or receiver
- ii) permanently discontinued

or

your interest ceases otherwise than by your death.

Unless we agree otherwise in writing.

### **Cancellation**

You or we may cancel this policy by giving notice in writing. If the policy is cancelled, you will be entitled to a refund of premium provided that no claim has been made during the current period of insurance.

Please refer to the policy wording for full details

## **Claim Notification Information**

For all claims contact Bluefin Insurance Services Limited on 0845 605 0994. Alternatively you can write to Bluefin Insurance Services Limited, PO Box 605, Cardiff, CF11 1NX.

Full claims procedures are noted in the Policy Wording under the Making a Claim section

## **Complaints**

Should there ever be an occasion where you need to complain, we will sort this out as quickly and fairly as possible. If your complaint is about the way your policy was sold to you, please contact your insurance adviser to report your complaint.

If you have a complaint regarding your claim, please telephone us on the number shown in your claims documentation.

Alternatively, for claims or any other type of complaint, you can also write to us at the address shown below (please include your policy number and claim number if appropriate).

Customer Relations Office  
Royal & Sun Alliance Insurance plc  
Bowling Mill  
Dean Clough Industrial Estate  
Halifax  
HX3 5WA

If we cannot resolve the differences between us, you may refer your complaint to the Financial Ombudsman Service (FOS) if:

- you have an annual turnover of less than EUR 2million and fewer than 10 Employees and,
- if for any reason you are still dissatisfied with our final response, or
- if we have not issued our final response within eight weeks from you first raising the complaint.

Please refer to the policy wording for full details.

## **Financial Services Compensation Scheme**

In the event that we are unable to meet our liabilities you may be entitled to compensation from the Financial Services Compensation Scheme.

For compulsory insurance you may be entitled to compensation up to 100% of the claim. For all other types of insurance you may be entitled to compensation up to 90% of the claim.

Further information is available from the Financial Services Compensation Scheme; their telephone number is 0800 678 1100.

Alternatively, more information can be found at [www.fscs.org.uk](http://www.fscs.org.uk)