

Commercial
Combined

Policy summary
Sports Association Plus



Commercial Combined

Policy Summary

Your policy is an annually renewable Combined Insurance, underwritten by Royal & Sun Alliance Insurance plc and administered by Howden Insurance Brokers Limited. The information below provides a summary of the cover provided. For full terms and conditions of the cover, please refer to the policy document a copy of which is available on request.

You can select the cover that suits your needs from a number of optional covers. Your Package consists of Property Insurance including Business Interruption, Money and Deterioration of Stock as standard. You can then chose from the list of Optional Insurances.

Standard Cover

- Property Damage
- Business Interruption
- Money Insurance
- Deterioration of Stock

Optional Insurances

- Computer Equipment
- Fidelity
- Legal Expenses
- Loss of Liquor Licence
- Machinery Breakdown

Advice Lines

Our advice lines will put you in touch with highly qualified experts who can offer information and assistance on a wide range of issues:

- Legal assistance
- Health and Safety issues
- Tax advice

Please call the 24 hour Helpline 0345 078 7543 quoting code 70201.

Full details of what you have chosen, including the Sums Insured and Limits of Liability, will be shown in your Quotation letter, Policy Schedule.

Cover is based on the insurable value of the property and if the values you declare are less than the full amount your claim may be reduced.

The following tables provide a summary of the main policy features and benefits and any significant exclusions and limitations.

For full policy details and our full terms and conditions please read your Policy Wording, which will be provided on completion of your contract, or at any time on request.

Other Important Information

The Other Important Information section of this Policy Summary explains the following:

- Law and language applicable to the policy
- Financial or Trade Sanctions
- Our complaints procedure
- Financial Service Compensation Scheme

Making a Claim

If you need to make a claim you should contact your broker, Howden Insurance Brokers Limited, in the first instance. You will need to provide your full name and contact details, the name of your Business or organisation, your address and postcode, the Policy reference and circumstances of the claim:

Telephone: +44 (0) 0121 698 8040

Email: sports@howdengroup.com

Address: Tricorn House
51-53 Hagley Road
Birmingham
B16 8TP

We also have our 24 hour Claims Helpline on 0345 300 4006.

In respect of a claim for Legal Expenses please call the 24 hour Helpline **0345 078 7543** quoting code **70201**.

Table 1 Standard Features and Benefits

The following will be included in your policy according to the cover you have selected detailed in the Policy Schedule.

This summary is not exhaustive. Some specific causes of damage will be excluded, specific property may be excluded and some cover will be subject to specific limits. These will be detailed in your Policy Schedule and Policy Wording.

Your Contribution in the event of a claim will be shown in your Schedule.

Property Insurance	
Features & Benefits	Significant Exclusions or Limitations
<p>Property Damage Insurance Provides cover for your business premises (Buildings), your business equipment (Contents) and your business stock (Stock) against the following Standard Covers:</p>	
<p>Standard Covers: Loss or Damage caused by:</p> <ul style="list-style-type: none"> • Fire, Explosion, Lightning, Aircraft, Earthquake • Riot, Civil Commotion, Malicious Damage • Storm, Flood, Escape of Water, Impact • Sprinkler Leakage (if required and premium paid) • Theft • Subsidence, Ground Heave, Landslip • Accidental Damage • Accidental Breakage of Fixed Glass • “All Risks” <p>Warranty Free</p> <ul style="list-style-type: none"> • Conditions that are bespoke to your business will be clearly shown in your schedule 	<p>Please note that these exclusions apply to cover for Buildings, Contents and Stock:</p> <ul style="list-style-type: none"> • Standard Covers applicable will be shown in your Policy Schedule. • Specific causes of loss may be excluded including but not limited to: <ul style="list-style-type: none"> – Explosion where internal pressure is due to internal steam only (but not domestic boilers) – Malicious Damage, Escape of Water and Theft in respect of vacant Buildings (this does not apply to seasonal closure where different conditions apply). • Theft not involving forcible and violent entry or exit is excluded (other than for “All Risks”), <ul style="list-style-type: none"> – If an alarm system is shown as a requirement of your cover in your Policy Schedule, you may not be covered for loss if you fail to set your alarm system in its entirety and maintain it in full working order and that contributes to the loss. – If your premises are unattended you may not be covered if all locks, bolts and other protective devices are not operative and/or all keys are not removed from the premises. • Excludes loss of data. • Terrorism is excluded. • Civil Commotion in Northern Ireland is excluded.

Property Insurance	
Features & Benefits	Significant Exclusions or Limitations
<p>Property Insured If you have selected Buildings and/or tenants improvements the following will be automatically included in your Policy:</p>	
<p>Buildings</p> <ul style="list-style-type: none"> • Buildings • Landlords fixtures and fittings • Small outside buildings • Walls, gates and fences and services • Yards, car parks, roads and foundations • Pavements, forecourts and paved areas • Solar panels and wind turbines attached to the building • Fixed signage, canopies, street furniture, security systems • Landscaping and recreational features • Glass • Service mains, meters piping and cabling • Viewing stands, terracing, hides • Greens including Cricket Squares, pitches, courts and playing surfaces including any irrigation or heating systems that have been installed • Floodlights aerals and antennae and scoreboards. <p>Inflation Protection (Day One Basis of Cover) Provides an automatic 15% increase in the Building value you declare for insurance during the policy period, which can be increased if required.</p> <p>Reinstatement Cover is on an 'as new' basis. Cover extends to include involuntary betterment.</p>	<p>Please see exclusions to Standard Covers in your Policy Wording/Schedule.</p> <p>Exclusion Wordings are noted in full on Pages 27-28 of the Policy Wording.</p> <p>The building value you declare must be sufficient to reinstate the building as at the start of the policy period.</p> <p>If the value you declare, shown in brackets against the Item in the Policy Schedule, is less than the full amount which the Building should be insured for, your claim may be reduced.</p>

Property Insurance	
Features & Benefits	Significant Exclusions or Limitations
<p>Contents If you have selected General Contents the following will be automatically included in your Policy:</p>	
<p>Standard covers:</p> <ul style="list-style-type: none"> • Equipment and contents at the specified premises. • Directors', partners' and employees' personal effects. • Documents, manuscripts and business books. • Movable and Immovable Property in the Open. • Specified and Unspecified Items - All Risks Cover. <p>Inflation Protection (Day One Basis of Cover) Provides an automatic 15% increase in the Contents value you declare for insurance during the policy period, which can be increased if required.</p> <p>Basis of Settlement General Contents – Reinstatement Cover is on a reinstatement 'as new' basis.</p> <p>Documents, manuscripts and business books. Cover is on the basis of the value of the documents etc as stationery and clerical time in reproducing such documents etc.</p> <p>Other Items – Indemnity Cover is on the basis of the value of the property at the time of the destruction or the amount of the damage.</p>	<ul style="list-style-type: none"> • Please see exclusions to Standard Covers in your Policy Wording/Schedule. Exclusion Wordings are noted in full on Pages 27-28 of the Policy Wording. • Cover is limited to a maximum of £2,500 per person. • Cover is limited to a maximum of £25,000 for any one loss. • Please see Limit in your Policy Schedule. • Geographical Limits may apply to 'All Risk' items. Please see your Policy Wording/Schedule. <p>The Contents value you declare, shown in brackets against the Item in the Policy Schedule, must be sufficient to reinstate the Contents as at the start of the policy period.</p> <p>If the value you declare is less than the full amount which your Contents should be insured for, your claim may be reduced.</p> <p>Excludes the value to you of the information.</p>

Property Insurance	
Features & Benefits	Significant Exclusions or Limitations
<p>Stock If you have selected Stock the following will automatically be included in your Policy:</p>	
<p>Cover for:</p> <ul style="list-style-type: none"> • Stock and materials in trade. • Work in progress. • Finished goods at the business premises you have specified • Sports Equipment clothing and accessories • Wine, beer and spirits which are your responsibility or are owned by you. <p>Basis of Settlement</p> <p>Cover is on the basis of the value of the property at the time of destruction or the amount of the damage, including the cost of removing debris.</p>	<p>Please see exclusions to Standard Covers in your Policy Wording/Schedule.</p> <p>Exclusion Wordings are noted in full on Pages 27-28 of the Policy Wording.</p> <p>If the Sum Insured selected is less than the full insurable amount, your claim may be reduced.</p>
<p>If you have selected General Contents or Stock the following will be automatically included in your Policy:</p>	
<p>Property at other locations:</p> <p>Covers:</p> <ul style="list-style-type: none"> • Documents, manuscripts and business books whilst in transit. • Stock at any location used by you for storage. • Other property whilst temporarily removed from the premises for cleaning, renovation, repair or other similar purposes and whilst in transit. • Loss or Damage by theft, as insured, is included. 	<ul style="list-style-type: none"> • Cover is limited to Great Britain, Northern Ireland, the Channel Islands and the Isle of Man. • Limits apply to amounts payable – please see your Policy Wording/Schedule for details.

Property Insurance	
Features & Benefits	Significant Exclusions or Limitations
<p>Rent If you have selected Rent the following will automatically be included in your Policy:</p>	
<p>Cover for:</p> <ul style="list-style-type: none"> • Loss of rent receivable <p>or</p> <ul style="list-style-type: none"> • Rent payable <p>by you resulting from damage to the Buildings covered by the Standard Covers during the Indemnity Period.</p> <p>The indemnity period chosen by you starts when the loss or damage occurs and ends when you cease to be affected by it.</p>	<p>Please see exclusions to Standard Covers in your Policy Wording/Schedule. Exclusion Wordings are noted in full on Pages 27-28 of the Policy Wording.</p> <p>If the Sum Insured selected is less than the full insurable amount your claim may be reduced.</p> <p>Varying indemnity periods are available normally from 12 months to 36 months</p> <p>You should take care when selecting your Indemnity Period as cover ceases on its expiry and no further payments will be made irrespective of the extent of your business recovery.</p>
<p>Additional Extensions The following extensions are automatically included as standard:</p>	
<p>Cover for:</p> <ul style="list-style-type: none"> • Alterations and Additions • Inadvertent Failure to Insure • Claims Preparation Costs • Additional Metered Water Charges • Clearance of Drains • Extinguishment and Alarm Resetting Expenses • Landscaped Grounds • Mitigation of Environmental Impact • Sprinkler Upgrading Costs • Trace and Access • Unauthorised use of Utilities • Undamaged Stock 	<p>The extensions shown are subject to a limit of £25,000 per extension with the exception of:</p> <ul style="list-style-type: none"> • Alteration and Additions - 10% of the Buildings/ Contents Sums Insured max. £1,000,000 • Claims Preparation - various percentage inner limits apply according to the claim value. • Mitigation of Environmental Impact - £50,000 or 5% of the total loss, whichever is the lesser amount • Sprinkler Upgrade Costs £100,000. <p>Full details of all Extensions are shown in the Policy Wording on pages 22-27.</p>

Additional Property Insurances

Features & Benefits

Significant Exclusions or Limitations

Business Interruption Insurance

This cover protects you against the financial consequences of damage to your insured property, caused by the Standard Covers.

Standard Covers:

- The standard covers are the same as those shown under Property Damage unless otherwise stated in the schedule.

The Insurance Provided

Loss of Gross Profit or Gross Revenue (based on the selected cover basis).

- Occurring during the Indemnity Period as a consequence of interruption to the business caused by a Standard Cover.
- This includes Loss of Gross Profit or Gross Revenue as a result of damage to the Cricket Square caused by Standard Cover
- plus increased costs of the business to mitigate the reduction in turnover (subject to the increased costs amount not exceeding the amount the amount of turnover earned)
- Loss of Gross Profit or Revenue automatically extends to include 5% Additional Costs which need not be less than the turnover earned.

or

Additional Cost of Working

- Occurring during the Indemnity Period as a consequence of interruption to the business caused by a Standard Cover.

The Indemnity Period chosen by you

- The Indemnity Period starts when the loss or damage occurs and ends when the business trading position ceases to be affected by it.

For a claim to be paid under Business Interruption policy there must be a Property Damage claim although it need not be under this policy.

- Excludes theft not following forcible and violent entry or exit.
- Some specific causes of damage may be excluded – please see your Policy Wording/ Schedule for details.
- Some Standards Covers do not apply to empty/ disused premises - please see your Policy Wording for details.
- Excludes loss of data.
- Terrorism is excluded.
- Civil Commotion in Northern Ireland is excluded.
- If the sum insured selected is less than the full insurable amount your claim may be reduced (NB Not applicable to cover on a Declaration-Linked basis).

- Varying indemnity periods are available normally from 12 months to 36 months.

Additional Property Insurances

Features & Benefits

Cover extends to include:

- Additional costs reasonably incurred to reduce the amount of the loss of Gross Profit or Gross Revenue.
- Damage at third party storage premises.
- Records.
- Machinery or plant temporarily removed for cleaning, renovation, repair or other similar purposes.
- Denial of Access (non-damage)

Additional Benefits

- No underinsurance provision
- No declaration requirements
- Automatic 33.3% uplift to the Estimated Gross Profit/Revenue figure.

Additional Covers

- Outstanding Book Debts cover is available.

Significant Exclusions or Limitations

- Limits apply to the amounts payable - please refer to the Policy Wording.
- Cover is limited to Great Britain, Northern Ireland, the Channel Islands and the Isle of Man.
- Limit of Liability is £100,000

Features & Benefits	Significant Exclusions or Limitations
<p>Money Insurance Provides cover for your business money for loss from any cause in the following circumstances:</p>	
<p>Standard Covers:</p> <ul style="list-style-type: none"> • Money in transit, on premises during business hours or in a bank night safe. • Money kept in a locked safe or strongroom in the business premises outside business hours. • Money in your home or that of your directors, partners or employees in a locked safe or when an adult is in residence. • Crossed cheques, crossed money orders and crossed postal orders. • Any other Money at your premises not in a locked safe outside business hours or in your home or that of your directors, partners or employees not in a locked safe or when an adult is not in residence. 	<ul style="list-style-type: none"> • Limits are as shown in your Policy Schedule. • Limits are as shown in your Policy Schedule. • £500. • £250,000 • £250 <p>Please note:</p> <ul style="list-style-type: none"> • Some specific causes of loss may be excluded – please see pages 31-32 of your Policy Wording and your Schedule. • Riot and Civil Commotion in Northern Ireland is excluded. • Damage to data is excluded. • Terrorism is excluded. • If your premises are unattended you may not be covered if all locks, bolts and other protective devices are not operative and/or all keys are not removed from the premises • Loss not discovered within seven working days of the occurrence is excluded. • If an alarm system is shown as a requirement of your cover in your Policy Schedule you may not be covered for loss of money if you fail to set your alarm system in its entirety and maintain it in full working order and that contributes to the loss.

Features & Benefits	Significant Exclusions or Limitations
<p>Personal Injury (Robbery)</p> <p>Covers you or any director, partner or employee sustaining bodily injury during a robbery.</p> <ul style="list-style-type: none"> • Death Benefit. • Loss of one or more Limbs or Eyes. • Permanent Total Disablement from any gainful employment for which suited by training, education or experience. • Temporary Total Disablement from usual occupation. • Medical Expenses necessarily incurred. 	<ul style="list-style-type: none"> • Please see your Policy Wording/Schedule for specific interpretations of these benefits. • £25,000 • £25,000 or as shown in your Policy Schedule • £25,000 • Payable up to 104 weeks. • £50 per week or as shown in your Policy Schedule and no more than 1/52nd of annual salary. • Limited to a maximum of 15% of the £25,000 Benefit paid. <p>The benefits are not payable to persons below the age of 16 or when they attain the age of 80.</p>
<p>Deterioration of Stock Insurance Provides cover for Loss or Damage to Refrigerated Stock.</p>	
<p>Covers loss or damage to chilled or frozen stock caused by a rise or fall in temperature, or by refrigerant fumes.</p>	<ul style="list-style-type: none"> • Cover is excluded in respect of machines exceeding 15 years of age. • Some specific causes of damage may be excluded – please see pages 58-59 of your Policy Wording and your Schedule for details. • If the Sum Insured on stock is lower than the value of the property, your claim may be reduced. • Loss of data is excluded. • Terrorism is excluded. • Riot and Civil Commotion in Northern Ireland is excluded.

Optional Insurances	
Features & Benefits	Significant Exclusions or Limitations
<p>Computer Equipment Insurance You may choose to protect your computer and ancillary equipment (including laptops) in addition to related losses of additional costs of working.</p>	
<p>Standard Cover:</p> <p>Insurance in respect of damage to computer and ancillary equipment, proprietary software and current and back up computer records whilst situated or in transit anywhere in the world.</p> <p>In the event of loss of information the Company will pay the costs incurred by the policyholder to reinstate such information.</p> <p>In the event of an insured loss you will be covered for the value of the property destroyed, or the cost of repair, or, at the company's option, reinstatement or replacement, from any cause not excluded by your policy.</p> <p>Cover for 'Additional Cost of Working' is available on request.</p>	<p>The Policy does not cover:</p> <ul style="list-style-type: none"> • More than 10% of the computer equipment sum insured or £100,000 whichever is less for computer equipment cover outside of the UK and/or whilst in transit. • More than £5,000 for theft of computer equipment from unattended vehicles. • Damage to, or loss of information from computer equipment for which cover is provided under a maintenance agreement. • Computer equipment for lease, hire, loan or sale. • Computer equipment belonging to a third party. • Failure of telecommunications systems due to a deliberate act of the telecommunications authority or non approved use by the policyholder. • Financial Loss • Terrorism • If your premises are unattended you may not be covered if all locks, bolts and other protective devices are not operative and/or all keys are not removed from the premises. • If an alarm system is shown as a requirement of your cover in your schedule you may not be covered for loss of money if you fail to set your alarm system in its entirety and maintain it in full working order and that contributes to the loss. • Failure of satellite or atmospheric conditions. • Damage caused by flood in the Netherlands. • Pollution or contamination. • Corrosion or erosion and wear and tear. • Equipment housed in buildings of non-standard construction. • Unproven software. • Storage of equipment that does not follow the manufacturer's recommendations.

Optional Insurances

Features & Benefits	Significant Exclusions or Limitations
<p>Standard Cover Extensions:</p> <ul style="list-style-type: none"> • Accidental discharge of gas flooding systems. • Additional property during the period of insurance. • Automatic restoration of the sum insured following a loss. • Computer virus seek and destroy. • Consulting engineers fees/repair investigation costs. • Removal of debris caused by damage. • Incompatibility of computer records. • Research and development costs. • Temporary repairs and/or expediting costs. • Waste Electrical & Electronic Equipment Disposal Costs. 	<ul style="list-style-type: none"> • Damage caused by radioactive contamination. • Interference with electronic means of communication. • Damage occurring prior to successful completion of commissioning. • Damage occurring underground, or in water or in the air, other than scheduled air or sea services. <p>The following Standard Cover Extension limits apply:</p> <ul style="list-style-type: none"> • £50,000 • 20% of the computer equipment sum insured or £250,000 whichever is less • £10,000 • 10% of the computer equipment sum insured or £5,000 whichever is less • £50,000 • £50,000 • £50,000 • £5,000 • £50,000 • £10,000

Machinery Breakdown Insurance

Provides insurance in respect of damage to Machinery and Plant.

<p>Standard Covers:</p> <p>In the event of an insured loss you will be covered for the value of the property destroyed, or the cost of repair, or, at the company's option, reinstatement or replacement, from any cause not excluded by your policy.</p> <p>Damage is covered due to the failure, breaking, distortion or burning out of the property whilst in use arising out of</p> <ol style="list-style-type: none"> i) mechanical or electrical defects in the property ii) failure or fluctuation of the electrical supply iii) error or omission of the operator <p>Damage is covered in respect of fracturing of the property as a result of frost if this renders the property inoperative.</p>	<ul style="list-style-type: none"> • Please see the exclusions to cover in pages 67-69 of your Policy Wording and your Schedule. • Terrorism is excluded. • Loss of data is excluded. • Limits apply to the amount payable – please see your Policy Wording/Schedule for details. • Cover is limited to Great Britain, Northern Ireland, the Channel Islands and the Isle of Man.
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Optional Insurances	
Features & Benefits	Significant Exclusions or Limitations
<p>Fidelity Insurance Provides insurance in respect of loss of Money, Securities or tangible Property as a result of Fraudulent Acts committed by an Employee and certain Third Party fraud exposures as detailed below.</p>	
<p>Standard Cover:</p> <ul style="list-style-type: none"> • Cover for loss of Money, Securities or Property owned or leased by you directly resulting from Fraudulent Acts by Employees. Cover is also provided for Money, Securities or Property in your care custody and control or for which you are legally liable • ‘Loss Discovered’ basis of cover • Cover extends to include pension or benefit plans declared by you • Cover automatically includes the following Third Party fraud exposures: <ul style="list-style-type: none"> – Computer & Funds Transfer Fraud – Forgery of cheques & other Financial Instruments – Counterfeit Paper Currency – Corporate Card Fraud – Telecommunications Fraud – Public Utilities Fraud • Cover is automatically provided for the following costs and expenses (up to 10% of the Any One Claim Limit of Indemnity or £250,000, whichever is the lesser) <ul style="list-style-type: none"> – Auditors Fees – Computer Clean up Costs – Defence Costs – Public Relation Consultancy Fees • The Expenses cover provided is in addition to the Limit of Indemnity • Automatic cover for acquisitions at no additional premium subject to size, loss experience and business. Temporary cover for 30 days provided for acquisitions falling outside automatic acquisition threshold pending receipt of underwriting information 	<p>The Policy does not cover:</p> <ul style="list-style-type: none"> • Taxes, penalties, fines, confidential information (e.g. intellectual property) indirect or consequential loss • Profits, dividends or other income • Any Fraudulent Acts committed by an Employee normally resident outside Great Britain, Northern Ireland, the Isle of Man and the Channel Islands • Any Fraudulent Act committed by Employees holding more than 5% of your issued share capital, or Fraudulent Act committed by any equity partner • Terrorism • Cover for Acquisitions applies from the date of acquisition unless specifically agreed by us • Loss due to Fraudulent Acts by Employees with known history of dishonesty • You must comply with the minimum standards of control which are detailed in the Policy Wording • Limits apply to the amount payable – please see your Policy Wording/Schedule for details. • A number of Conditions apply to the insurance detailed on pages 36-38 of the Policy Wording.

Optional Insurances

Features & Benefits	Significant Exclusions or Limitations
<ul style="list-style-type: none"> • ‘Discovery Period’ of up to 24 months as detailed in the Schedule following cancellation or earlier termination of cover • Cover for loss of Interest that would have been receivable but for a loss insured by the Policy • Cover for Computer Violation (including but not limited to the malicious introduction of viruses) committed by an Employee • Cover for contractual penalties that you are required to pay (excluding damages for breach of contract) as a result of a loss covered by this Policy • Definition of Money extends to include: <ul style="list-style-type: none"> – travellers cheques, current postage stamps, luncheon vouchers, consumer redemption vouchers, gift tokens, trading stamps and unused credits in franking machines – monetary balances held at a financial institution to the credit of the Insured • Wide definition of Employee including: <ul style="list-style-type: none"> – persons under a contract of service or apprenticeship – students, secondees or on a work experience placement – ex-employees working as consultants – agency staff – persons engaged to develop computer systems or programs – employees working on behalf of organisations to whom administrative functions are outsourced – members of the board of directors or equivalent management board – employee definition extended to include Fraudulent Acts committed by Employees up to 60 days following termination of employment – unidentifiable employees 	

Optional Insurances	
Features & Benefits	Significant Exclusions or Limitations
<p>Loss of Liquor Licence Insurance Provides cover in respect of the forfeiture, suspension or withdrawal of the Premises Licence.</p>	
<ul style="list-style-type: none"> • Section 1 covers losses/costs or expenses suffered or incurred by the Mortgagee under the Mortgage on the Premises • Section 2 covers loss of Gross Profit during the Indemnity Period. • Section 3 covers the depreciation in value of the Premises if a licence for the Premises can't be obtained. 	<ul style="list-style-type: none"> • The cover operates in respect of the Premises Licence as specified in the Schedule and does not extend to successors of the Premises Licence. • Some specific causes of loss may be excluded – please see pages 46-47 of your Policy Wording and your Schedule for details. • The Limit of Liability for each section is specified in your Schedule. Other limitation to liability apply – see your Policy Wording. • The maximum Indemnity Period is 12 months. • Cover applies for a maximum period of 12 months from the date of forfeiture, suspension or withdrawal until sale of the Premises.
<p>Legal Expenses Insurance Provides cover for the cost of legal expenses involved in the pursuit of legal rights in or out of court.</p>	
<p>This is a claims made basis of cover.</p> <p>Costs incurred in pursuing or defending the legal rights of your business as a result of legal proceedings relating to:</p> <ul style="list-style-type: none"> • Employment defence of disputes with staff over contracts of employment and alleged breaches of employment legislation. • Prosecution defence of specified criminal or civil actions. • Property pursuit or defence of property disputes which may cause financial loss to your business. • Taxation accountancy and legal costs involved in representing your business in HM Revenue and Customs investigations. 	<p>Some specific causes of loss may be excluded - detailed on pages 52-56 of the Policy Wording.</p> <ul style="list-style-type: none"> • Our written consent must be obtained to pursue these actions and you must comply with all the requirements in the Policy Wording. • If you select your own legal representative (as detailed in the Policy Wording) we will not pay fees in excess of what we would have paid our own choice of representative. • Limits of Liability as otherwise shown in the Schedule for Any One Claim and in total for all claims in any one Period of Insurance. • A number of Conditions apply to the insurance detailed on pages 50-53 of the Policy Wording.

Optional Insurances

Features & Benefits

- Data Protection
pursuit or defence of actions under UK Data Protection laws or General Data Protection Regulation.
 - Bodily injury
pursuit of compensation for death or bodily injury to you or your directors or employees from a negligent person.
 - Contract
pursuit or defence of disputes with customers or suppliers for sale or supply of goods or services.
- Extensions in cover are also included for Jury Service Allowance and Witness Attendance Allowance for up to £150 per person per day.

Significant Exclusions or Limitations

Please note that Insured Incident 1 - Employment requires you to have sought and followed advice from our Legal Consultants using the 24 hour Helpline 0845 078 7543 quoting code 70201, before materially changing or attempting to change the particulars of an Employee's contract of employment or dismissing an Employee (whether or not be reason of redundancy). See page 49 of your Policy Wording for more information.

Table 2 General Conditions and Exclusions

The following apply to your policy as a whole regardless of the specific cover you have selected. For full details of these and other exclusions and limits please read your Policy Wording/Schedule.

Other Conditions & Exclusions	
<ul style="list-style-type: none">• If there are any changes to your business, the premises, the property therein or any other circumstances whereby the risk is increased you should inform us immediately.• War is excluded in respect of all cover except for Employers' Liability.• Radioactive Contamination is excluded.• Claims arising out of Disease are excluded.• Further conditions and exclusions may be applied under each individual Insurance section within the Policy Wording and/or shown on your Schedule.• You must at your own expense, take all reasonable precaution(s) to prevent any occurrence, or cease any activity which may give rise to liability under the policy and maintain all buildings, furnishings, work plant machinery and vehicles in reasonable condition.• Policy Conditions within the policy wording are detailed on the following pages:<ul style="list-style-type: none">– Policy Conditions pages 8-10– Property Damage page 18– Fidelity pages 36-38– Loss of Liquor Licence page 45– Legal Expenses pages 50-53– Computer Equipment page 61– Machinery Breakdown page 66	
Retentions & Limits	
<ul style="list-style-type: none">• Any Policyholder's Contribution applicable to your policy are detailed in your Policy Wording or Policy Schedule. These amounts must be paid in the event of each and every claim.• Limits may apply to your policy, please refer to your Policy Wording and Policy Schedule for details.	

Other Important Information

Law applicable to the Policy

Under the laws of the United Kingdom (England, Scotland, Wales and Northern Ireland) both parties may choose the law which applies to this contract, to the extent permitted by those laws. Unless the parties agree otherwise in writing, the Insurer has agreed with the Insured that the law which applies to this contract is the law which applies to the part of the United Kingdom in which the Insured is based, or, if based in the Channel Islands or the Isle of Man, the law of whichever of those two places in which the Insured is based.

The parties have agreed that any legal proceedings between them in connection with this contract will only take place in the courts of the part of the United Kingdom in which the Insured is based, or, if the Insured is based in either the Channel Islands or the Isle of Man, the courts of whichever of those two places in which the Insured is based.

Financial or Trade Sanctions

Royal & Sun Alliance Insurance plc is unable to provide insurance in circumstances where to do so would be in breach of any financial or trade sanctions imposed by the United Nations or any government, governmental or judicial body or regulatory agency. Full details will be provided in your policy documentation.

Complaints

If you believe that we have not delivered the service you expected, we want to hear from you so that we can try to put things right.

If you have cause for complaint you should initially contact the person who arranged the policy for you or the manager of RSA at the address shown on your quotation or schedule, as appropriate. In the unlikely event that they are unable to resolve your concerns, your complaint will be referred to our Customer Relations Team who will arrange for an investigation on behalf of our Chief Executive.

RSA
Customer Relations Team
PO Box 255
Wymondham
NR18 8DP

Compensation

Royal & Sun Alliance Insurance plc is a member of the Financial Services Compensation Scheme (FSCS). This provides compensation in case any member goes out of business or into liquidation and is unable to meet any valid claims against its policies.

You may be entitled to compensation if we cannot meet our obligations, depending on the circumstances of the claim. Further information about the compensation scheme can be obtained from the FSCS.

Underwritten by Royal & Sun Alliance Insurance plc (No. 93792). Registered in England and Wales at St Mark's Court, Chart Way, Horsham, West Sussex, RH12 1XL.

Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

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