



Multi Cover Third Sector Secure

Summary of cover

Key Covers, Features and Exceptions

Your policy includes the following key covers, features and exceptions, which are set out in full in your policy documentation. This is a summary of the policy and does not contain the full terms and conditions of the cover, which can be found in the policy wording. It is important that you read the policy wording carefully when you receive it.

The Underwriters

This policy is administered and underwritten by Victor Insurance, a trading name of Marsh Ltd, on behalf of the following Insurers (referred to collectively as the 'Underwriters'), in accordance with the authority granted under:

Binding Authority Agreement Number / UMR	Section	Underwriter	Proportion
VI001/22768N/ CH5342901N	Material damage Business all risks Business interruption Book debts Terrorism Employee dishonesty Money and assault Goods in transit Deterioration of stock Employers' liability Public and products liability Personal accident Travel Charity trustees management liability Professional liability	Ageas Insurance Limited Registered address Ageas House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire, SO53 3YA Registered in England and Wales No 354568 Ageas Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, Financial services register No 202039.	100%

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VI016/ VICTHSB01082019	Cyber liability Equipment breakdown	HSB Engineering Insurance Limited, registered in England and Wales: 02396114 and registered as a branch in Ireland: 906020. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Registered address: New London House, 6 London Street, London EC3R 7LP.	100%
VI015/TS5/ 6930345	Legal expenses	<p>DAS Legal Expenses Insurance Company Limited, DAS House, Quay Side, Temple Back, Bristol BS1 6NH. Registered in England and Wales. Company Number 103274. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority (FRN202106) and the Prudential Regulation Authority.</p> <p>DAS Law Limited, North Quay, Temple Back, Bristol BS1 6FL. Registered in England and Wales. Company Number 5417859. DAS Law Limited is authorised and regulated by the Solicitors Regulation Authority (registered number 423113).</p>	100%

The subscribing Underwriters' obligations under Contracts of Insurance to which they subscribe are several and not joint and are limited solely to the extent of their individual subscriptions. The subscribing Underwriters are not responsible for the subscription of any co-subscribing insurer who for any reason does not satisfy all or part of its obligations.

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Cancellation

During the first period of insurance, you have the right to cancel this policy within 14 days of:

- (a) receipt of the policy wording and schedule, or
- (b) the inception date of this policy

whichever is the later, by writing to the Underwriters or alternatively by contacting Victor Insurance to confirm cancellation. Cancellation will take effect from the date that the Underwriters or Victor Insurance receive your cancellation instructions. Provided no claim has been made and there has been no incident known to you prior to cancellation which may give rise to a claim, you will be entitled to a full refund of the premium paid. Should a claim be submitted after such refund has been provided, payment of the premium in full will be required before the Underwriters can deal with the claim. The Underwriters will only deal with claims occurring during the period commencing on or after inception up to the cancellation of this policy.

You may cancel this policy at any other time by writing to the Underwriters or alternatively by contacting Victor Insurance to confirm cancellation. You will be entitled to the return of a proportionate part of the premium paid in respect of the unexpired period of insurance provided no claim has been made during the period of insurance in which the cancellation is to take effect. If a claim has been made, the Underwriters will deduct the cost of the claim (or the estimated cost where the claim is outstanding) from the refund due. You will not be entitled to any refund if:

- (a) there has been an incident known to you which may give rise to a claim, or
- (b) the cost of the claim (or the estimated cost where the claim is outstanding) is equal to or exceeds the amount of the premium paid.

Duration of the Policy

The policy will remain in force for 12 months from date of commencement, or as otherwise shown in your schedule.

Making a Claim

- (a) If you need to make a claim under any section other than Travel, Legal Expenses, Cyber Liability and Equipment Breakdown, please contact Ageas Insurance Limited:
 - (i) Commercial claims department on **0345 122 3283**. Lines are open 24 hours a day, 365 days a year. The claims handler will take full details of the claim and guide you through the next steps.
 - (ii) Alternatively you can write to Commercial Claims Department, Ageas Insurance Limited, Ageas House, The Square, Gloucester Business Park, Brockworth, Gloucestershire, GL3 4FA
- (b) If your claim is relating to Travel please call:
 - (i) For Worldwide medical emergency services – International Medical Rescue

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- Telephone: **+4423 8064 4633**. Lines are open 24 hours a day, 365 days a year.
- Email: assistance@im-rescue.com

(ii) For all other Travel Claims:

Telephone: **02380 177313**. The claims team are available to handle your claim Monday to Friday 8am to 6pm (excluding Bank holidays), however, the phone line is open 24 hours a day, 365 days a year, so you can notify them of your claims at any time. They will register your claims and may issue a claim form for you to complete.

(c) If your claim is relating to Cyber Liability or Equipment Breakdown please contact HSB Engineering Insurance Limited:

- (i) Telephone: **0330 100 3432**. Lines are open 24 hours a day, 365 days a year.
- (ii) Email: new.loss@hsbeil.com

(d) If your claim is relating to Legal Expenses please contact DAS Legal Expenses Insurance Company Ltd:

- (i) Telephone: **0344 893 0859**. Lines are open 24 hours a day, 365 days a year.

You should notify the Underwriters of any claim or any incident which may lead to a claim as soon as possible. The sooner the Underwriters are involved, the more opportunity they have to resolve the claim to your satisfaction. You must notify the Underwriters within seven days if the incident relates to damage by riot, civil commotion, labour or political disturbances.

Important note:

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



Type of Insurance and Cover

The Third Sector Secure policy offers the flexibility to select from a wide range of covers to provide tailored protection.

Material damage - Cover, Features and Benefits

This section provides all risks cover including theft for buildings and contents and stock whilst at your premises

Features and Benefits	Significant Exclusions or Limitations
Subsidence, heave or landslip cover is available on request	Cover applies to the premises unless otherwise stated in the schedule or policy wording
Bequeathed property: (a) buildings up to 10% of sum insured or £250,000 (b) contents other than rare books, works or art of precious stones up to £25,000 (single article limit £10,000) (c) rare books, works or art of precious stones up to £10,000 (single article limit £1,000)	Theft unless it involves entry to or exit from a building by forcible and violent means or that does not actual or threatened assault or violence to you or a director, partner or employee
Damage to second hand goods settled on lower of either purchase price or market value	Theft of contents or stock from any unattended vehicle unless you are able to comply with the Unattended Vehicles condition on page 72 of the policy wording and there is evidence of forcible and violent entry to the vehicle
Damage to donated stock settled on cost to replace with items of a similar nature	Theft of contents or stock from unattended displays or stands
Contract works automatically included up to £250,000 excluding Value Added Tax	Wear and tear, corrosion, gradual deterioration, faulty or defective design, materials
Stock and contents whilst at exhibitions anywhere in the UK, Channel Islands, Isle of Man, Norway, Switzerland and any country of the European Union, including whilst in transit, for periods not exceeding seven days up to £250,000	Faulty or defective workmanship, operational error or omission by you or your employees
	Mechanical or electrical breakdown or derangement
	Fire damage involving the application of heat
	Damage to gates, fences or moveable property in the open by weather related incidents
	Damage other than by fire, arising from production, servicing or testing

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Material damage (continued)

Features and Benefits	Significant Exclusions or Limitations
<p>Stock and contents at fundraising events or events where you are providing catering anywhere in the UK, Channel Islands, Isle of Man, Norway, Switzerland and any country of the European Union, including whilst in transit, for periods not exceeding seven days, up to £5,000</p>	<p>Damage due to escape of water from tanks pipes, malicious persons (other than fire and explosion) in respect of buildings which are unoccupied or disused</p>
<p>Contents whilst at the homes of trustees, partners, directors or employees up to £10,000</p>	<p>Consequential loss or damage</p>
<p>Raffle prizes and goods donated for fundraising events anywhere in UK up to £1,500 (single article limit £500)</p>	<p>Theft whilst the premises are unoccupied or disused</p>
<p>Temporary removal of contents and stock anywhere in the UK and any country of the European Union, including whilst in transit, up to 15% of the sum insured</p>	<p>The excess stated in the schedule or in the policy wording</p>
<p>The cost of replacing locks and keys following theft of keys</p>	<p>Conditions:</p> <ul style="list-style-type: none"> • Change of occupancy • Fire extinguishing appliances • Minimum security standards • Portable space heaters • Premises inspection • Electrical installation inspection and testing • Unattended vehicles
<p>Day one uplift of 15% provided as standard (higher limits available on request)</p>	
<p>Glass</p>	
<p>Motor No Claims Discount and Excess Protection up to £300 any one claim and £1,000 for any one authorised driver or policyholder in any one period of insurance</p>	
<p>Index linking of buildings and contents declared values and each renewal</p>	
<p>Wider definition of buildings includes fixed outdoor play equipment and external defibrillators in lockable containers</p>	
<p>Cover can be extended to include terrorism</p>	

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Business all risks- Cover, Features and Benefits

Features and Benefits	Significant Exclusions or Limitations
<p>Cover for your organisations equipment following accidental loss or damage</p> <p>Cover can be extended to anywhere in the world</p>	<p>Theft unless it involves entry to or exit from a building by forcible and violent means or that does not actual or threatened assault or violence to you or a director, partner or employee</p> <p>Theft from any unattended vehicle unless you are able to comply with the Unattended Vehicles condition on page 75 of the policy wording and there is evidence of forcible and violent entry to the vehicle</p> <p>Damage due to escape of water from tanks pipes, malicious persons (other than fire and explosion) in respect of buildings which are unoccupied or disused</p> <p>Wear and tear, gradual deterioration, faulty or defective design, materials or workmanship</p> <p>Mechanical or electrical breakdown or derangement</p> <p>The excess stated in the schedule or in the policy wording</p> <p>Conditions:</p> <ul style="list-style-type: none"> • Unattended vehicles • Portable computer equipment

Business interruption - Cover, Features and Benefits

Interruption of or interference with your activities following an insured loss under the Material Damage section, which results in reduced earnings and running costs

Features and Benefits	Significant Exclusions or Limitations
<p>Payment of expenses incurred despite a reduction in your revenue</p>	<p>Losses excluded under the Material Damage section</p>

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Business interruption (continued)

Features and Benefits	Significant Exclusions or Limitations
<p>Cover can be arranged for loss of revenue, loss of rent receivable, increased costs of working and additional increased costs of working</p> <p>Additional expenses to assist you in preventing or reducing a drop in revenue such as overtime payments</p> <p>Full failure of public utilities (water/gas/electricity)</p> <p>Prevention of access to the premises by the police authority for periods exceeding 12 hours due to a danger or disturbance in the vicinity of the premises up to £25,000</p> <p>Closure of your premises in England, Scotland and Wales by a competent authority for periods exceeding four hours due to bomb scare or an emergency that could endanger human life or neighbouring property up to £25,000</p> <p>Accidental damage to property within a radius of 1km of your premises which prevents access up to £100,000</p> <p>Loss of revenue which would otherwise have been earned, following damage to donated stock (even if they are not replaced) up to £10,000 or the stock sum insured, whichever is lower</p> <p>Full failure of public utilities (water/gas/electricity) up to £50,000 in any one period of insurance</p> <p>Full failure of telecommunications up to £100 per day up to a maximum of £2,500 in any one period of insurance</p> <p>Specified diseases occurring at the premises or within a 5 mile radius of the premises, which restricts the use of the premise on the order or advice of the local authority up to £25,000 for a maximum indemnity period of three months</p>	<p>Closure of the premises by a competent authority as a result of an occurrence of a notifiable disease or the discovery of an organism resulting in or likely to result in the occurrence of a notifiable disease other than as provided by Extension (h) Specified Diseases, Murder, Suicide and Defective Sanitation extension</p> <p>Failure of telecommunications for periods lasting less than 24 consecutive hours</p> <p>Failure of public utilities for periods lasting less than four consecutive hours</p> <p>Any claim under the loss of attraction extension for periods lasting less than 12 consecutive hours</p>

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Business interruption (continued)

Features and Benefits	Significant Exclusions or Limitations
<p>Food or drink poisoning, murder, suicide and defective sanitation at the premises up to £25,000 for a maximum indemnity period of three months</p> <p>Damage at the premises of a customer or supplier situated anywhere in the UK, Channel Islands, Isle of Man, Norway, Switzerland, Iceland and any country of the European Union up to £100,000 or the sum insured stated on the schedule, whichever is lower</p> <p>Loss of attraction as a result of accidental damage to property within a 1 mile radius of your premises up to £25,000 or the sum insured stated in the schedule, whichever is lower</p> <p>Death, criminal investigation or adverse publicity of a patron up to £25,000 in any one period of insurance or for any one patron</p> <p>Cover can be extended to include terrorism and loss of licence</p>	

Book debts- Cover, Features and Benefits

Features and Benefits	Significant Exclusions or Limitations
<p>Loss of book debts as a result of your organisations records being lost, destroyed or damaged due to an insured event up to the limit stated in the schedule</p>	<p>Losses excluded under the Material Damage section</p> <p>Loss of computer records due to inherent defects</p>

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Employers' liability - Cover, Features and Benefits

Protection against your legal liability for bodily injury to your employees up to a limit of liability of £10,000,000 including costs and expenses

Features and Benefits	Significant Exclusions or Limitations
Legal costs and expenses in defending prosecutions under health and safety legislation	Cover for acts of terrorism is limited to £5,000,000 per event
Unsatisfied court judgements in favour of employees injured in your employment by third parties	The duration of any work away outside England, Scotland, Wales, Northern Ireland, the Channel Islands or the Isle of Man must not exceed six months during the period of insurance
Compensation for court attendance – Policyholder/Director/Partner £500 per day and employee £250 per day	HSE intervention fees and costs and expenses in connection with remedial orders or publicity orders
Legal expenses in connection with Corporate Manslaughter Act	Mining, processing, manufacturing, removing, disposing of, distributing or storing of asbestos or products made entirely or mainly of asbestos
Definition of employee includes governors, trustees and volunteers	The use of cradles or tower cranes or explosives
	Water diversion, pile driving, underpinning, demolition or partial demolition
	Work at certain locations (see pages 97 and 98 of the policy wording)
	Tour operators' liability
	Work in or on, or travel to or from any offshore installation or support vessel
	Bodily injury of employees whilst carried in or upon a vehicle

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Public and products liability - Cover, Features and Benefits

Protection against your legal liability for bodily injury to third parties and damage to their property, including obstruction, trespass, nuisance, interference, wrongful arrest and eviction.

Legal liability for fees, expenses, damages and claimants costs following injury or damage by goods that you have supplied, sold, repaired, tested or maintained

Features and Benefits	Significant Exclusions or Limitations
Limits available £2,000,000, £5,000,000 and £10,000,000	Cover for acts of terrorism is limited to £5,000,000 or the Limit of Liability stated in the schedule, whichever is lower
Liability arising from professional errors, omissions or neglects in the provision of professional medical and care services up to £1,000,000	The duration of any work away outside England, Scotland, Wales, Northern Ireland, the Channel Islands or the Isle of Man must not exceed six months during the period of insurance
Contingent motor third party liability arising out of the use of vehicles not owned by you within the UK	HSE intervention fees and costs and expenses in connection with remedial orders or publicity orders
Legal expenses and costs in defending prosecutions under all relevant health and safety legislation	Mining, processing, manufacturing, removing, disposing of, distributing or storing of asbestos or products made entirely or mainly of asbestos
Defective Premises Act liability	The use of cradles or tower cranes or explosives
Personal liability cover for employees and directors whilst they are overseas on your business	Water diversion, pile driving, underpinning, demolition or partial demolition
Compensation for court attendance – Policyholder/Director/Partner £500 per day and employee £250 per day	Ownership, possession or use of vehicles or craft (see page 108 of the policy wording)
Legal costs and expenses in defending prosecutions under Part II of the Consumer Protection Act 1987	Work at certain locations (see pages 109 and 110 of the policy wording)
Employees' and visitors' personal belongings	Liability arising out of products supplied in the knowledge that they will be used in the navigation, propulsion or safety of any aircraft or other aerial devices
Liability for loss or damage to premises hired or rented to you for the purpose of your organisations objectives	Tour operators' liability

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Public and products liability (continued)

Features and Benefits	Significant Exclusions or Limitations
<p>Data Protection</p> <p>Legal expenses in connection with Corporate Manslaughter Act</p> <p>Pastoral Care</p> <p>Cover for hirer's of your premises for non commercial activities that are for the benefit of the local community</p> <p>Libel and Slander up to £25,000</p> <p>Firework Displays and Bonfires included as standard</p> <p>Inflatable devices included as standard</p> <p>Playgrounds and Amusement Devices included as standard</p> <p>Most fundraising events and activities included. Please speak to your insurance adviser for further information</p>	<p>Loss or damage to property in your custody or control</p> <p>Liability arising from or in connection with products supplied known by your or a director, partner or employee to be supplied directly or indirectly to the USA or any territory within its jurisdiction or Canada unless agreed by us in writing</p> <p>Pollution or contamination unless caused by a sudden and identifiable incident</p> <p>Work in or on, or travel to or from, or any products supplied to any offshore installation or support vessel</p> <p>Advice, design, consultancy or instruction or the provision of any treatment facility other than face painting</p> <p>Making up, prescribing or dispensing or repackaging of drugs or medicines</p> <p>Events with attendances in excess of 1,000, where the duration exceeds 48 hours, taking place outside the UK, organised by third parties, or involving specific hazardous activities need to be agreed by us</p> <p>The excess stated in the schedule or in the policy wording</p> <p>Conditions:</p> <ul style="list-style-type: none"> • Firework displays and bonfires • Inflatable devices • Mobility scooter • Subcontractors and suppliers • Litter picking

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Charity trustees management liability - Cover, Features and Benefits

Cover that protects you whilst performing your duties as a charity trustee or committee member

Features and Benefits	Significant Exclusions or Limitations
<p>Limits of £100,000, £250,000, £500,000, £1,000,000 and £5,000,000 are available</p> <p>Trustee Liability including:</p> <ul style="list-style-type: none"> • Company reimbursement • Investigation costs • Outside entity • Past trustees • Legal representation costs <p>Organisational Liability including:</p> <ul style="list-style-type: none"> • Investigation costs • Legal representation costs • Loss of documents up to £100,000 in any one period of insurance • Public relation costs up to £25,000 in any one period of insurance <p>Employment Practices Liability including:</p> <ul style="list-style-type: none"> • Investigation costs • Legal representation cost <p>Cover automatically includes:</p> <p>Emergency costs up to £50,000 in any one period of insurance</p> <p>Pollution or Contamination up to £100,000 in any one period of insurance</p>	<p>The cover provided by this section is on a claims made basis which means that we will only consider a claim if it is discovered by you and notified to us during the period of insurance</p> <p>Prior claims or knowledge</p> <p>Fraudulent or deliberate acts</p> <p>Illegal profits</p> <p>Professional duty</p> <p>USA or any territory within its jurisdiction or Canada</p> <p>Copyright</p> <p>Property or injury claims</p> <p>Any claim outside of the UK</p> <p>Financial benefit schemes</p>

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Professional liability - Cover, Features and Benefits

Provides cover for civil liability arising from a negligent act or omission, committed in the conduct of your activities

Features and Benefits	Significant Exclusions or Limitations
<p>Cover is provided for any claims arising from any dishonest or fraudulent act or omission of any past or present, partner, director or employee</p>	<p>Employee disputes</p>
<p>Cover limits of liability up to £1,000,000 is available</p>	<p>Bodily injury claims</p>
<p>Loss or damage to documents up to £100,000</p>	<p>Express guarantee or contractual penalty</p>
<p>Compensation for court attendance – Policyholder/Director/Partner £250 per day and employee £100 per day</p>	<p>Controlling interest</p>
<p>Representation costs up to £100,000</p>	<p>Financial benefit schemes</p>
	<p>Premises, vehicles or craft</p>
	<p>Dishonest or fraudulent acts</p>
	<p>Defamation</p>
	<p>Contractual liability</p>
	<p>Pollution or contamination</p>
	<p>Trading losses and insolvency</p>
	<p>Design, construction or supply</p>
	<p>Rights of recovery</p>
	<p>Virus or similar mechanism</p>
	<p>USA or any territory within its jurisdiction or Canada</p>
	<p>Medical Malpractice</p>
	<p>Joint venture</p>
	<p>Abuse</p>

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Employee dishonesty- Cover, Features and Benefits

Cover that protects you against loss of money and other property following acts of fraud or dishonesty by your employees

Features and Benefits	Significant Exclusions or Limitations
<p>Definition of employee extends to include volunteers and members of your board of governors or trustees or equivalent management board</p> <p>Independent investigation costs incurred by you to substantiate the cause and amount of loss up to 10% of the total payment or £10,000 whichever is lower</p> <p>Cover automatically includes:</p> <p>Third party forgery or fraudulent alteration of any cheque issued by you</p> <p>Computer and fund transfer fraud committed by a third party</p> <p>Fraudulent incoming payment request and fraudulent mandate change instruction</p>	<p>Consequential losses</p> <p>Any further losses that occur after the discovery that an employee is dishonest</p> <p>Employees whose normal place of employment or service is outside the geographical limits</p> <p>The excess stated in the schedule or in the policy wording</p>

Money and assault - Cover, Features and Benefits

Features and Benefits	Significant Exclusions or Limitations
<p>Loss of money belonging to your organisation on your premises, in transit, on site, at the private homes of key staff, and in any bank night safe</p> <p>Bodily injury to you or your employees as a result of assault or attempted assault whilst carrying money belonging to your organisation</p> <p>Medical and dental expenses up to £500</p> <p>Collection tins or boxes anywhere in the UK up to £100 per claim, £500 per period</p>	<p>Shortages due to clerical or accounting errors</p> <p>Losses due to the fraud or dishonesty of any employees not discovered within seven working days</p> <p>Loss from unattended vehicles, vending or gaming machines</p> <p>Loss arising outside Great Britain, Northern Ireland, the Channel Islands or the Isle of Man</p>

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Money and assault (continued)

Features and Benefits	Significant Exclusions or Limitations
<p>Money in vending or gaming machines up to £500 per claim</p> <p>Automatic doubling of most money limits for fundraising events</p>	<p>Conditions:</p> <ul style="list-style-type: none"> • Minimum security standards • Money in transit • Unattended vehicles • Key security

Goods in transit - Cover, Features and Benefits

Cover for your goods and stock whilst in transit, over land or water, anywhere in Great Britain, Northern Ireland, the Republic of Ireland, the Channel Islands and the Isle of Man

Features and Benefits	Significant Exclusions or Limitations
<p>Cover for your employees personal belongings up to £500</p> <p>Losses to sheets, ropes and packing materials</p> <p>Tools stored for a period up to 48 hours whilst during transit up to £500</p> <p>Debris removal up to £10,000</p>	<p>Losses caused by defective or inadequate packing, insulation and labelling</p> <p>Theft, or attempted theft, from an unattended vehicle unless the unattended vehicle condition on page 152 is complied with</p> <p>The excess stated in the schedule or in the policy wording</p> <p>Conditions</p> <ul style="list-style-type: none"> • Practical care • Unattended vehicles • Overnight security

Deterioration of stock - Cover, Features and Benefits

Features and Benefits	Significant Exclusions or Limitations
<p>Deterioration of foods following the breakdown of refrigerating plant or accidental failure of the public electricity supply</p> <p>Up to £5,000 per freezer</p>	<p>Wear and tear, deterioration or gradually developing flaws or defects in the unit</p> <p>Interruption of the electricity supply that does not exceed 1 hour</p>

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Deterioration of stock (continued)

Features and Benefits	Significant Exclusions or Limitations
	<p>Failure to correctly set the temperature</p> <p>10% of each and every loss (minimum £25) for refrigeration units over 10 years old</p> <p>Refrigeration plant over 10 years old must be subject to a maintenance contract</p>

Personal accident - Cover, Features and Benefits

Cover for you, your directors, partners and employees against accidental bodily injury

Features and Benefits	Significant Exclusions or Limitations
<p>Cover against accidental bodily injury</p> <p>Death, loss of sight, hearing or limb(s)</p> <p>Permanent total disablement from normal occupation or profession</p> <p>Temporary total disablement from normal occupation or profession</p> <p>Temporary partial disablement</p> <p>Cover is provided on a 24 hour basis for employees and for volunteers whilst they are taking part in an unpaid activity on behalf of the organisation</p>	<p>Suicide, attempted suicide or deliberate exposure to danger except in an attempt to save human life</p> <p>Pregnancy or childbirth</p> <p>Flying except while travelling in an aircraft of a recognised airline as a passenger</p> <p>Accidents caused through participation in certain hazardous activities</p> <p>The effects of alcohol or drugs or any treatment for drug addiction</p>

Business travel - Cover, Features and Benefits

Cover for you and your employees whilst travelling on business

Features and Benefits	Significant Exclusions or Limitations
<p>Includes cover for accompanying spouse/partner/dependant</p> <p>Medical expenses up to £10,000,000</p>	<p>Cover for acts of terrorism is limited to £1,000,000 per event</p> <p>Any person travelling against medical advice</p>

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Business travel (continued)

Features and Benefits	Significant Exclusions or Limitations
Hospital expenses outside of the UK – £24 for each complete 24 hour period per person, up to £5,000	Accidents caused in the participation of dangerous activities
Baggage and/or personal belongings up to 5,000 (single article limit £1,000 or 50% of the total sum insured whichever is lower)	Any person under the influence of alcohol or drugs
Temporary loss of baggage up to £750	Losses not reported to local police or appropriate authority
Loss of money up to £5,000	The maximum amount we will pay in respect of the loss of cash, bank or currency notes is £1,000
Fraudulent use of credit cards up to £500 any one insured journey	Any claim directly or indirectly arising from any infectious disease which has been declared a pandemic by the World Health Organisation, this includes any preventative containment or delay measures
Emergency passport expenses up to £1,000 any one insured journey	The excess stated in the schedule or in the policy wording
Theft of visa or passport within seven days of proposed departure date up to £750	
Cancellation & Curtailment up to £10,000	
Travel Delay up to £50 for the first complete four hour delay and £50 for each complete four hour period thereafter up to £250, whichever is lower	
Missed departure up to £500	
Hijack - £500 per day for each complete period of detention	
Kidnap - £500 per day for each complete period of detention up to £250,000	
Ransom following kidnapping up to £250,000 in any one period of insurance	
Personal Liability up to £5,000,000	

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Equipment breakdown - Cover, Features and Benefits

Cover for specified items of your plant or machinery included as standard when Material Damage is purchased

Features and Benefits	Significant Exclusions or Limitations
Sudden and Unforeseen Damage - which includes accidental damage, breakdown and for pressure plant explosion and collapse	<p>Cover already provided by the Material Damage Section</p> <p>Gradual deterioration or wear and tear</p> <p>The excess stated in the schedule or in the policy wording</p>

Cyber liability - Cover, Features and Benefits

Cover for specified items of your plant or machinery included as standard

Features and Benefits	Significant Exclusions or Limitations
<p>Limit of liability £50,000 in any one period of insurance</p> <p>Cyber Liability</p> <p>Data Breach Expense</p> <p>Data restoration/recreation, extra expense, BI PLUS some software/general system damage from 'cyber event'</p>	<p>12 hour time exclusion for business interruption</p> <p>12 month indemnity period for business interruption and extra expense</p> <p>External Network Failure exclusion</p> <p>The first £500 or any claim (the excess)</p>

Commercial legal expenses - Cover, Features and Benefits

Protection for legal costs and expenses arising from specified civil and criminal incidents in connection with your organisation

Features and Benefits	Significant Exclusions or Limitations
<p>Up to £250,000 unless advised otherwise below:</p> <p>Compensation awards up to £1,000,000 any one period of insurance</p> <p>Employment Disputes and Compensation</p>	<p>Cover is subject to your claim being more than likely to be successful (at least 51%) for the duration of the claim</p> <p>The date of the insured incident is during the period of insurance or during the currency of a previous equivalent legal expenses policy</p>

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Commercial legal expenses (continued)

Features and Benefits	Significant Exclusions or Limitations
<p>Awards and Service Occupancy – defence of your legal rights under employment legislation and following a successful action by an employee, prospective, alleged or ex-employee we will pay any compensation award made, In addition, negotiation to recover possession or premises owned by you from them</p>	<p>Claims must be reported within 180 days of you becoming aware of an incident</p> <p>The first £500 of any contract dispute claim where the amount in dispute excess £5,000 (including Value Added Tax)</p>
<p>Legal Defence – defence for you or an employee acting on your behalf if any criminal action or certain civil action is taken against you for non-motor related incident arising in connection with the business. Including prosecution under health and safety</p>	<p>Any costs and expenses incurred before the written acceptance by us or the claims administrator of a claim</p> <p>Employment disputes arising within the first 90 days of the commencement of your policy</p>
<p>Property Protection – protection for civil action following any event causing or likely to cause physical damage to your property or any nuisance or trespass</p>	<p>Redundancy, alleged redundancy or unfair selection for redundancy arising within the first 180 days of the comments of your policy</p>
<p>Bodily injury – cover to negotiate you, your employees or family members legal rights, following bodily injury (non-motor related) which occurs in connection with the organisation</p>	<p>In respect of compensation awards you must follow the advice of the legal helpline or the Advisory, Conciliation and Arbitration Scheme (ACAS) code of Disciplinary Practice and Procedures in Employment for cover to be effective</p>
<p>Tax Protection – representation in appeal proceedings with HM Revenue and Customs in respect of Value Added Tax due. Maximum payable is £5,000 with the excess being 20% of the claim. Includes representation in appeal proceedings following investigations by your charity regulatory body</p>	<p>In respect of redundancies you must follow the advice of the legal helpline prior to serving notice of dismissal</p> <p>The first £200 of each and every claim in respect of aspect enquiries</p>
<p>Contract Disputes – cover to negotiate disputes relating to a contract you have entered into with a customer or supplier for the purchase or sale of goods or services where the amount in dispute exceeds £250</p>	<p>Claims caused by your failure to register for Value Added Tax and any investigations by HM Revenue and Customs and Special Investigations Section or Special Compliance Office</p>
<p>Tenancy Disputes – negotiating Your legal rights in a tenancy dispute between you and your landlord not relating to rent, service charges or renewal of the agreement</p>	<p>Investigations by HM Revenue and Customs into alleged dishonesty or criminal offences</p> <p>Any claim relating to the settlement under an insurance policy</p>

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Commercial legal expenses (continued)

Features and Benefits	Significant Exclusions or Limitations
<p>Statutory Licence – appeal to the relevant statutory or regulatory body, court or tribunal following the suspension, revocation, change or refusal to renew your statutory licence</p>	<p>For contract disputes and debt recovery, a claim must be made within 90 days of the money becoming due</p>
<p>Debt Recovery – cover to negotiate your legal rights including enforcement of judgement to recover money and interest due from a customer or supplier following the sale or provision of goods and services</p>	<p>If a solicitor is required to deal with your legal problem, we will appoint one from the approved panel. These solicitors have been carefully chosen as experts in the areas of the law covered by the policy and are required to comply with strict service standards</p>

Exclusions applicable to the policy

	Significant Exclusions or Limitations
	<p>Marine policies</p> <p>Radioactive contamination</p> <p>Fines, penalties, punitive or exemplary damages, multiplied damages or liquidated damages</p> <p>War or government action</p> <p>Terrorism except as provided by the terrorism, employers' liability and public and product liability sections of the policy</p> <p>Damage to property or data in Northern Ireland caused by riot, civil commotion, labour disturbances or malicious persons (other than damage caused by fire or explosion)</p> <p>Electronic risks (not applicable to the employers' liability, public and products liability and cyber liability sections)</p> <p>Data protection except as provided under the public and products liability and cyber liability and legal expenses section</p>

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Exclusions applicable to the policy (continued)

Significant Exclusions or Limitations	
	Pollution or contamination (not applicable to the employers liability or public and products liability or defence costs under the charity trustee management liability section)
	Asbestos (applicable to the employers' liability, public and products liability and professional liability sections)
	Data recognition

Complaints Procedure

If you are unhappy with any aspect of the handling of your insurance we would encourage you, in the first instance, to seek resolution by contacting your insurance adviser. In the event that you remain dissatisfied and wish to make a complaint, you can do so by writing to the Country Manager, UK, Victor Insurance, Tower Place East, London, EC3R 5BU. If appropriate your complaint may ultimately be handled by the insurer or a third party acting on the insurers' behalf. If this is the case we will notify you upon receipt of your complaint. Making a complaint does not affect your right to take legal action.

If you are not happy with the outcome of your complaint, you may have the right to ask the Financial Ombudsman Service (FOS) to review your case. You will need to contact them within six months of the date of the final decision letter.

You can also ask the Ombudsman to review your case if you have not been provided with a final decision within eight weeks of receiving your complaint.

The Ombudsman can help with most complaints if you are:

- A consumer;
- A micro enterprise employing fewer than ten persons that has an annual turnover and/or balance sheet total that does not exceed €2 million*;
- A charity which has an annual income of less than £6.5 million*;
- A trustee of a trust which has a net asset value of less than £5 million*;
- (in relation to consumer buy-to-let business) a buy-to-let consumer;

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- A small business (which is not a micro enterprise) which has an annual turnover of less than £6.5 million and (i) employs fewer than 50 persons or (ii) has a balance sheet total of less than £5 million*;
- A guarantor

* at the time you refer your complaint

If you are unsure whether the ombudsman will consider your complaint, or for more information, please contact the Ombudsman directly on **0800 023 4567** or visit the FOS website at **www.financial-ombudsman.org.uk**

The address of the Ombudsman is: The Financial Ombudsman Service, Exchange Tower, London E14 9SR.

Alternatively:

- (a) If you have a complaint regarding your claim, please telephone the claims handler on the number shown in your claims documentation.
- (b) Should you wish to make a complaint regarding your policy then following process should be followed:

You can write to Ageas Insurance Limited at the address shown below or email them through their website at **www.ageas.co.uk/make-a-complaint** (please include your policy number and claim number if appropriate).

Customer Services Adviser, Ageas Insurance Limited, Ageas House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire, SO53 3YA.

In the unlikely event that you have not received a response within eight weeks, or you are not happy with our final response, you may be entitled to refer your complaint to the Financial Ombudsman Service but you must do so within six months of the date of the final decision.

The Ombudsman is an impartial complaints service which is free for customers to use and taking your complaint to the Ombudsman does not affect your right to take your dispute to the courts. You can find out more about how to complain to the Ombudsman online at **www.financial-ombudsman.org.uk**.

Alternatively, you can contact them at Financial Ombudsman Service, Exchange Tower, London E14 9SR.

By phone: **0800 023 4567** or **0300 123 9123**

By email: **complaint.info@financial-ombudsman.org.uk**

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Please note that if you do not refer your complaint within the six months, the Ombudsman won't have our permission to consider your complaint and therefore will only be able to do so in very limited circumstances, for example, if it believes that the delay was as a result of exceptional circumstances.

Financial Services Compensation Scheme

Should we be unable to meet our liabilities you may be entitled to compensation from the Financial Services Compensation Scheme. This depends on the type of insurance, the size of your organisation and the circumstances of the claim.

Further information is available from the Financial Services Compensation Scheme.

Their telephone number is **0800 678 1100** or **020 7741 4100**. Alternatively, more information can be found at **www.fscs.org.uk**

Law and Jurisdiction

The parties are free to choose the law applicable to this policy. Unless specifically agreed to the contrary this contract of insurance shall be governed by English law and subject to the exclusive jurisdiction of the courts of England and Wales. Unless you (as an individual) live in Jersey or you (as a corporate body) are Jersey registered in which case the law of Jersey will apply and the Jersey courts will have exclusive jurisdiction.

The language of this policy and all communications relating to it will be in English.