

Your Office and Professionals cover summary

Please read this carefully

This is a summary of the main things your insurance policy covers and doesn't cover, and the key requirements you have to meet.

You also need to read your [policy schedule and policy booklet](#). They tell you how much you're insured for, the limits, excesses and full terms and conditions.

About your policy

Your policy runs for 12 months. It's underwritten by U K Insurance Limited. We'll cover you in the UK, Channel Islands and Isle of Man.

The core cover of this policy meets the demands and needs of office businesses requiring cover for liability claims made against you for injury or property damage by clients, visitors and members of the public. It also provides cover for loss of or damage to electrical items, business contents, stock and buildings.

The optional Personal Accident cover meets the demands & needs of those who need compensation if anyone working in the business between the ages of 16 and 75 has an accident, whether it occurs in a business or personal capacity, resulting in death, or temporary or permanent total disablement.

The optional Legal Expenses cover meets the Demands & Needs of those who need cover for legal costs up to £250,000 for things like contract disputes with suppliers or customers, employment disputes, statutory licence appeal, legal defence of criminal prosecutions relating to your business.

Keeping us informed

You need to make a fair presentation of your business to us.

That means checking for – and telling us about – anything that might affect:

- our decision to give you this insurance.
- your cover, or the premium we charge you.

You should include information about or known by you, your partners, directors or anyone managing your business. We call this 'material information'. If you're not sure if something is 'material', tell us and we'll let you know. You also need to tell us if any information you've given us changes.

If you don't tell us something, you could leave yourself uninsured or not able to claim.

Optional cover

Public and products Liability

What's covered

This covers you if as part of your business:

- ✓ you accidentally injure a customer, visitor, someone you visit or member of the public.
- ✓ you accidentally damage property that isn't yours.
- ✓ a product you sell injures someone or damages their property.

We'll cover compensation payments, your legal costs if we defend the claim and the other party's legal costs if you're found responsible for the injury or damage.

We also cover

- ✓ **Health and Safety at Work Act** – your legal costs and expenses if you or an employee are prosecuted under the act.
- ✓ **Consumer Protection and Food Safety Acts** – your legal costs and expenses if you or an employee are prosecuted under these acts.
- ✓ **Employees', customers' and visitors' clothing and personal items.**
- ✓ **Data Protection Act 2018** – we'll cover legal costs and expenses up to £500,000 if your business is prosecuted under the act.
- ✓ **Business and advertisement signs** – injury or damage caused by your business's signs or any advertising boards.
- ✓ **Theft of clients' keys** from your home, business premises or car– for estate agents and letting agents.

Exclusions and Key conditions

What's not covered

- ✗ Manual work away from your property other than collection or delivery.
- ✗ Injury to your employees or your family members.
- ✗ Injury or damage caused by any craft like a drone or mechanically propelled vehicle such as a car.

Key conditions you have to meet

- You must pay the excess shown in your schedule.

Optional cover

Material Damage

What's covered

This covers the cost of repairing or replacing your property if it's damaged by something you're insured for – like a fire, flood, theft and accidental damage.

You can cover your electrical items, business contents and stock, including things like computers, laptops, desks and cabinets.

You can also insure:

- ✓ your buildings.
- ✓ household contents, including personal valuables (if you trade from your home).

And, in most cases, you can add cover for damage caused by subsidence.

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We also cover

- ✓ **Replacement locks** if keys are stolen from your property or home, up to £25,000 each year.
- ✓ **A 25% seasonal increase** of your stock cover for two months of your choice and 15 days before, during and after bank holidays.
- ✓ **The cost of telling people about a change of address** if you need to move because of damage to your property, up to £250.
- ✓ **Damage to external signs**, up to £2,500 for each claim.
- ✓ **Damage to glass**, including boarding up and replacing decoration within the glass following damage. There's a limit for frames of £2,500 for each claim.

Exclusions and key conditions

What's not covered

- ✗ Storm or flood damage to walls, gates and fences.
- ✗ Malicious damage, theft and escape of water (like a leaking or overflowing toilet) if you haven't occupied the property in the last 30 days.
- ✗ Wear and tear.
- ✗ Loss or damage if you can claim under a maintenance agreement, warranty or guarantee.

Key conditions you have to meet

- You must pay the excess shown in your schedule.
- You must pay a £500 excess for storm damage to flat roofs or felt on timber roofs.
- If any part of your property has a flat roof or a roof made from felt on timber, you need a roofing contractor to inspect it every two years. You'll need to do any work they recommend as soon as possible.
- If you have a portable heater you'll have to meet the requirements given in *the policy booklet*.

Equipment breakdown – extension included in your Material Damage cover

What's covered

This covers the costs to repair or replace any electrical or mechanical equipment that has broken down in your insured property.

If you claim under this part of your policy it will be handled by HSB Engineering.

You can also insure:

- ✓ Up to £5 million for any one claim, except for the following limits:
 - ✓ £500,000 for computer equipment in your property
 - ✓ £5,000 for computer equipment in the EU
 - ✓ £5,000 for portable computer equipment anywhere in the world
- ✓ Up to £50,000 for any one claim for restoring lost or damaged data
- ✓ Damage to perishable goods caused by breakdown or a power cut. This is up to £15,000 per claim for frozen or chilled foods. We'll pay up to £5,000 for other perishable goods, like items that need to be stored in the fridge. We'll deduct 20% from the claim if the fridge or freezer is more than 10 years old.
- ✓ Up to £10,000 to hire temporary replacement equipment until any item we cover is repaired or replaced.

Exclusions and key requirements

What's not covered

- ✗ Equipment not used by the business.
- ✗ Wear and tear.
- ✗ Maintaining and servicing equipment.
- ✗ Costs you can recover under a maintenance agreement, warranty or guarantee.
- ✗ Damage to data from things like programming errors, computer viruses computers not working properly.

Key conditions you have to meet

- You must pay a £200 excess for each claim.
- You need to maintain all your equipment and use it in line with the manufacturer's instructions.

Optional cover

Cover for business property

What's covered

This covers the cost to repair or replace electrical items, business contents or stock if it's damaged or lost in the UK, the Channel Islands and the Isle of Man including when you are travelling to and from clients.

If you've also insured your personal belongings it covers the cost of repairing or replacing them if you're travelling anywhere in the world.

We also cover

- ✓ Damage to business contents and stock at exhibitions or trade shows including while travelling, up to £1,000.
- ✓ Personal items in a vehicle, belonging to the driver or anyone with them, up to £500.

Exclusions and key conditions

What's not covered

- ✗ Wear and tear.
- ✗ Property damaged by weather, flood and dust if it's stored outside.
- ✗ Theft or attempted theft between 9pm and 6am – unless it's in a securely-locked building or in your possession.
- ✗ Theft from an unoccupied building.
- ✗ Property you've hired out.
- ✗ Damage to items transported by post or a courier.

Key conditions you have to meet

- You must pay the excess shown in your schedule.
- If you leave a vehicle unattended at any time, you must lock it, remove all keys, close all windows and switch on any immobilisers or alarms.
- Vehicles must be locked in a building or in a locked and secure compound between 9pm and 6am.

Optional cover

Business Interruption

What's covered

We'll cover any loss of turnover, less any costs or expenses you wouldn't have to pay if you are unable to trade following damage to:

- ✓ your property or
- ✓ the property where you rent a space

caused by things like fire, storm or flood, covered under the Material Damage section.

We also cover

- ✓ Losses caused by damage at nearby properties, which stops access to your property.
- ✓ Losses caused by damage at suppliers' properties, caused by things like fire or flood.
- ✓ Losses caused by the closure of your business by a public authority as a result of defective drains, vermin or pests.
- ✓ Losses caused by the closure of your business due to murder, suicide, food poisoning or diseases listed in your policy booklet such as legionnaires disease or measles (this excludes diseases not listed, or pandemics).
- ✓ Losses caused by a public authority preventing access to your property (e.g. setting up a cordon) due to an emergency that endangers life or property within 25 miles. We do not cover losses that happen in the first four hours.
- ✓ If your employees leave the business after winning the lottery.
- ✓ If an essential partner, director or employee is injured and cannot work we will cover the cost of temporarily replacing them.

Key conditions you have to meet

- If your business is VAT-registered, we'll pay claims without VAT.
- In the first year of running your business we'll calculate the turnover using your business figures to date.

Optional cover

Employers' Liability

What's covered

This covers compensation payments if you're found responsible should an employee get injured or becomes ill while working for you.

We cover you for up to £10 million this includes your legal costs if we defend the claim, and the other party's legal costs if we pay a claim.

This cover applies to the UK, the Channel Islands and the Isle of Man and includes non-manual business trips abroad (like going to a conference in the USA).

We also cover

- ✓ **Health and Safety at Work Act** – your legal costs and expenses if you or an employee are prosecuted under the act.

- ✓ **Corporate Manslaughter and Corporate Homicide Act 2007** – your legal costs and expenses if you or an employee are prosecuted under this act.
- ✓ **Temporary employees**, up to 50 days each year.
- ✓ **Injury to working partners.**

Exclusions and key conditions

What's not covered

- ✗ Manual work outside of the UK, the Channel Islands or the Isle of Man and EU.
- ✗ Claims by employees living outside the UK, the Channel Islands or the Isle of Man.
- ✗ Injuries to your employees (except the driver) while they're in a vehicle being used for your business.

Key conditions you have to meet

- You'll need to get our agreement in writing before you start incurring any legal costs.
- If we pay a claim which you are responsible for, but we did not cover, we can recover our claim costs from you.

Optional cover

Theft of takings

What's covered

This covers the loss of money including damage whilst:

- ✓ in transit
- ✓ in a bank night safe
- ✓ at your property
- ✓ at the home of an authorised employee
- ✓ on your or your employees person at any other location where you work

We also cover injury to you, your directors, partners or employees (aged between 16 and 75) as a result of theft or attempted theft of business money.

This cover applies to the UK, the Channel Islands and the Isle of Man

We also cover

- ✓ Damage to clothing or personal items from theft or attempted theft of money up to £1,000 per person per claim.
- ✓ Business credit card fraud up to £1,000.

Exclusions and key conditions

What's not covered

- ✗ Fraud or dishonesty of your partners, directors or employees if not discovered within 14 working days of the loss.
- ✗ Money stolen from unattended vehicles.
- ✗ If someone has an existing physical or mental condition, we won't provide cover if their condition is made worse after being attacked during a theft or attempted theft.

Key conditions you have to meet

- You must pay the excess shown in your schedule
- You must have a record of all money transactions.

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- All safe keys and codes need to be kept by you, your partners, directors or authorised employees, or stored securely away from the safe.

Optional cover

Cyber Risks

(claims are administered by HSB Engineering Insurance Limited)

What's covered

- ✓ Damage to computers, data and loss of business income following a cyberattack.
- ✓ Your costs if you unintentionally don't comply with the latest Data Protection Act.
- ✓ Cyber liability – compensation payments and legal costs for claims made against you.
- ✓ The cost of investigating and fixing damage to your computer systems, and restoring data following a cyberattack.
- ✓ The cost of finding and removing viruses from your computer systems.
- ✓ Hiring consultants to recommend how to protect your computer system from viruses or hacking, following a cyberattack.
- ✓ Reduction in your business' income following a cyberattack and any additional costs you incur trying to minimise your loss of income.
- ✓ Your financial losses if you are a victim of cybercrime.
- ✓ If we agree, the cost of paying a ransom demand if anyone carries out or threatens a cyberattack.
- ✓ The cost of hiring experts to investigate data breaches and tell you how you should respond, and the cost of informing and supporting any affected customers.
- ✓ Cover for claims made against you if you fail to prevent a hacking attack against or transmit a virus to a third party.

We'll cover you up to the limit shown in your policy schedule for all claims made in the year.

Exclusions and specific conditions

What's not covered

- ✗ The excess shown in your policy schedule.
- ✗ Loss of business income during the 'time excess' period in your policy schedule.
- ✗ The value of any data that can't be restored or recreated.
- ✗ Under the Cyber Crime section, we will not cover the fraudulent use or alleged fraudulent use of credit or debit cards.
- ✗ Claims due to products you've sold or supplied.
- ✗ Claims due to inadequate or incorrect professional advice or services.
- ✗ Penalties you have to pay under a contract such as delays or not meeting targets.
- ✗ Things you knew about before taking this cover.
- ✗ The cost of fixing flaws in your procedures, systems or security.
- ✗ Deliberate act of your utility company e.g. if they cut off your electricity supply because of an unpaid bill.
- ✗ Normal computer system maintenance.

Specific conditions

- You must follow our requirements for data backup, firewalls and antivirus protection. You'll find these in your policy booklet.
- You must tell the police straight away about any loss or damage relating to cybercrime and get a crime reference number.
- You must not admit responsibility or agree to pay any money or provide any services, without us agreeing in writing first.

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- You must use and maintain your computer system as recommended by the manufacturer or supplier.

Please note that the Professional Indemnity (PI) wording may vary depending on your profession/trade. The summary below lists all PI cover types, please refer to the one that is applicable to your profession/trade.

Optional cover (if you're an Accountant or Bookkeeper)

Professional Indemnity

(claims are administered by Tokio Marine HCC)

What's covered

We cover you if you're found responsible for causing your customers or clients to suffer a financial loss because of a mistake in your work. Cover is on a 'claims made' basis, which means we cover you when the claim is made against you regardless of when the incident happened.

Retroactive cover – you're covered for work undertaken after the retroactive date shown on your schedule; if your schedule shows None, we'll cover you from the date you established your business.

Cover includes:

- ✓ Breach of your professional duty - where you don't carry out your work to a standard which would normally be expected.
- ✓ Loss or damage of documents.
- ✓ Awards by Ombudsmen
- ✓ Defence costs, such as lawyers, court costs and experts - these are payable in addition to the limit shown in your policy schedule.

Up to the limit shown in your *policy schedule*.

Exclusions and specific conditions

What's not covered

- ✗ Claims and circumstances you knew about before you took out this policy.
- ✗ Work subject to the laws of North America.
- ✗ Fines or penalties other than for libel or slander.
- ✗ The excess shown in your policy schedule.
- ✗ Dishonest or fraudulent acts after the discovery of circumstances which could lead to a claim.
- ✗ Financial warranty or guarantee relating to the financial return of any investments.

Optional cover (if you're a Business or Management Consultant)

Professional Indemnity

(claims are administered by Tokio Marine HCC)

What's covered

We cover you if you're found responsible for causing your customers or clients to suffer a financial loss because of a mistake in your work. Cover is on a 'claims made' basis, which means we cover you when the claim is made against you regardless of when the incident happened.

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Retroactive cover – you're covered for work undertaken after the retroactive date shown on your schedule; if your schedule shows None, we'll cover you from the date you established your business.

Cover includes:

- ✓ Breach of your professional duty - where you don't carry out your work to a standard which would normally be expected.
- ✓ Libel or slander (saying something about a person which is untrue and damages their reputation. Slander is something spoken; libel would be in writing or pictures)
- ✓ Employees being dishonest.
- ✓ Accidentally disclosing confidential information about a customer or client.
- ✓ Accidentally breaching intellectual property rights e.g. using an image in your work without permission.
- ✓ Loss or damage of documents.

Up to the limit shown in your *policy schedule*.

We also cover

- ✓ Defence costs, such as lawyers, court costs and experts - these are payable in addition to the limit shown in your *policy schedule*.
- ✓ Legal costs if you're prosecuted under the Data Protection Act.
- ✓ Up to £25,000 to prosecute someone breaching your intellectual property rights

Exclusions and specific conditions

What's not covered

- ✗ Claims and circumstances you knew about before you took out this policy.
- ✗ Work subject to the laws of North America.
- ✗ Computer viruses.
- ✗ If you become insolvent or bankrupt.
- ✗ Fines or penalties other than for libel or slander.
- ✗ If you use or copy a patented product without permission.
- ✗ Advice about finance, credit or leasing agreements.
- ✗ Deliberate or criminal acts.

Specific conditions

If there's a dispute over the policy cover, and we cannot agree on it, then we'll ask the Centre for Effective Dispute Resolution (CEDR) to mediate.

Optional cover (if you're an Architect or Surveyor)

Professional Indemnity

(claims are administered by Tokio Marine HCC)

What's covered

We cover you if you're found responsible for causing your customers or clients to suffer a financial loss because of a mistake in your work. Cover is on a 'claims made' basis, which means we cover you when the claim is made against you regardless of when the incident happened.

Retroactive cover – you're covered for work undertaken after the retroactive date shown on your schedule; if your schedule shows None, we'll cover you from the date you established your business.

Cover includes:

- ✓ Breach of your professional duty - where you don't carry out your work to a standard which would normally be expected.
- ✓ libel and slander (saying something about a person which is untrue and damages their reputation. Slander is something spoken; libel would be in writing or pictures)
- ✓ Employees being dishonest.
- ✓ Accidentally disclosing confidential information about a customer or client.
- ✓ Accidentally breaching intellectual property rights e.g. using an image in your work without permission.
- ✓ Loss or damage of documents.

Up to the limit shown in your *policy schedule*.

We also cover

- ✓ Defence costs, such as lawyers, court costs and experts - these are payable in addition to the limit shown in your *policy schedule*.
- ✓ Legal costs if you're prosecuted under the Data Protection Act.

Exclusions and specific conditions

What's not covered

- ✗ Claims and circumstances you knew about before you took out this policy.
- ✗ Work subject to the laws of North America.
- ✗ Computer viruses.
- ✗ If you become insolvent or bankrupt.
- ✗ Fines or penalties other than for libel or slander.
- ✗ The excess shown in your policy schedule.
- ✗ If you use or copy a patented product without permission.
- ✗ Advice about finance, credit or leasing agreements.
- ✗ Deliberate or criminal acts.
- ✗ Combustibility or fire safety requirements of any cladding, glazing, doors, external and internal wall system of any building or structure; including any component or material used in their manufacture, assembly or construction.
- ✗ Valuation reports other than those used to confirm payments to contractors.
- ✗ Surveys undertaken by the business unless the person carrying out the survey has the relevant qualifications and experience.
- ✗ If you undertake a project in partnership with another firm we won't cover mistakes made by the other firm.
- ✗ Breach of contractual duty, other than for collateral warranties and duty of care agreements, as long as you do not agree to a greater level of service, a longer period than would normally be expected or any penalties stated in any contract.

Specific conditions

If there's a dispute over the policy cover, and we cannot agree on it, then we'll ask the Centre for Effective Dispute Resolution (CEDR) to mediate.

Optional cover (if you work in the IT Industry)

Professional Indemnity

(claims are administered by Tokio Marine HCC)

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What's covered

We cover you if you're found responsible for causing your customers or clients to suffer a financial loss because of a mistake in your work. Cover is on a 'claims made' basis, which means we cover you when the claim is made against you regardless of when the incident happened.

Retroactive cover – you're covered for work undertaken after the retroactive date shown on your schedule; if your schedule shows None, we'll cover you from the date you established your business.

Cover includes:

- ✓ Breach of Contract
- ✓ Breach of your professional duty - where you don't carry out your work to a standard which would normally be expected.
- ✓ Employees being dishonest.
- ✓ Accidentally disclosing confidential information about a customer or client.
- ✓ Accidentally breaching intellectual property rights e.g. using an image in your work without permission.
- ✓ Loss or damage of documents.
- ✓ Unintentional transmission of a computer virus.
- ✓ Costs you have to pay due to unauthorised access to, the use of, or a denial of service attack against your computer system.
- ✓ Publication of false statements about people or businesses including:
 - ✓ libel and slander (saying something about a person which is untrue and damages their reputation. Slander is something spoken; libel would be in writing or pictures)
 - ✓ product disparagement (discrediting a product)
 - ✓ malicious falsehood (making untrue statements about someone else's goods or services)

Up to the limit shown in your *policy schedule*.

We also cover

- ✓ Defence costs, such as lawyers, court costs and experts - these are payable in addition to the limit shown in your *policy schedule*.
- ✓ Legal costs if you're prosecuted under the Data Protection Act.

Exclusions and specific conditions

What's not covered

- ✗ Claims and circumstances you knew about before you took out this policy.
- ✗ Work subject to the laws of North America.
- ✗ Computer viruses.
- ✗ If you become insolvent or bankrupt.
- ✗ Fines or penalties other than for libel or slander.
- ✗ If you use or copy a patented product without permission.
- ✗ Advice about finance, credit or leasing agreements.
- ✗ Deliberate or criminal acts.

Specific conditions

If there's a dispute over the policy cover, and we cannot agree on it, then we'll ask the Centre for Effective Dispute Resolution (CEDR) to mediate.

Optional cover (if you work in Media or Marketing)

Professional Indemnity

(claims are administered by Tokio Marine HCC)

What's covered

We cover you if you're found responsible for causing your customers or clients to suffer a financial loss because of a mistake in your work. Cover is on a 'claims made' basis, which means we cover you when the claim is made against you regardless of when the incident happened.

Retroactive cover – you're covered for work undertaken after the retroactive date shown on your schedule; if your schedule shows None, we'll cover you from the date you established your business.

Cover includes:

- ✓ Employees being dishonest.
- ✓ Accidentally breaching intellectual property rights e.g. using an image in your work without permission.
- ✓ Loss or damage of documents.
- ✓ Breach of duty in the sale or supply of a product
- ✓ Breach of your professional duty - where you don't carry out your work to a standard which would normally be expected.
- ✓ Unintentional transmission of a computer virus
- ✓ Accidentally breaching a licence you have, to use another company's trademark or copyright
- ✓ Publication of false statements about people or businesses including:
 - ✓ libel and slander (saying something about a person which is untrue and damages their reputation. Slander is something spoken; libel would be in writing or pictures)
 - ✓ product disparagement (discrediting a product)
 - ✓ malicious falsehood (making untrue statements about someone else's goods or services)

Up to the limit shown in your *policy schedule*.

We also cover

- ✓ Defence costs, such as lawyers, court costs and experts - these are payable in addition to the limit shown in your *policy schedule*.
- ✓ Legal costs if you're prosecuted under the Data Protection Act.

Exclusions and specific conditions

What's not covered

- ✗ Claims and circumstances you knew about before you took out this policy.
- ✗ Work subject to the laws of North America.
- ✗ If you become insolvent or bankrupt.
- ✗ Fines or penalties other than for libel or slander.
- ✗ If you use or copy a patented product without permission.
- ✗ Advice about finance, credit or leasing agreements.
- ✗ Deliberate or criminal acts.
- ✗ False advertising or misrepresentation in advertising;
- ✗ Statements that you knew, or ought to have known, were defamatory at the time of publication
- ✗ Any payment owed to a licensor under a license agreement
- ✗ Damage or loss of negatives, film, prints or electronic media
- ✗ Using obscene, blasphemous or pornographic material
- ✗ Stunts during the making or production of any advertising or promotional materials;

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Specific conditions

If there's a dispute over the policy cover, and we cannot agree on it, then we'll ask the Centre for Effective Dispute Resolution (CEDR) to mediate.

Optional cover (if you're an Estate Agent or Property Manager)

Professional Indemnity

(claims are administered by Tokio Marine HCC)

What's covered

We cover you if you're found responsible for causing your customers or clients to suffer a financial loss because of a mistake in your work. Cover is on a 'claims made' basis, which means we cover you when the claim is made against you regardless of when the incident happened.

Retroactive cover – you're covered for work undertaken after the retroactive date shown on your schedule; if your schedule shows None, we'll cover you from the date you established your business.

Cover includes:

- ✓ Breach of your professional duty - where you don't carry out your work to a standard which would normally be expected.
- ✓ libel and slander (saying something about a person which is untrue and damages their reputation. Slander is something spoken; libel would be in writing or pictures)
- ✓ Employees being dishonest.
- ✓ Accidentally disclosing confidential information about a customer or client.
- ✓ Accidentally breaching intellectual property rights e.g. using an image in your work without permission.
- ✓ Loss or damage of documents.

Up to the limit shown in your *policy schedule*.

We also cover

- ✓ Defence costs, such as lawyers, court costs and experts - these are payable in addition to the limit shown in your *policy schedule*.
- ✓ Legal costs if you're prosecuted under the Data Protection Act.
- ✓ Costs if you are subject to awards by The Property Ombudsman (TPO) and National Approved Letting Scheme (NALS) – subject to a £500 excess
- ✓ 80% of costs and expenses due to proceedings brought against you under the Consumer Protection from Unfair Trading Regulations and the Business Protection from Misleading Marketing Regulations

Exclusions and specific conditions

What's not covered

- ✗ Claims and circumstances you knew about before you took out this policy.
- ✗ Work subject to the laws of North America.
- ✗ Computer viruses.
- ✗ If you become insolvent or bankrupt.
- ✗ Fines or penalties other than for libel or slander.
- ✗ The excess shown in your policy schedule.
- ✗ If you use or copy a patented product without permission.
- ✗ Advice about finance, credit or leasing agreements.

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- x Deliberate or criminal acts.
- x Surveys or valuations other than market valuations for the sale of properties.

Specific conditions

If there's a dispute over the policy cover, and we cannot agree on it, then we'll ask the Centre for Effective Dispute Resolution (CEDR) to mediate.

Optional cover (if you work in a profession not listed above)

Professional Indemnity

(claims are administered by Tokio Marine HCC)

What's covered

We cover you if you're found responsible for causing your customers or clients to suffer a financial loss because of a mistake in your work. Cover is on a 'claims made' basis, which means we cover you when the claim is made against you regardless of when the incident happened.

Retroactive cover – you're covered for work undertaken after the retroactive date shown on your schedule; if your schedule shows None, we'll cover you from the date you established your business.

Cover includes:

- ✓ Breach of your professional duty - where you don't carry out your work to a standard which would normally be expected.
- ✓ Libel and slander (saying something about a person which is untrue and damages their reputation. Slander is something spoken; libel would be in writing or pictures)
- ✓ Employees being dishonest.
- ✓ Accidentally disclosing confidential information about a customer or client.
- ✓ Accidentally breaching intellectual property rights e.g. using an image in your work without permission.
- ✓ Loss or damage of documents.

Up to the limit shown in your *policy schedule*.

We also cover

- ✓ Defence costs, such as lawyers, court costs and experts - these are payable in addition to the limit shown in your *policy schedule*.
- ✓ Legal costs if you're prosecuted under the Data Protection Act.

Exclusions and specific conditions

What's not covered

- x Claims and circumstances you knew about before you took out this policy.
- x Work subject to the laws of North America.
- x Computer viruses.
- x If you become insolvent or bankrupt.
- x Fines or penalties other than for libel or slander.
- x If you use or copy a patented product without permission.
- x Advice about finance, credit or leasing agreements.
- x Deliberate or criminal acts.

Specific conditions

If there's a dispute over the policy cover, and we cannot agree on it, then we'll ask the Centre for Effective Dispute Resolution (CEDR) to mediate.

Optional cover Commercial Legal Expenses

What's covered

This covers your legal costs and expenses for various legal incidents.

If you make a claim under this part of your policy it will be handled by DAS Legal Expenses Insurance Company Limited (DAS).

We'll cover you in the UK, the Channel Islands and the Isle of Man, except for legal defence and personal injury disputes where your cover extends to the EU and other European countries specified in your *policy booklet*.

- ✓ It covers your legal costs for:
 - ✓ employment disputes and compensation awards.
 - ✓ legal defence.
 - ✓ statutory licence appeal.
 - ✓ contract disputes.
 - ✓ tenancy disputes.
 - ✓ debt recovery.
 - ✓ property protection.
 - ✓ personal injury.
 - ✓ tax protection.
- ✓ It covers up to £250,000 for each claim, with no limit to the amount of claims you can make. The limit for compensation awards is £1,000,000.

Exclusions and key conditions

What's not covered

- ✗ Civil claims which DAS decide have less than 51% chance of succeeding.
- ✗ Any expenses before DAS accept your claim in writing.
- ✗ If you decide not to use the services of one of DAS's preferred law firms or tax consultancies, you'll have to pay any costs that fall outside the DAS Standard Terms of Appointment. This is currently £100 per hour.
- ✗ Fines and compensation you're ordered to pay, other than compensation under employment disputes and legal defence.
- ✗ Any contract dispute or debt recovery for less than £500.
- ✗ For any contract dispute over £5,000 you must pay an excess of £500.
- ✗ Claims about the sale, purchase, terms of a lease, licence, or tenancy of land or buildings.
- ✗ Any employment disputes, contract disputes and debt recovery which start within the first 90 days of the beginning of cover under this section (unless you continuously had the same cover in place before).
- ✗ Claims relating to redundancy starting in the first 180 days of cover under this section (unless you continuously had the same cover in place before).
- ✗ Claims relating to motor offence prosecutions.
- ✗ Any illness or injury that develops gradually.

Key conditions you have to meet

- You must tell DAS about any claims within 180 days of the date you became aware of the incident.
- DAS must agree to the legal action before it's taken.
- You must tell DAS if anyone offers to settle a claim. You can't negotiate or agree to any settlement without DAS agreeing in writing.

Optional cover Personal Accident

What's covered

This covers compensation if anyone in your business, between the ages 16-75, is unable to work because they've been injured in an accident, either at work or outside work.

We will pay up to £500 each week if someone in your business is temporarily unable to work, for 104 weeks or until they recover. Or a lump-sum up to £50,000 following:

- ✓ **Death.**
- ✓ **Loss of limbs.**
- ✓ **Loss of sight.**
- ✓ **Permanent disablement.**

We'll pay medical expenses of £1,000 per person for each claim.

Exclusions and key claim requirements

What's not covered

Injuries resulting from:

- ✗ Flying, other than as a passenger on a commercial airline.
- ✗ Winter sports and other hazardous activities.
- ✗ Illness or disease.
- ✗ A fight you started, deliberately exposing yourself to danger, self-injury or suicide.
- ✗ Being under the Influence of alcohol or non-prescribed drugs.
- ✗ Pre-existing medical conditions.
- ✗ Failure to obtain or follow medical advice.
- ✗ Travel to areas where the Foreign & Commonwealth Office (FCO) has advised against 'all travel'.

Key claim requirements

- The excess shown in the Schedule.
- The temporary benefit will not be more than the injured person's normal weekly net earnings.
- We will not pay more than £50,000 for any one accident.
- We will not pay any claim for permanent disablement until 104 weeks from the injury.
- If we have paid a claim for temporary benefit we will deduct this from any related lump sum payment.
- The injured person must seek medical advice and have regular medical examinations we request.
- All certificates, information and evidence must be provided at your expense.

Optional cover if home premises included

Home Emergency

What's covered

- Carry out a temporary repair (or permanent repair if this is no more expensive) or to take other reasonable action to assist or gain access to the Insured Property under the insured incidents for private residence(s) used for business purposes only with 15 or less bedrooms with domestic boilers up to a maximum individual output of 70kilowatt (kW).
- Emergency Assistance Limit – not exceeding the limit shown on the schedule for each insured incident
- Territorial Limits – United Kingdom of Great Britain and Northern Ireland, the Isle of Man or the Channel Islands
- Insured Incidents:
 - ✓ **Roof damage** – any damage to the roof of the Insured Property where internal damage has been caused or is likely
 - ✓ **Plumbing and drainage** – Damage to, or blockage or leaking of the drains or plumbing system that You are responsible for in the Insured Property
 - ✓ **Heating failure** of the main heating system in the Insured Property
 - ✓ **Power supply failure** of the electricity or gas supply at the Insured Property
 - ✓ **Toilet unit** – Impact damage to, or mechanical failure of a toilet bowl or cistern that results in complete loss of function of any toilet in the Insured Property whether or not there are other working toilets
 - ✓ **Property security** – Damage to key operated internal lockable doors to access a room in the Insured Property, or external doors, windows or locks resulting in the Insured Property becoming insecure
 - ✓ **Keys** – the only available set of keys to the Insured Property is lost, stolen or damaged and the Insured Person cannot replace them, or gain access to internal rooms or the Insured Property
 - ✓ **Vermin** – An infestation by Vermin in the Insured Property which prevents the use of the loft or one or more rooms in the Insured Property

Claims under this Section are dealt with and managed by DAS Legal Expenses Insurance Company Limited on Our behalf

We also cover

- ✓ Hotel Accommodation – room only costs up to £300 including VAT if the Insured Property is uninhabitable following an insured incident

Exclusions and Key conditions

What's not covered

- ✗ Assistance costs (including parts and materials) which exceed the Emergency Assistance Limit shown on the schedule (not including hotel accommodation costs)
- ✗ Walls, gates, hedges, fences, sheds or anything outside of the boundary of the Insured Property
- ✗ Any claim where the Insured Property is left unoccupied for 60 or more consecutive days
- ✗ Any claim following an insured incident relating to an Insured Property which has been added mid-term, where the insured incident arises during the first 7 days of their addition
- ✗ Costs you incur before DAS have agreed to cover the Insured Person's claim
- ✗ Claims relating to normal day to day property maintenance
- ✗ Claims relating to shared roofs or communal parts of a property including shared fixtures and fittings, facilities or services outside the legal boundary of the Insured Property
- ✗ The costs or any contribution towards the costs of replacing a boiler, storage heater or any other heating or domestic appliance
- ✗ Any repair to a boiler, storage heater or any other heating or domestic appliance that is more than the cost of replacing it

Correspondence Address: Direct Line Insurance, The Wharf, Neville Street, Leeds, LS1 4AZ. Direct Line insurance policies are underwritten by U K Insurance Limited. Registered office: The Wharf, Neville Street, Leeds LS1 4AZ. Registered in England and Wales No.1179980. U K Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Registration number 202810. Calls may be recorded.

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- x Damage caused where it is necessary to gain access to carry out repairs
- x Leaks which have not caused or are unlikely to cause damage to the Insured Property
- x Plumbing and drainage claims relating to rainwater drains, soakaways, septic tanks, cesspits or fuel tanks
- x Heating failure claims relating to cold-water supply or drainage pipes, solar heating, warm air heating or any non-domestic heating or non-domestic hot-water systems
- x Power supply failure claims relating to a failure of the mains supply
- x Claims relating to damage to or failure of doors, windows or locks if the Insured Property remains secure
- x Costs incurred where the DAS contractor has attended at an agreed time, but nobody aged 18 or over was at the Insured Property

Key conditions you have to meet

- Insured Person to complete inspections and maintain the Insured Property where necessary and follow manufacturer's recommendations of services of fittings are followed
- Insured Person to take reasonable steps to avoid claims and incurring unnecessary costs

Optional cover if commercial premises included

Terrorism

What's covered

This covers the cost of repairing or replacing your property if it's damaged by a Terrorist event or events. It will also cover any loss of turnover resulting from the Terrorist event and non-damage business interruption if you take the business interruption cover on you policy.

Cover is only available in England, Wales and Scotland.

The following are eligible for Terrorism cover but only if you have taken the covers on your policy:

- ✓ Buildings
- ✓ Stock and Business Contents and Electrical Items
- ✓ Business Interruption
- ✓ Property Away from the Premises

The most we will pay in one period of insurance is:

- ✓ the total sum insured
- ✓ for any item its sum insured or the limit shown on the schedule or elsewhere in the policy, whichever is the lower.

The same limits and excesses as your premises, property away from premises and business interruption covers apply to Terrorism cover.

Exclusions and Key conditions

What's not covered

- x The territorial seas adjacent to England, Scotland and Wales as defined by the Territorial Seas Act 1987.
- x Riot or civil commotion, war, invasion, Act of Foreign Enemy Hostilities (whether war was declared or not), civil war, rebellion, revolution, insurrection or military or usurped power (to seize or take over a country without authority).
- x Losses or consequential losses from any nuclear installation or nuclear reactor.
- x Damage to or the destruction of any computer system or any alteration, modification, distortion, erasure or corruption of data, caused by viruses, hacking, phishing or denial of service attacks.

- x Damage to any homes insured in the name of a private individual (see the full wording for the definition of a private individual).

Cover is not available for household contents if you take them on your policy.

Key conditions you have to meet

Cover is subject to:

- HM Treasury has certified that an event or events have been an Act of Terrorism.
- A Tribunal constituted under the terms of Schedule 3 to a Retrocession Agreement between Pool Reinsurance Company Ltd and HM Treasury has determined that any damage was caused by an Act of Terrorism.

General policy information

This is a summary of the general policy information, which applies to the policy as a whole. For full details, please read your policy booklet.

What's not covered?

There are some circumstances that are not covered, for example offshore work, work with or exposure to asbestos and computer viruses.

Conditions that you have to meet

There are some conditions that you must comply with, for example:

- You must make a fair presentation of the risk when you take out and renew your policy and you must tell us about any changes throughout the year.
- Reasonable precautions – you must take measures to help prevent claims and keep the property in a good state of repair.
- Cancellation – you or we may cancel the policy at any time.
- Security – you must secure and lock up the property when you are not working.
- Fire Extinguishing appliances - You must have fire extinguishing equipment at your property, and it must be regularly maintained.
- **Electrical Inspection** – The electrics at your property must be inspected and tested regularly and any repairs must be carried out.

Claims conditions that you have to meet

There are some conditions that you must comply with, for example:

- **Conditions precedent** – certain conditions must be complied with in order for us to pay a claim.
- **Action by you** - this sets out what you need to do in the event of a claim for example, you must immediately notify the police if there is a theft or attempted theft at your property
- **Fraudulent claims** – if we determine a claim to be fraudulent we may not pay the claim and your policy may be invalidated.

How to pay

You can pay your premium in full once a year by credit or debit card. If you're eligible, you can pay by monthly instalments on a date you choose.

Contact us

You can message us on WhatsApp on 07723576917.

Our human agents are available: 8am-7pm Mon-Fri, 9am-5pm Sat, 9am-2pm Sun.

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How to cancel

If you want to cancel, call us on 0345 303 1756.

As long as you haven't made a claim:

- If you cancel within 14 days of the policy start date you get a full refund.
- If you cancel after 14 days of the policy start date you get a refund for the remaining cover. We'll also charge you an admin fee of £25, plus Insurance Premium Tax.

How to claim

The easiest way to tell us about your claim is to visit our website

<http://www.directlineforbusiness.co.uk/claims> or to scan the QR code at any time, alternatively call us on

0345 303 1753 (Mon-Fri - 8am – 6pm).



If you need to claim for Legal Expenses, call 0345 878 5024.

If you need to claim for Professional Indemnity, call 0207 648 1122.

If you need to claim for Cyber risks, call 0330 100 3432 or email new.loss@hsbeil.com.

How to complain

If you want to complain about the way we've handled your claim, please get in touch with your claims handler.

To complain about anything else, call us on 0800 051 0538 or 01239 636 082. Or you can write to our customer relations team at Direct Line for Business, Churchill Court, Westmoreland Road, Bromley BR1 1DP.

Taking things further

If you're not happy with the way we've dealt with a complaint, you can refer it to the Financial Ombudsman Service:

- financial-ombudsman.org.uk
- 0800 023 4567 or 0300 123 9123
- Exchange Tower, London E14 9SR

Who regulates us?

Direct Line policies are underwritten by U K Insurance Limited. We are an insurance undertaking, authorised by the Prudential Regulation Authority, and regulated by the Financial Conduct Authority and Prudential Regulation Authority under registration number 202810.

How you're protected

U K insurance Limited are a member of the Financial Services Compensation Scheme. This scheme protects people when insurers can't meet their responsibilities to their policyholders. If that were to happen to us, you might get compensation.

If you want to know more about how your insurance policy is protected, ask us and we'll be happy to help. Or visit the Financial Services Compensation Scheme online at fscs.org.uk.

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If you ask us to, we'll be happy to send you any of our brochures, letters or statements in Braille, large print or audio.