

Hospitality & Leisure

Policy Overview

Policy Overview

This is a policy overview only and does not contain full terms and conditions of the contract of insurance. Some covers are optional and will only apply if you have selected them. Full terms and conditions can be found in the policy documents, a copy of which is available on request.

What is Hotels, Pubs and Restaurants Business Combined?

Hotels, Pubs and Restaurants Business Combined is designed to meet the demands and needs of someone wishing to insure the assets, earnings and legal liabilities of their business.

It is arranged by Touchstone Underwriting Limited and underwritten by Argo Direct Limited and Covea.

What is the policy duration?

This policy has a 12 month period of insurance (unless shown differently on your policy schedule), and is annually renewable. The start and end dates of the policy are detailed in the policy schedule.

How do I cancel the policy?

To cancel the policy, please contact the insurance adviser who arranged the policy. Provided no claim has been made or incident has arisen which is likely to give rise to a claim during the current period of insurance, you will be entitled to a return of premium calculated on a pro-rata basis. This is subject to certain terms and conditions, full details of which can be found in the policy wording.

How do I make a claim?

If you need to claim, please contact your insurance adviser in the first instance or alternatively you may contact Touchstone Underwriting as follows:

Post: Touchstone Underwriting Limited
Meridien House
71 Clarendon Road, Watford
WD17 1DS

Telephone: 01923 298 431
Email: TUL_claims@t-u-l.co.uk

Or you can notify Pen Underwriting of a claim by:

Telephone: 03330 107 190
Email: uk.newclaims@penunderwriting.com

Your Obligations

You must make a Fair Presentation of the risk at inception, renewal and variation of the policy.

The premium is to be paid on request. Please speak to your insurance adviser about the options available for the payment of your premium.

Please periodically review the policy documentation to make sure that it meets and continues to meet your needs and that you understand its terms, conditions, limits and exclusions. If you wish to make a change or if there is anything you do not understand please contact your insurance adviser. If you fail to do so, your policy may not operate or not operate fully.

Please tell your insurance adviser as soon as reasonably possible if there are any changes to your circumstances which could affect your insurance. If your circumstances change and you do not tell your insurance adviser, you may find that you are not covered if you need to make a claim.

You must tell us as soon as you can about any claim or incident that may lead to a claim. You, or anyone claiming under this policy, must not admit fault or responsibility or pay, offer or agree to pay any money or settle any claim without our permission.

Would I receive compensation if Pen Underwriting were unable to meet its liabilities?

Pen Underwriting Ltd contributes to the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the FSCS if we are unable to meet our liabilities. Further information about compensation scheme arrangements is available at www.fscs.org.uk, by emailing enquiries@fscs.org.uk or by phoning the FSCS on 0800 678 1100 or 0207 741 4100.

What is the law applicable to the contract?

Unless agreed otherwise all aspects of the policy including negotiation and performance are subject to English law and the decisions of English courts.

How do I make a complaint?

If the Policyholder has any questions or concerns about the policy or the handling of a claim please contact Touchstone Underwriting through whom this policy was placed.

Touchstone Underwriting Limited
Meridien House
71 Clarendon Road
Watford
WD17 1DS

Tel: 01923 298440
Fax: 01923 298411

If you have a complaint about anything other than the sale of the policy please contact our Complaints Officer at:

Complaints Officer
3 Atlantic Quay, 20 York Street, Glasgow, G2 8JH

Phone: 0141 285 3539
Email: pencomplants@penunderwriting.com

If we are unable to resolve the problem we will provide you with information about the Financial Ombudsman Service which offers a free, independent complaint resolution service.

The Financial Ombudsman Service
Exchange Tower, London E14 9SR

Website: www.financial-ombudsman.org.uk
Telephone: 0800 023 4567 or 0300 123 9123
Email: complaint.info@financial-ombudsman.org.uk

The European Commission has an online dispute resolution service for consumers who have a complaint about a product or service bought online. If you choose to submit your complaint this way it will be forwarded to the Financial Ombudsman Service. Visit <https://ec.europa.eu/odr> to access the Online Dispute Resolution Service. Please quote our e-mail address: pencomplants@penunderwriting.com. Alternatively, you can contact the Financial Ombudsman Service directly.

Full details of our complaints procedure will be found in the policy documentation.

Policy Summary

Hospitality & Leisure

The following will be included in Your Policy according to the cover You have selected which is detailed in Your Policy Schedule.

This Summary is not exhaustive.

Some specific causes of Damage will be excluded, specific Property may be excluded and some cover will be subject to specific limits. These will be detailed in Your Policy Schedule and Policy Wording.

Your Excess in the event of a claim will be shown in Your Policy Schedule

The information below provides a summary of the cover provided. For full terms and condition of the cover provided, please refer to Your Policy documents. Full details of what cover You have chosen, including the Sums Insured and Limits of Liability will be shown in Your Quotation or Policy Schedule.

Cover is based on the insurable value of the Property and if the values that You declare are less than the full amount Your claim may be reduced.

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

Material Damage Section

Property Damage Insurance:

Provides cover for Your Business Premises (Buildings), Your business equipment (Contents) and Your Business stock (Stock) against the following standard covers:

Features & Benefits

Standard Covers:

Loss or Damage caused by:

- Fire, Lightning, Explosion, Aircraft
- Riot, Civil Commotion, Strikers Locked –Out Workers
- Malicious Persons
- Earthquake
- Subterranean Fire
- Storm, Flood, Escape of Water, Impact
- Accidental Escape of Water – Sprinkler Leakage
- Accidental Physical Damage
- Subsidence, Ground Heave, Landslip
- Theft or Attempted Theft
- Accidental Breakage of Fixed Glass, Display Show Cases, Counters, Shelves, Neon and or Illuminated Signs, Electric Light Fixtures and Fixed Sanitary Ware
- Specified Items ‘All Risks’

Conditions and Warranties

- Conditions that are bespoke to Your Business will be clearly shown in Your Schedule

Significant Exclusions or Limitations

Please note that these exclusions apply to coverage for Buildings, Contents and Stock:

- Standard Covers applicable will be shown in Your Policy Schedule
- Specific causes of loss may be excluded including but not limited to:
 - Explosion where internal pressure is due to internal steam only (but not domestic boilers)
 - Malicious Damage, Escape of Water and Theft in respect of Buildings that are empty or not in use
- Theft not involving forcible and violent entry or exit is included (other than for Specified All Risks & public houses with letting rooms)
 - If an alarm system is shown as a requirement of Your cover in Your Policy Schedule, You may not be covered for the loss if You fail to set Your alarm system in its entirety and maintain it in full working order and that contributes to the loss
 - If Your premises are unattended You may not be covered if all locks, bolts and other protective devices are not operative and/or all keys are not removed from the Premises
- Excludes loss of data
- Terrorism is excluded
- Civil Commotion in Northern Ireland is excluded

Buildings:

If You have selected Buildings the following will be automatically included in Your Policy

Features and Benefits

- Buildings
- Landlords fixtures & fittings
- Glass Breakage
- Outside buildings, extensions, gangways & annexes
- Walls, gates, fences, yards, driveways, car parks, forecourts, roads and footpaths
- Conveyor trunk lines, wires, services, pipes & other equipment on the premises
- Security lighting, security cameras and other security or fire protection devices
- Fixed signs, television radio and satellite receiving aerials, communication aerials, and masts fixed to the building.

Significant Exclusions or Limitations

Please see exclusions to Standard Covers in Your Policy Wording/Schedule

Machinery Plant and All Other Contents:

If You have selected Contents the following will be automatically included within Your Policy

Features & Benefits

Standard Covers:

- Machinery Plant and All Other Contents at the Premises
- Computer systems records

- Wines, spirits, cigarettes and tobacco held for Business entertainment purposes
- Money

- Directors or Partners and Employee and visitors personal effects

- Furs, jewellery, gold, silver or other precious metals or precious stones or curiosities, rare books or works of art.
- Deeds, documents, manuscripts and business books

- Patterns, models, moulds, plans and designs

- Tenants improvements, alterations and decorations whilst in or on a Building

A: Reinstatement - Cover is on a 'as new' basis.

B: Indemnity - Amount payable for Stock and all other insured Property will be the value at the time of Damage

Day One Average - Cover is as per the Declared Value as shown in Your Schedule and will include an inflationary protection (which can be increased if required).

Significant Exclusions or Limitations

- Please see exclusions to Standard Covers in Your Policy Wording/Policy Schedule
- Cover is limited to a maximum of £25,000 and is based on the value of the materials and cost of clerical time in reproducing such records and excludes the value to You of the information

- Cover is limited to a maximum of £1000 – if not otherwise insured
- Cover is limited to a maximum of £1500 – if not otherwise insured
- Cover is limited to a maximum of £1000 in respect of any one person – and excludes motor vehicles
- Cover is limited to a maximum of £1000 any one article or £7500 in total

- Cover is on the basis of value of the documents etc as stationery and clerical time in reproducing such documents and excludes the value to You of the information

If at the time of reinstatement, the sum representing 85% of the cost which would have been incurred in reinstating the Property exceeds the Sum Insured at commencement of the Policy, Your claim may be proportionally reduced.

The Sum Insured You declare must be sufficient to reinstate the Property. If the value You declare, shown in the Policy Schedule, is less than 85% of the value of Property Insured, Your claim may be reduced

The value You declare must be sufficient to reinstate the Property as at the start of the Policy period. If the value You declare, show in the Schedule, is less than the full amount of the Property Insured, Your claim may be reduced.

Stock:

If You have selected Stock the following will be automatically included in Your Policy

Features and Benefits

Cover for:

- Stock and materials in trade
- Work in progress
- Finished goods at the Business Premises You have specified

Significant Exclusions or Limitations

Please see exclusions to Standard Covers in Your Policy Wording/Schedule

Machinery and All Other Contents or Stock:

If You have selected Machinery and All Other Contents or Stock the following will be automatically included in Your Policy

Features and Benefits

Cover for:

- Deeds and other documents whilst temporarily removed from Your premises
- Property except Stock whilst temporarily removed from the Premises

Significant Exclusions or Limitations

- Cover is limited to 10% of the Sum Insured shown in Your Schedule
- Excluding computer systems records & property that is otherwise insured
- Cover is limited to 10% of the Sum Insured shown in Your Schedule.
- Excluding motor vehicles and motor chassis licenced for normal road use
- Excluding property not belonging to You other than Machinery

Section Extensions

Features and Benefits

Covers:

- Additional Metered Supply Charges
- Continuing Interest and Hire charges
- Contract Works
- Exhibition and Demonstrations – Property stated in the Schedule whilst temporarily removed from the Premises to an exhibition or demonstration
- Fire Extinguishment Expenses
- Landscaping and Garden Restoration
- Moulds Tools and Dies at Premises not occupied by You including when in transit.
- Replacement Locks – if Peril Accidental Physical Damage is operative
- Theft Damage to Buildings - if Peril Theft or Attempted Theft is operative for Damage to Premises which does not include forcible or violent entry to or exit from Building
- Trace and Access costs

Significant Exclusions or Limitations

- Cover is limited to £25,000
- Excluding all and any claims where following discovery no remedial action is taken within 7 days of the Event of Damage
- Cover is limited to £10,000
- Cover is limited to £250,000 in respect of any Event of Damage and We shall not be liable for the first £1,000 of each and every loss
- Cover is limited to £25,000 during any one Period of Insurance
- Excluding Theft arising from non-forcible or violent entry or exit from the exhibition premises.
- Cover is limited to £25,000 in respect of any Event of Damage
- Cover is limited to £50,000 in respect of any Event of Damage
- Cover is limited to £10,000 any one claim
- Cover is limited to £10,000 during any one Period of Insurance.
- Cover is limited to £50,000 in the aggregate during any one Period of Insurance
- Cover is limited to £25,000 in respect of any one Event of Damage
- Excluding any cost of repairs to any fixed domestic water service or heating installation

Business Interruption Section

Business Interruption:

This cover protects You against the financial consequences of damage to Your Insured Premises, caused by a Specified Peril

Features & Benefits

Standard Covers:

Loss or Damage caused by:

- Fire, Lightning, Explosion, Aircraft
- Riot, Civil Commotion, Strikers Locked –Out Workers
- Malicious Persons
- Earthquake
- Subterranean Fire
- Storm, Flood, Escape of Water, Impact
- Accidental Escape of Water – Sprinkler Leakage
- Accidental Physical Damage
- Subsidence, Ground Heave, Landslip
- Theft or Attempted Theft

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

- Occurring during the Period of Insurance as a consequence of interruption to the Business caused by a Specified Peril
- Plus, increased costs of the business to mitigate the reduction in turnover (subject to the increased costs amount not exceeding the amount of turnover earned)

Or

Additional Increased Cost of Working

Additional costs reasonably and necessarily incurred in order to minimise any interruption to Your Business during the Period of Insurance caused by a Specified Peril.

Rent Receivable

Loss of rent receivable by You resulting from Damage caused to Buildings during the Period of Insurance caused by a Specified Peril

The Indemnity Period chosen by You

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

Significant Exclusions or Limitations

- Standard Covers applicable will be shown in Your Policy Schedule
- Some Standard Covers do not apply to Unoccupied Premises
- Theft not involving forcible and violent entry or exit is excluded (other than public houses with letting rooms)
- Excludes loss of data
- Terrorism is excluded
- Civil Commotion in Northern Ireland is excluded

If the Sum Insured selected is less than the full insurable amount Your claim may be reduced. NB Not applicable to cover on a Declaration Linked basis

Varying Indemnity Periods are available normally from 12 months to 36 months

Section Extensions

Features & Benefits	Significant Exclusions or Limitations
<ul style="list-style-type: none">• Specified and Unspecified Suppliers and Customers Extension• Contract Sites – interruption to Your Business in consequence of Damage at any location where You are carrying out a contract• National Lottery• Exhibition Sites• Patterns & Moulds	<ul style="list-style-type: none">• Please see Your Policy Schedule for Cover Limits• Cover is limited to £50,000 any one occurrence• Cover is limited to £100,000 any one occurrence• Cover is limited to £50,000 any one occurrence• Cover is limited to £100,000 any one occurrence

Liability Section

Employers Liability:

Provides protection against Your legal liability for Damages and legal costs arising from Injury to any person employed by You in the course of their employment in Your Business

Features & Benefits	Significant Exclusions or Limitations
<p>Standard Cover:</p> <ul style="list-style-type: none">• Bodily Injury caused to an Employee during the Period of Insurance within the Territorial Limits.• Bodily Injury is defined as: physical or mental injury including death, illness, disease, mental anguish or shock but not defamation• Cover for Employees temporarily working within the European Union	<ul style="list-style-type: none">• Limit of indemnity £10,000,000 for any one event (restricted to £5,000,000 in respect of Terrorism).• The Policy includes the claimants costs and expenses within the Limit of Indemnity <p>Indemnity does not apply in respect of:</p> <ul style="list-style-type: none">• Injury for which You are required to arrange motor insurance in accordance with the Road Traffic Act within the European Union• Offshore Activity

Public & Products Liability:

Provides cover for Your legal liability for Damages arising out of accidental injury to any person or accidental loss or Damage to Third Party Property

Features & Benefits

Standard Cover:

Public Liability

- Accidental Bodily Injury to any person, or Accidental Damage to Property
- Wrongful arrest, wrongful detention, false imprisonment or malicious prosecution

Occurring during the Period of Insurance within the Territorial Limits in connection with Your Business

- Pollution Clean Up Costs

Products Liability

- Accidental Bodily Injury to any person or Accidental Damage to Property

Occurring during the Period of Insurance anywhere in the world and caused by or arising from any Product supplied

Significant Exclusions or Limitations

- Minimum Limit of Liability provided for Public Liability is £1,000,000 for any one event. Higher limits can often be provided on request.
- The Limit of Liability shall not exceed £2,000,000 in respect of Terrorism.
- The Policy will compensate for claimants costs and expenses in addition to the Limit of Liability

- Cover is limited to £100,000 and is deemed to have occurred during the Period of Insurance and is the total amount payable.

- Minimum Limit of Liability Provided for Products Liability is £1,000,000 for any one event and in the aggregate in respect of all Events during any one Period of Insurance
- The Limit of Liability shall not exceed £2,000,000 in respect of Terrorism
- The Policy will compensate for claimants costs and expenses in addition to the Limit of Liability

Public and Products liability excludes legal liability:

- arising from risks that require more specific insurance i.e. Motor, marine etc.
- arising in connection with advice, design or specification provided for a fee
- for injury to employees
- arising from loss or Damage to property in Your custody or control
- caused by pollution other than sudden and unintended pollution
- caused by or arising from any Product supplied which to Your knowledge is for use in or supply to the United States of America or Canada
- arising from a contractual liability for Products Liability
- fines and penalties
- nuclear risks
- war risks
- fear of contracting asbestos related diseases
- cost of removing, repairing and managing asbestos present in buildings
- other specific events may be excluded by endorsement.

Personal Accident Section

Personal Accident:

Provides cover for an Insured Person solely and independently of any other cause occurring as a result of an Accident during the course of employment.

Features & Benefits

1. Accidental Death
2. Loss of one or both eye(s)
3. Loss of one or more limb(s)
4. Loss of hearing in both ears
5. Loss of hearing in one ear
6. Loss of Speech
7. Permanent Total Disablement
8. Temporary Total Disablement
9. Temporary Partial Disablement
10. Hospital Benefit

Significant Exclusions or Limitations

- Please see Your Policy Schedule for Cover Limits
- Benefit shall not be payable under more than one of benefits 1 – 7 in respect of the same injury or same period of disablement, except that payment may be made under benefit 8 or 9.
- Benefit 7 shall be payable only on certification by a medical referee of permanent total disablement as defined in the Schedule applicable to this Section and not before the expiry of 52 consecutive weeks' disablement.
- Bodily Injury resulting from an Insured Person taking part in or practicing for:
 - (a) abseiling, boxing, caving, hunting, ice hockey, judo, martial arts, polo, potholing, professional sports, sub aqua diving, water skiing, winter sports or wrestling
 - (b) flying and aerial activities of any kind other than as a fare paying passenger in a properly certified multi engine passenger carrying aircraft or helicopter flown in the course of licenced operations
 - (c) mountaineering or rock climbing which would normally necessitate the use of ropes or guides
 - (d) racing of any kind other than on foot or swimming or
 - (e) engaging in or taking part in armed forces service or operations
 - (f) a motorcycle (as driver or passenger) other than under 250c.c and when the driver is duly qualified and is in possession of a current UK driving licence and both driver and passenger wear safety helmet(s) and appropriate clothing
 - (g) any kind of power tools
- Bodily Injury sustained while under the influence of or due wholly or partly or directly or indirectly to the taking of drugs other than drugs taken as prescribed by a qualified registered medical practitioner but not for the treatment of drug addiction.

Computers and Electronic Risks Section

Computers and Electronic Business Equipment:

Provides cover for Damage to Computer and Ancillary Equipment in addition to related losses of additional costs of working

Features and Benefits

Standard cover:

Damage to computer and ancillary equipment, programs and or information, proprietary software and current and back up computer records occurring during the Period of Insurance owned by You whilst situated and or in transit anywhere in the world.

In the event of loss of information, We will pay the costs incurred by You to reinstate such information

In the event of an insured loss, We will pay for the value of the Property destroyed, or the cost of repair, or at Our option, reinstatement or replacement, from any cause not excluded by Your Policy

Computer Breakdown – Damage arising from own breakdown or derangement

Significant Exclusions or Limitations

The Policy does not cover:

More than 10% of the Sum Insured in respect of any one Event of Damage whilst the property is located outside of the United Kingdom

More than 10% of the Sum Insured stated in the Schedule

or

£25,000

or

The Sum Insured stated in the Schedule in respect of the Additional Expenditure Sub Section, whichever is the greater

- Damage to or loss of information from computer equipment for lease, hire, loan or sale
 - Computer Equipment belonging to a Third Party
 - Damage where the cost of repair or remedy is recoverable under guarantee or maintenance agreement for the supply of the property
 - Any losses arising directly or indirectly from:
 - The transmission or impact of any virus
 - Unauthorised access to Your system
 - Failure of a system
 - Damage arising out of misrepresentation, use or misuse of data.
 - Financial Loss
 - Terrorism Failure of satellite or atmospheric conditions
 - Damage caused by flood in the Netherlands
 - Pollution or contamination
 - Corrosion or erosion and wear and tear
 - Unproven software
 - Damage caused by radioactive contamination
 - Interference with electronic means of communication
 - Damage occurring prior to successful completion of commissioning
-
- £10,000 any one Event of Damage

Section Extensions

Features and Benefits

- Accidental Discharge of Gas Flooding Systems
- Additional Property during the Period of Insurance
- Automatic Reinstatement following a loss
- Avoidance of Impending Damage
- Cost of Recovery
- Computer Virus Seek and Destroy
- Consulting Engineers fees/repair investigation costs
- Debris Removal Costs
- Incompatibility of Computer Records
- Temporary repairs and/or expediting cost
- Waste Electrical and Electronic Equipment disposal costs
- Public Relation Expenses

Significant Exclusions or Limitations

- £25,000 in respect of any one Event
- 20% of the Sum Insured or £250,000 in the aggregate whichever is the less during the Period of Insurance
- Claim settlements exceeding £20,000
- £25,000 in respect of any one Event
- £25,000 in respect of any one Event
- £25,000 in respect of any one Event
- £25,000 in respect of any one Event
- £25,000 in respect of any one Event
- £50,000 in respect of any one Event
- £25,000 in respect of any one Event
- £25,000 in respect of any one Event
- £10,000 in respect of any one Event of Damage and or Loss of Information

Money Section

Money:

Provides cover for loss of Your Business Money from any of the following circumstances

Features and Benefits	Significant Exclusions or Limitations
<p>Standard Covers:</p> <ul style="list-style-type: none"> • Money at Your Premises, in Transit or in a Bank Night Safe • Money kept in a locked safe or strongroom in the Business Premises outside of Business Hours • Money in Your private residence or that of an Insured Person • Any other Money at Your Premises not in a locked safe outside Business Hours • Non negotiable Money • Vending Machines 	<ul style="list-style-type: none"> • Cover limits are shown in Your Policy Schedule • Cover limits are shown in Your Policy Schedule • Cover is limited to £500 for any one Event • Cover is limited to £500 for any one Event • Cover is limited to £250,000 for any one Event • Cover is limited to £500 for any one Event • Some specific causes may be excluded – please see Your Policy Wording/Schedule • Riot & Civil Commotion in Northern Ireland is excluded • Damage to Data is excluded • Terrorism is excluded • If Your Premises are unattended You may not be covered if all locks, bolts and other protective devices are not operative and/or • All keys are not removed from the premises • If an alarm system is shown as a requirement within Your cover in Your Policy Schedule You may not be covered for loss of money if You fail to set Your alarm system in its entirety and maintain it in fully working order and that contributes to the loss

Personal Injury:

Features and Benefits	Significant Exclusions or Limitations
<p>Provides cover for any Insured Person in respect of Bodily Injury sustained in the course of Your Business arising from assault following Theft or Attempted Theft</p> <ul style="list-style-type: none"> • Death Benefit • Loss of one or more Limbs or Eyes • Permanent Total Disablement from any gainful employment for which suited by training, education or experience • Temporary Total Disablement from usual occupation 	<ul style="list-style-type: none"> • £25,000 • £25,000 • £25,000 • £50 per week or as shown in Your Policy Schedule or 1/52nd of annual salary, whichever is the lessor • The benefits are not payable to persons when they attain the age of 70.

Section Extension

Features and Benefits	Significant Exclusions or Limitations
<ul style="list-style-type: none"> Company Credit Cards – losses incurred following theft by a Third Party not being an Insured Person Fidelity – losses incurred following theft of Money arising from any act or fraud or dishonesty by an Insured Person Keys – cover for replacement of keys or lock mechanisms of safes or strongrooms following theft of keys by force or violence Personal Effects – cover for Damage to clothing or personal effects (other than motor vehicles) of any Insured Person following Theft 	<ul style="list-style-type: none"> Cover is limited to £2500 any one event and not exceeding £5000 in any one Period of Insurance Any losses to be reported to police and the issuer within 24hrs of discovering the loss Cover is limited to £10,000 in any one Period of Insurance Cover is limited to £5000 any one event and £10,000 in any one Period of Insurance Cover is limited to £1000 per person

Goods in Transit Section

Goods In Transit:

Provides cover for Damage to Property whilst in transit

Features and Benefits	Significant Exclusions or Limitations
<p>Cover for Property incidental to Your Business whilst:</p> <ul style="list-style-type: none"> Despatched Free On Board (i.e. The seller has fulfilled his obligation to deliver goods when they have physically passed over the ships rails at the agreed port of shipment) Despatched by post, rail or road carrier In the custody of Your travellers or agents In any vehicle owned by, or operated by You. 	<ul style="list-style-type: none"> Cover is limited to Great Britain, Northern Ireland, The Channel Islands and The Isle of Man Some specific causes of Damage may be excluded – please see Policy Wording for details Vehicle security requirements apply – please see Policy Wording for details Insufficient or faulty packaging, loading, stowing or incorrect address labelling or delivery Delay or loss of market Excludes loss of data Riot & Civil Commotion in Northern Ireland is excluded Terrorism is excluded

Section Extensions

Features and Benefits	Significant Exclusions or Limitations
<ul style="list-style-type: none"> Clothing and personal effects Tarpaulins, sheets and ropes Tools and travellers samples 	<ul style="list-style-type: none"> £750 any director, partner or employee £2500 any one loss £500 per vehicle and or trailer

Refrigerated and Frozen Foods Section

Refrigerated and Frozen Foods:

Provides cover for loss or Damage to refrigerated and frozen stock

Features and Benefits

Cover for loss or Damage to chilled or frozen stock caused by:

- a rise or fall in temperature
- refrigerant fumes
- accidental failure of the supply of electricity

Significant Exclusions or Limitations

Cover is excluded in respect of:

- equipment which exceeds 15 years of age
- equipment which exceeds 5 years of age and is not subject to an annual maintenance contract or manufacturer's guarantee
- incorrect setting of thermostats or automatic controls
- Some specific causes of Damage may be excluded – please see Your Policy Wording/Schedule for details
- Loss of data is excluded
- Terrorism is excluded
- Riot and Civil Commotion in Northern Ireland is excluded

Loss of Licence Section

Loss of Licence Cover:

Provides cover in respect of forfeiture, suspension or withdrawal of the Premises Licence

Features and Benefits

- Cover for losses/costs or expenses suffered or incurred by the mortgagee under the mortgage on the Premises
- Cover for loss of Gross Profit/Revenue during the Indemnity Period
- Cover for the depreciation in the value of the Premises if a licence for the Premises can't be obtained

Significant Exclusions or Limitations

- The cover operates in respect of the Premises Licence as specified in the Schedule and does not extend to successors of the Premises Licence
- The Limit of Liability for each section is specified in Your Schedule.
- Other limitations may apply – please see Your Policy Schedule
- The Maximum Indemnity period is 12 months
- Cover applies for a maximum period of 12 months from the date of forfeiture, suspension or withdrawal until sale of the Premises

Terrorism Section

Terrorism:

Only available where **Property Damage** and/or **Computer Equipment** and/or **Business Interruption** and/or **Money Covers** are chosen

Features & Benefits

Cover is provided arising from acts of Terrorism in England and Wales and Scotland only (excluding Northern Ireland)

Significant Exclusions or Limitations

- Terrorism cover cannot be purchased selectively. If You require Terrorism cover it must apply to all Insured Property whether insured by this Policy or not
- Cover is limited to the Sums Insured You have selected as detailed in Your Policy Schedule
- Some specific causes of loss are excluded – please see Your Policy Wording for details

Arranged by



Touchstone Underwriting Limited

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