



Policy Summary

Commercial Combined Insurance

The information provided in this policy summary is key information you should read.

This Policy Summary does not contain the full terms and conditions of your Commercial Combined Insurance. The full terms and conditions can be found in the policy document.

The Insurer is ERGO Versicherung AG, UK Branch.

This policy is valid for 12 months and is renewable annually.

Significant Features and Benefits	Significant and unusual Exclusions or Limitations
<p>Section 1 – Property Damage (if selected) Covers damage to your buildings, contents, or stock caused by the following optional perils:</p> <p>Fire, Lightning, Aircraft, Explosion, Earthquake, Riot, Malicious Damage, Storm, Flood, Escape of Water, Impact, Sprinkler Leakage, Theft, Subsidence, Accidental Damage.</p> <p>Inflation Protection (Day One basis of cover).</p> <p>Capital Additions/Acquisitions up to 10% of buildings and contents (up to maximum of £250,000).</p> <p>Damage to services extending to the public mains.</p> <p>Additional costs in complying with Public Authority requirements (up to maximum of £250,000).</p>	<p>The excess shown in the schedule.</p> <p>Damage caused by theft or attempted theft not involving violent and forcible entry or exit.</p> <p>Damage caused by storm or flood to fences, gates and moveable property in the open.</p> <p>Damage caused by malicious persons or escape of water or oil in respect of any building which is empty.</p> <p>Subsidence caused by new structures bedding down or made-up ground settling.</p> <p>Empty buildings condition applies.</p> <p>Minimum Standards of Security applies.</p>
<p>Section 2 – Business Interruption (if selected) Financial compensation following interruption to the business as a result of an insured loss caused by the following optional perils:</p> <p>Fire, Lightning, Aircraft, Explosion, Earthquake, Riot, Malicious Damage, Storm, Flood, Escape of Water, Impact, Sprinkler Leakage, Theft, Subsidence, Accidental Damage.</p> <p>Cover is available for:</p> <p>Gross Profit/Estimated Gross Profit, Gross Revenue/Estimated Gross Revenue, Additional Increase in Cost of Working, Rent Receivable, Additional Cost of Working, Book Debts.</p> <p>Optional extensions available:</p> <p>Contract Sites, Failure of Public Supply, Infectious Diseases, Public Utilities, Prevention of Access,</p>	<p>Losses excluded under the Property Damage section.</p> <p>Loss caused by the deliberate act of a utility supplier.</p> <p>Certain optional extensions limited to Great Britain, Northern Ireland, the Channel Islands and the Isle of Man.</p>

<p>Section 2 – Business Interruption (continued) Specified Customers/Suppliers, Storage Sites, Transit, Unspecified Customers/Suppliers.</p>	
<p>Section 3 – Goods in Transit (if selected) Damage to business property whilst in transit.</p> <p>Additional expenses incurred in transferring property to another vehicle, removing debris, reloading, and re-securing the property (limit of £5,000).</p> <p>Damage to clothing/personal effects (limit of £500).</p> <p>Damage to tarpaulins, ropes, sheets (limit of £1,000)</p>	<p>The excess shown in the schedule.</p> <p>Cover limited to Great Britain, Northern Ireland, the Channel Islands and the Isle of Man.</p> <p>Vehicle security requirements apply.</p> <p>Theft from unattended vehicles between 9pm and 6am unless vehicle is garaged in a locked building or compound.</p> <p>Damage caused by defective packing, disappearance or unexplained shortage.</p>
<p>Section 4 – Money and Assault (if selected) Loss of money pertaining to the business in transit, in the premises during business hours and in any bank night safe.</p> <p>Loss of non-negotiable money (for example crossed cheques) – standard limit £250,000.</p> <p>Money in the premises outside business hours, in unspecified locked safe £1,000 (not in locked safe £250).</p> <p>Assault - Bodily injury as a result of robbery or attempted robbery.</p>	<p>Money in transit limited to Great Britain, Northern Ireland, the Channel Islands and the Isle of Man and subject to money carryings clause.</p> <p>Loss of money arising from the acts of dishonesty by an employee not discovered within 7 days.</p> <p>Assault limits of £10,000 in respect of death, loss of limb, loss of sight, or permanent total disablement. £100 per week (maximum of 104 weeks) for temporary total disablement.</p>
<p>Section 5 – Employers' Liability (if selected) Your legal liability for damages and legal costs in respect of bodily injury, death, disease, illness or nervous shock to employees during their employment.</p> <p>Standard Limit of Indemnity of £10,000,000.</p> <p>Covers employees temporarily working overseas.</p> <p>Legal costs for defending prosecutions under health and safety legislation.</p>	<p>Work undertaken offshore.</p> <p>Cover where compulsory insurance is required under Road Traffic Acts legislation.</p> <p>Cover for acts of Terrorism limited to £5,000,000.</p> <p>Limit of £5,000,000 in respect of claims arising from asbestos.</p> <p>Compensation under the Corporate Manslaughter and Corporate Homicide Act limited to £5,000,000.</p>

<p>Section 6 – Public Liability and Products Liability (if selected)</p> <p>Your legal liability for damages and legal costs in respect of accidental bodily injury, death, disease, illness or nervous shock to any person, damage to third party property, obstruction, trespass or nuisance, wrongful arrest or detention.</p> <p>Damage caused by products supplied anywhere in the world.</p> <p>Legal costs for defending prosecutions under health and safety legislation.</p> <p>Liability incurred in connection with the Defective Premises Act, Data Protection Act (limit of £250,000), Consumer Protection Act and Food Safety Act legislation.</p> <p>Contingent Motor Liability cover.</p>	<p>Work undertaken offshore.</p> <p>Public and Products Liability arising from professional advice given.</p> <p>Product Liability from products guarantees and recall.</p> <p>Products Liability arising from products exported to the United States of America or Canada.</p> <p>Liability arising out of work in or on aircraft or arising from products for use in or on aircraft.</p> <p>Pollution or contamination unless caused by a sudden and identifiable incident.</p> <p>Loss arising from asbestos.</p> <p>Liability for injury to employees.</p> <p>Punitive damages awarded by any Court of Law.</p> <p>First £250 for each claim for Property Damage.</p> <p>Compensation under the Corporate Manslaughter and Corporate Homicide Act limited to £5,000,000.</p>
<p>Section 7 – All Risks (Specified Items) (if selected)</p> <p>Loss or damage to specified property at the premises or in defined geographical areas.</p>	<p>The excess shown in the schedule.</p> <p>While property is left in an unattended vehicle unless the vehicle is securely locked.</p> <p>Loss arising from wear and tear.</p> <p>Acts of dishonesty by employees.</p> <p>Unexplained disappearance.</p>
<p>Section 8 – Personal Accident (if selected)</p> <p>Accidental bodily injury to any principal, partner or director during the Operative Time of Cover causing death, loss of limb, sight, speech or hearing, or permanent total disablement.</p>	<p>Age limits 16-70.</p> <p>Injury resulting from participation in certain hazardous or sporting activities.</p> <p>Injury from aviation other than as a fare paying passenger.</p> <p>Injury sustained whilst under the influence of alcohol or drugs.</p>
<p>Section 9 – Directors and Officers Liability (if selected)</p> <p>Wrongful acts, including error, omission, misstatement, neglect or breach of duty made or committed by an Insured Director.</p>	<p>Loss arising out of any criminal, dishonest, fraudulent, wilful, intentional or malicious act or omission.</p> <p>Loss arising out of an employment practice violation.</p> <p>Loss arising out of any pending or prior litigation.</p> <p>Loss arising out of any legal action brought in a court within the United States of America or Canada.</p>

<p>Section 10 – Equipment Breakdown (if selected) The Insurer for this Section is HSB Engineering Insurance Limited.</p> <p>Refer to separate Equipment Breakdown key facts document for details of significant features and benefits, claims procedure and complaints procedure.</p>	<p>Cover for this section may or may not be available to you. It is your duty to check the schedule carefully as this will identify if this section is operative or not.</p> <p>Refer to separate Equipment Breakdown key facts document for details of significant and unusual exclusions or limitations.</p>
<p>Section 11 – Legal Expenses (if selected) The Insurer for this Section is DAS Legal Expenses Insurance Company Limited.</p> <p>Refer to separate Legal Expenses key facts document for details of significant features and benefits, claims procedure and complaints procedure.</p>	<p>Cover for this section may or may not be available to you. It is your duty to check the schedule carefully as this will identify if this section is operative or not.</p> <p>Refer to separate Equipment Breakdown key facts document for details of significant and unusual exclusions or limitations.</p>
<p>Section 12 – Frozen Food (if selected) Deterioration of stock in a frozen food cabinet, freezer, or cold store caused by change in temperature or by accidental leakage of refrigerant fumes.</p>	<p>The excess shown in the schedule.</p> <p>Loss from any freezer over 10 years old unless a maintenance agreement is in force.</p> <p>Failure to correctly set temperature controls.</p>
<p>Section 13 – Loss of Licence (if selected) The reduction in the value of the interest in the property as a result of the loss of licence granted for the sale of excisable liquor.</p> <p>Standard limit of liability of £100,000.</p>	<p>Loss of licence arising from town or country planning redevelopment.</p> <p>Loss of licence arising from a change in the law.</p> <p>Where statutory compensation can be obtained for loss of licence.</p>
<p>Section 14 – Terrorism (if selected) Extension of cover for Sections 1, 2 and 7.</p> <p>Damage or loss to items insured under Sections 1, 2 and 7 caused by acts of Terrorism in Great Britain.</p>	<p>Terms, conditions and exclusions of Section 1, 2 and 7 will apply.</p> <p>Terrorism cover can not be purchased selectively. If Terrorism cover is required it must apply to all insured property.</p>
<p>For full details of the coverage you must read your policy.</p>	<p>For full details of all exclusions you must read your policy document.</p> <p>Limits may apply to your policy – these are shown in your policy document and schedule.</p> <p>You may have to pay the first amount of any claim - the amount is shown in the schedule as the excess.</p>

The Policy is a complex document and contains a large number of specific terms relevant in specific circumstances, depending on the nature of the risks being insured and those extensions requested. The policy may also contain warranties describing actions that you must take or avoid for any cover to operate.

If the value declared or the sum insured selected is less than the full insurable amount, then any claim may not be payable in full.

Claims

In the first instance claims should be notified to Davies Managed Systems Limited, PO Box 2801, Stoke-on-Trent ST4 9DN. Tel: 0344 856 2035 (or 0344 856 2135 in respect of Sections 5 and 6), or e-mail ergo.newclaims@davies-group.com

Complaints Procedure

Please quote your policy number in all correspondence so that your concerns may be dealt with speedily.

If your complaint is about the way in which the policy was sold to you or whether it meets your requirements, you should contact the Insurance Broker who arranged the policy for you.

If your complaint relates to a claim, you should refer the matter to Davies Managed Systems Limited. Their contact details are provided below.

Customer Relations, Davies Managed Systems Limited, PO Box 2801, Stoke-on-Trent, ST4 9DN.

Telephone: 01782 339128

Alternatively you can ask your broker to refer the matter on for you.

If Davies Managed Systems Limited is not able to resolve your complaint satisfactorily by close of business at the end of the third business day, they will refer your complaint to the Head of Compliance at ERGO Versicherung AG, UK Branch, who will send you an acknowledgement letter. If you don't receive any acknowledgement letter, or at any time if you wish to do so, you may contact the Head of Compliance yourself by writing to:

Head of Compliance, ERGO Versicherung AG, UK Branch, Plantation Place, 30 Fenchurch Street, London, EC3M 3AJ. Telephone: 0203 003 7444 E-mail: complaints@ergo-commercial.co.uk

If your complaint is about any other matter, you should refer it to the Head of Compliance at ERGO Versicherung AG, UK Branch, whose contact details appear above.

The Head of Compliance will investigate your complaint and will provide you with a written response within eight weeks of your initial complaint. This will either be a final response or a letter informing you that we need more time for our investigation.

If we (or where applicable your Insurance Broker) have not resolved your complaint at the end of eight weeks, or if after receiving our final response you remain dissatisfied, you may be able to refer your complaint to the Financial Ombudsman Service (contact details below). You will have six months from the date of the final response to make this referral.

Your rights as a customer to take legal action are not affected by the existence or use of the complaints procedure mentioned above. However the Financial Ombudsman Service may not adjudicate on a case where court proceedings are actively in progress.

The Financial Ombudsman Service, Exchange Tower, London, E14 9SR. Telephone: 08000 234 567.

Further information is available from them and you may refer a complaint to them online at www.financial-ombudsman.org.uk

Cancellation of this policy

You may cancel the policy at any time, although we reserve our rights on refunding any premium depending on how long the policy has been in force and if you have made a claim on this policy. To exercise your right to cancel, contact the Broker who arranged this cover for you.

Compensation

ERGO Versicherung AG, UK Branch is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme in the unlikely event that ERGO Versicherung AG, UK Branch cannot meet its obligations. Further details can be obtained from FSCS, 10th Floor, Beaufort House, 15 St Botolph Street, London, EC3A 7QU Tel: 0207 741 4100 or www.fscs.org.uk.