



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 Advance Insurance Policy. The full terms and conditions can be found in the policy document.

The insurer's are :

Certain underwriters of Lloyds of London, who are authorized and regulated by the Financial Services Authority for all policy sections except property owner's liability in which case please refer to : International Insurance Company of Hannover Limited, who are authorized and regulated by the Financial Services Authority, registration number 202640. (Property Owner's Liability only)

This policy period is detailed in Your schedule. The policy is normally valid for 12 months and renewable annually.

Policyholder Obligations

The Policy is a complex document and contains a large number of specific terms relevant in specific circumstances. Many of these terms may however be extended, curtailed or removed in individual cases, depending on the nature of the risks being insured and those covers requested. The policy may also contain warranties describing actions that You must take or avoid for any cover to operate.

Duty of Disclosure

Your insurance is based on the information provided, it is important that this information is accurate as in the event of a claim, your cover may not be operative. It is also important that all material facts likely to affect the insurer's assessment of your insurance be disclosed. If you are in any doubt as to what constitutes a material fact, please contact your broker for assistance.

The Cover Available

Your policy is written on a package basis, it has a number of sections to which you may be able to add additional covers such as All Risks and Subsidence.

The core sections are as follows:

- Buildings
- Contents
- Business Interruption and Book Debts
- Loss of Liquor Licence
- Glass, Signs & Fascias
- Money
- Goods in Transit
- Public Liability
- Products Liability
- Employers Liability

Features & Benefits

- Wide range of perils that can be extended e.g. to include neon signs or Subsidence.
- Cover can also be extended to include Deterioration of Stock/Frozen Food
- Accidental Damage included as standard.
- Buildings cover includes Debris removal & Architects, Surveyors & Engineers Fees.
- Business Interruption – £500,000 over 24 months
- Loss of Liquor Licence - £100,000
- Outstanding Debit Balances - £25,000
- Money - £2,500
- Goods in Transit - £1,500
- Public Liability - £2 million
- Products Liability - £2 million
- Employers Liability - £10 million, but limited to £5,000,000 any one occurrence in respects of acts of terrorism and for claims arising from asbestos.

General Exclusions

Insurers will not pay under these sections for liability arising from:-

- Terrorism.
- Asbestos
- War Risks
- Contamination & Pollution
- Sonic Booms
- Nuclear Energy Risks & radioactive contamination
- Micro-Organism & Communicable Diseases
- Riot & Civil Commotion
- Loss of Electronic Data
- Professional advice given by the insured for a fee or in circumstances where a fee would normally be charged

Limits of Indemnity

Underwriters will not pay more than sum specified in the Schedule as the Limit of Indemnity for each Section.

Legal Jurisdiction

The Underwriters will indemnify the Insured against their legal liability to pay damages (including claimants' costs, fees and expenses) in accordance with the law of the United Kingdom.

Significant General Exceptions

It is a condition precedent to the liability of underwriters that the Insured does not manufacture mine process distribute test remediate remove store dispose sell or use asbestos or materials or products containing asbestos.

Excess

As stated on the schedule of insurance.

Claims Procedure

In the first instance claims should be notified to Your insurance broker or contact Advance Insurance Services by telephone on: 0208 868 4141.

Complaints Procedure

Any enquiry or complaint that You may have should in the first instance be addressed to the broker who has arranged this cover for You. Please quote Your Contract and Policy number in all correspondence so that any complaint can be dealt with speedily.

If You are still unhappy with any issue connected with the handling of Your insurance policy or claim then You should direct Your enquiry to the following:

In respect of Section 3 (Property Owners Liability) you may contact the Insurers as follows: The Compliance Officer, International Insurance Company of Hannover Limited, 1 Arlington Square, Bracknell, Berkshire, RG12 1WA.

Or, in respect of all other Sections of this Policy you may ask the Complaints and Advisory Department at

Lloyds, to review your case rights in law. The address is: Policy Holder & Market Assistance, Lloyd's Market Services, One Lime Street, London, EC3M 7HA, Tel: 020 7327 5225

If after contacting the Compliance Officer You are still dissatisfied You may be able to refer Your complaint to The Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London, E14 9SR (Telephone No: 0845 080 1800). Further information is available from them.

Cancellation rights – "Cooling Off Period"

You have the right to cancel the insurance policy within 14 days of receiving the policy documentation and receive a full refund of any premium paid, provided that there have been no claims either paid, reported or outstanding. For the purposes of this cancellation clause, it will be deemed that You will have received the policy document upon the day following the date it was emailed or posted to the Insured by first class post.

If the You do cancel this insurance within the initial 14 day period, then no cover will have been in place from the date of inception, as specified in the Schedule, and no liability whatsoever shall attach to the Underwriters in respect of the policy. If You do not exercise Your right of cancellation within the initial 14 day period, this insurance policy will automatically come into force from the inception date specified in the Schedule. You will remain liable to pay the full annual premium. Following the expiry of the initial 14 day period, this insurance policy may be cancelled at any time at Your written request. Underwriters reserve the right not to allow a return of premium. To exercise Your right to cancel, contact the broker who arranged this cover for You.

Financial Services Compensation Scheme (FSCS)

International Insurance Company of Hannover Limited is covered by the FSCS. You may be entitled to compensation from the scheme if they cannot meet their obligations. Insurance advising and arranging is covered for 90% of the claim without upper limit. Further information may be obtained from FSCS. Their email address is www.fscs.org.uk

Data Protection

All Personal Information provided will be treated as private & confidential, except where the disclosure is made at your request, with your consent, in relation to administering of your insurance or where the law requires us. As part of the FSA regulatory framework we may be asked to provide them with access to our customer records in order that they may carry out reviews of our activities.

advance
insurance

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Authorised and Regulated by the Financial Services Authority