



# Complete Contractor policy overview



# Introduction

## What is this document?

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 (this will be shown on your policy schedule). Full terms and conditions can be found in the policy wording, a copy of which is available on request.

## What is Complete Contractor?

The Complete Contractor product is designed to meet the demands and needs of someone wishing to insure the assets and legal liabilities of their business.

The product design provides value as in addition to the core cover of Public and Products Liability it allows the customer to buy optional cover that meets their specific needs, such as Employers' Liability, Tools, Contract Works, Personal Accident and Commercial Legal Expenses.

It also incorporates free benefits that some customers may need such as business support helplines and on-line risk management support.

Complete Contractor is underwritten by Allianz Insurance plc (Allianz).

## 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.

## 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.

## Your obligations

- You must make a fair presentation of the risk at inception, renewal and variation of the policy.
- You must pay the premium on request. Please speak to your insurance adviser about the options available for the payment of your premium.
- You must periodically review the policy documentation to make sure that it meets and continues to meet your needs and that you understand it's 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.
- You must 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 Allianz were unable to meet its liabilities?

Allianz Insurance plc 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 [fscs.org.uk](https://www.fscs.org.uk), by emailing [enquiries@fscs.org.uk](mailto:enquiries@fscs.org.uk) or by phoning the FSCS on **0800 678 1100** or **0207 741 4100**.

## Introduction continued

### How do I make a claim?

If you need to claim, your dedicated claims team will help and guide you through the process. Please have your policy number to hand and as much information about the claim as possible.

You can notify us of a claim by:

#### Telephone:

Property Claims: **0344 412 9988**

Liability Claims: **0344 893 9500**

**Our claims advisors are available 9am to 5pm Monday to Friday, outside of these hours you will be given the option to access our Emergency Assistance Service.**

Post: Allianz Claims  
Allianz Insurance plc  
PO Box 5290  
Worthing  
BN11 9TB

#### Online:

To notify Allianz of a claim online, or for guidance on what information Allianz will need to make the claim process as quick and as easy as possible, please visit [allianz.co.uk/claims](https://www.allianz.co.uk/claims).

For further information please see the section „How to Make a Claim“.

### How do I make a complaint?

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

Allianz Complaints Team  
Allianz Insurance plc,  
PO Box 5291  
Worthing  
BN11 9TD

Telephone number: **01483 552438**

Email: [commercialcomplaints@allianz.co.uk](mailto:commercialcomplaints@allianz.co.uk)

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: [financial-ombudsman.org.uk](https://www.financial-ombudsman.org.uk)

Telephone: **0800 023 4567** or **0300 123 9123**

Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

Using our complaints procedure or contacting the FOS does not affect your legal rights.

Full details of our complaints procedure can be found in the policy wording.

If you do not refer your complaint in time, the Ombudsman will not have our permission to consider your complaint and so will only be able to do so in very limited circumstances. For example, if the Ombudsman believes that the delay was as a result of exceptional circumstances.

## Section 1 – Public and Products Liability

Public Liability covers accidental injury to members of the public or accidental damage to their material property up to a selectable limit of indemnity of £1,000,000, £2,000,000 or £5,000,000 for any one claim. Products Liability covers accidental injury or accidental damage caused by products supplied up to a selectable limit of indemnity of £1,000,000, £2,000,000 or £5,000,000 for any one period of insurance.

### ✓ Significant Features and Benefits

**Indemnity to Other Parties** – cover extends to include the legal liabilities of anyone you are carrying out work for under a contract in respect of that work.

**Health and Safety at Work Legal Defence costs** – provides legal and other costs incurred in defending prosecutions.

**Motor Contingent Liability** – covers you against liability for motor vehicles not owned or provided by you in connection with the business.

**Court Attendance Compensation** – covers court attendance as a witness by any partner, director or employee in connection with the defence of a claim.

Compensation limits are:

- £750 for each days attendance for partners and directors
- £250 for each days attendance for an employee.

**Data Protection Legislation Cover** – provides protection up to a limit of £250,000 in any one period of insurance.

**Overseas Personal Liability** – covers a temporary visit to any other country made in connection with the business.

### ✗ Significant Exclusions or Limitations

**This section does NOT cover:**

- Injury to any employee director, partner or proprietor of the business.
  - Loss of or damage to property belonging to you or in your charge or control except premises occupied by you for temporary work.
  - Liability for loss of or damage to goods sold, supplied, delivered, installed or erected.
  - The cost of recalling or refunding a defective product or rectifying faulty work.
  - Liability arising out of ownership, possession or use of any mechanically propelled vehicle and attached trailer (other than the operation of mechanical plant as a tool) or any water craft, aircraft or spacecraft.
  - Liability arising out of any error, defect or omission in advice, directions, design, formula, drawing, plan, specification, inspection, certification or testing performed for a fee or in connection with any products.
  - Loss or damage to contract works undertaken under a contract or under JCT Clause 6.5.1.
  - Loss or damage due to pollution or contamination unless caused by a sudden and unintended incident.
  - Fines, penalties or liquidated, aggravated, punitive or exemplary damages.
  - Injury to any employee where motor insurance is required by law to be in force.
  - Manual work undertaken outside of the UK and the EU.
  - Work on an offshore installation or travelling to or from.
- Excesses as follows unless otherwise shown in your policy schedule:**
- Third party property damage, £350.
  - Third party property damage arising from the use of angle grinders, blow lamps, blow torches, flame cutting equipment, hot air guns, soldering equipment or welding plant or equipment, £500.

## Section 1 – Public and Products Liability continued

### ✔ Significant Features and Benefits

### ✘ Significant Exclusions or Limitations

- Liability in any way caused by, arising from or contributed to by exposure to or inhalation of asbestos.
- In respect of injury, loss or damage arising from products:
  - liability which attaches solely under the terms of an agreement
  - installed or incorporated in aircraft or spacecraft
  - comprising computer tapes and/or discs and the information recorded on them
  - claims made in any country outside the UK and the EU if you have premises or representation in that country
  - exports to the USA or Canada.
- Liability arising out of work involving the alteration, repair, service, maintenance or manufacturing of vehicles.

### ⚠ Significant Conditions

#### Fire Precautions

When using heat equipment or angle grinders, cover is subject to you, your employees or any sub contractors complying with this condition which has specific requirements for safe working and additional precautions that must be taken to prevent fire.

#### Underground Services

When carrying out any digging or excavation work, cover is subject to you, your employees or any sub contractors complying with this condition which has specific requirements that must be taken to prevent damage to underground services.

#### Bona Fide Subcontractors

You must ensure that any bona fide sub contractors used by you have Employers' Liability and Public Liability insurance in force, with a minimum Limit of Indemnity of £1,000,000 for Public Liability.

**If you fail to comply with the above conditions your policy may not operate.**

## Section 2 – Employers' Liability

(Optional Section of Cover)

Covers your legal liability to your employees for death or injury occurring in the course of their employment with you up to £10,000,000 for any one claim.

### ✓ Significant Features and Benefits

**Indemnity to Other Parties** – cover extends to include:

- Members of your canteen, social, sports or welfare organisation or ambulance, first aid or fire services
- Your partners, directors or employees
- Anyone for whom you are carrying out work under any contract.

**Health and Safety at Work – Legal Defence Costs** – provides legal and other costs incurred in defending prosecutions.

**Court Attendance Compensation** – covers court attendance as a witness by any partner, director or employee in connection with the defence of a claim.

Compensation limits are:

- £750 for each days attendance for partners and directors
- £250 for each days attendance for an employee.

### ✗ Significant Exclusions or Limitations

**This section does NOT cover:**

- Work on an offshore installation or travel to or from.
- Injury to any employee where motor insurance is required by law.
- Injury to any proprietor or partner of the business.

## Section 1 and 2 – Temporary Employees

Cover for Public and Products Liability and Employers' Liability (if Section 2 has been selected) for up to 3 temporary employees.

### ✓ Significant Features and Benefits

Public and Products Liability limit of indemnity reflective of the main cover. Employers' Liability limit of indemnity £10,000,000.

**Note** – cover not available for some trades.

### ✗ Significant Exclusions or Limitations

- Limited to a maximum of 100 days in any one period of insurance in total.
- Cover is only available if you employ at least one permanent member of staff.

## Section 3 – Tools

(Optional Section of Cover)

Covers loss of or damage to hand tools, hand held portable power tools or their parts or items of portable electronic equipment.

### ✓ Significant Features and Benefits

Optional cover for sums insured per person of:

- £1,000
- £1,500
- £2,000
- £3,000
- £4,000
- £5,000
- £6,000
- £7,000
- £8,000
- £9,000
- £10,000

Single article limit of £1,500.

### ✗ Significant Exclusions or Limitations

**This section does NOT cover:**

- Theft or theft damage of tools:
  - by you or any partner director family member or anyone employed by you
  - left unattended unless stored in a securely locked building
  - from any unattended vehicle, unless the vehicle has all points of access closed and secured by all the locks and other protections fitted, and all the keys are removed, and between the hours of 9.00 pm and 6.00 am is kept in a securely locked building.
- Loss due to unexplained disappearance or inventory shortage.
- Wear and tear, depreciation, electrical or mechanical breakdown, failure or breakages.
- Loss or damage to any mechanically propelled vehicle or waterborne vessel or craft.
- Loss or damage outside of the UK and the EU.
- £100 excess.

## Section 4 – Contract Works

### (Optional Section of Cover)

#### Covers loss or damage to

- contract works - up to the contract price limit
- own plant, tools and temporary buildings
- plant, tools and temporary buildings on hire
- employees' tools and personal effects.

#### ✔ Significant Features and Benefits

Sums insured and limits are fixed, dependent on the band selected.

**Inflation Protection** – up to an amount not exceeding 10% of the sum insured.

**Removal of Debris** – the cost of removal of debris up to 10% of the sum insured.

**Employer's Interest** – the interest of any employer for whom you are carrying out a contract.

**Professional Fees** – the maximum contract price includes architects', surveyors', consulting engineers' and other fees.

**Property Stored** – damage to site materials which are to be incorporated within the contract works whilst temporarily stored anywhere within the UK and the EU where the Insured is responsible for them under contract conditions.

**Property in Transit** – covers the property insured whilst in transit.

#### ✘ Significant Exclusions or Limitations

##### This section does NOT cover:

- Loss or damage to any mechanically propelled vehicle (other than the operation of mechanical plant as a tool) or any aircraft, locomotive, water craft.
- Loss or damage to property part of any structure which existed prior to the start of the contract works, or property more specifically insured.
- Property for which you have no responsibility under contract conditions.
- Plant, tools and temporary buildings on hire unless under the Contractors Plant-hire Association Model Conditions.
- Defects in design, plan, specification, materials or workmanship.
- Loss or damage due to mechanical or electrical breakdown or derangement, wear, tear, or other deterioration, unexplained disappearance or inventory shortage, trees, shrubs and plants caused by frost or the failure to germinate.
- Computer equipment in excess of £2,500.
- Caused by pollution or contamination.
- Liquidated damages or penalties for non-completion or delay in completion of the contract works or for non-compliance with contract conditions or consequential damage of any kind.
- Loss or damage arising out of use or occupation of the contract works by any owner, occupant or tenant.
- Loss or damage outside the UK and the EU.

## Section 4 – Contract Works continued

(Optional Section of Cover)

### ✔ Significant Features and Benefits

#### Negligent Breakdown and Continuing Hire Charges

- Damage to hired plant, tools or temporary buildings arising from a breakdown of such property due to negligence or misuse by you or your employees up to £5,000 any one item.
- Liability to pay continuing hire charges under the terms of a hiring agreement following damage to hired plant, tools or temporary buildings up to £10,000 any one loss for a maximum of 3 months after damage has occurred.

**Property Awaiting Sale** – private dwellings built but unsold are covered for a period of 90 days after completion for up to £100,000 any one claim subject to a £500 excess and subject to security requirements for all showhomes when closed for business.

### ✘ Significant Exclusions or Limitations

- **Excesses as follows unless otherwise shown in your policy schedule:**
  - £100 for damage to or theft of employees tools
  - £500 for theft, attempted theft or malicious damage
  - £250 for any other loss.
- Loss of money.
- Theft or theft damage of tools:
  - by you or any other partner, director, family member or anyone employed by you
  - left unattended unless stored in a securely locked building or compound
  - from any unattended vehicle, unless the vehicle has all points of access closed and secured by all the locks and other protections fitted, and all the keys are removed, and between the hours of 9.00pm and 6.00am is kept in a securely locked building.

## Section 5 – Personal Accident (Optional Section of Cover)

Covers you or your partners or working directors against accidents occurring at work or in leisure time.

### ✓ Significant Features and Benefits

A choice of up to five units per person.

One unit:

- Death – £10,000
- Permanent Total Disablement – £10,000
- Loss of Limb – £10,000
- Temporary Total Disablement – £50 per week
- Temporary Partial Disablement – £20 per week.

Weekly benefits payable for up to 104 weeks.

Compensation payable for permanent total disablement will be in accordance with the scale shown in the policy wording.

### ✗ Significant Exclusions or Limitations

**This section does NOT cover:**

- Caused by or contributed to by sickness, disease or any naturally occurring condition or gradually operating cause.
- Motorcycling, winter sports (other than curling or skating) mountaineering or rock climbing (using ropes or guides), pot-holing, caving, any underwater activities using breathing apparatus, combat sports, hunting, riding or driving in any race.
- Participation in any sport as a professional.
- Aviation other than as a fare paying passenger.
- Due to suicide, intentional self injury, insanity or the influence of alcohol or drugs, pregnancy or childbirth, sexually transmitted diseases, HIV including AIDS.
- Work on an offshore installation or travelling to or from.
- Weekly compensation for the first two weeks of temporary total disablement.
- An event accumulation limit of £750,000 applies.

#### **Age Limitation**

The cover will terminate at the end of the insurance period during which the age of 80 is attained.

## Section 6 – Commercial Legal Expenses

### (Optional Section of Cover)

Commercial Legal Expenses is a 'claims made' cover section, which means that claims must be initially notified to the insurers during the period of insurance. Covers your legal costs if you need to take or defend legal action relating to your business.

#### ✓ Significant Features and Benefits

The cover provided under this section covers claims where the you

- first receive notification that you need to defend a claim from a third party; or
- first become aware that you need to pursue a claim against a third party;

and notify us during the Period of Insurance.

#### Limit of Indemnity

You have cover of up to £250,000 for any one claim in respect of your legal costs you need to take or defend legal action relating to your business for all claims except:

- Jury Service Allowance and Witness Attendance Allowance which are £5,000 any one claim.

The aggregate limit of indemnity for all claims first notified to us during the period of insurance is £1,000,000.

#### ✗ Significant Exclusions or Limitations

- Any cause, event or circumstance occurring prior to, or existing at the inception or renewal of this section which the Insured knew, or ought to have known, may give rise to a claim.
- Employment issues where you have not sought and followed the advice of the Lawphone Legal Helpline before making significant changes to an employee's contract or taking any action which leads to the giving of a formal warning or dismissal (including redundancy) of an employee.
- Any dispute arising from an agreement the Insured enters into to let the Premises for residential purposes.
- The pursuit by the Insured of an undisputed debt.
- Any claim relating to deliberate, reckless or careless mis-statements by you.
- Claims where there are no reasonable prospects of a satisfactory outcome.
- Any legal expenses incurred without our prior written consent.
- At any time before we agree that legal proceedings need to be issued, we will choose the legal representative. You can only choose the legal representative if we agree that legal proceedings need to be issued or if a conflict of interest arises that means the legal representative chosen by us cannot act for you. This does not apply to claims where we may be liable to pay awards of compensation or data protection compensation awards. In these circumstances we will always choose the legal representative.

## Section 6 – Commercial Legal Expenses continued

### (Optional Section of Cover)

Commercial Legal Expenses is a 'claims made' cover section, which means that claims must be initially notified to the insurers during the period of insurance. Covers your legal costs if you need to take or defend legal action relating to your business.

#### ✓ Significant Features and Benefits

##### Additional Benefits

###### Lawphone Legal Helpline

Advice on any business related legal matter.

###### Tax Advice Helpline

Advice on any tax matter affecting your business.

The advice is provided by Markel Tax a trading division of Markel Consultancy Services Ltd.

###### Allianz Legal Online

Online support to help you produce legal paperwork in connection with your business.

##### Additional Services

###### Undisputed Debt Recovery Service

Access to this service which will pursue debts arising out of a contract and which are not disputed by the person or organisation that owes them to your business.

The service is provided by DWF LLP for undisputed debts within England and Wales, and Jackson Boyd Solicitors for undisputed debts within Scotland.

#### ✗ Significant Exclusions or Limitations

- Advice is only available over the telephone.
- Advice only relates to your company's legal problems.
- Advice will always be in accordance with the laws of Great Britain and Northern Ireland.

- Advice is only available over the telephone.
- No advice is available in respect of tax planning.
- Advice will always be in accordance with the taxation laws of Great Britain and Northern Ireland.

- This service is only available over the internet.
- The legal paperwork and guidance will always be in accordance with the laws of Great Britain and Northern Ireland.

- The legal action to recover the debt must be able to be taken within Great Britain.
- The amount of the undisputed debt must be at least £250.
- We will not cover any fees or expenses necessary to recover the undisputed debt. These fees and expenses will be confirmed to you before any work is undertaken to recover the undisputed debt.
- This service does not apply where the person or organisation that owes the debt to your business has a realistic chance of defending the legal action you take to recover that debt.

## Section 6 – Commercial Legal Expenses continued

### (Optional Section of Cover)

Commercial Legal Expenses is a 'claims made' cover section, which means that claims must be initially notified to the insurers during the period of insurance. Covers your legal costs if you need to take or defend legal action relating to your business.

✔ Significant Features and Benefits	✘ Significant Exclusions or Limitations
<p><b>Solicitor Employment Support Service</b> This service will provide you with the use of a solicitor to carry out a redundancy programme on your behalf.</p> <p>This service is available if the Lawphone advisor decides you would benefit from this service and is provided by DWF LLP.</p>	<ul style="list-style-type: none"> <li>There is an additional charge to use this service which is payable by you and not covered by the legal expenses policy.</li> </ul>
<p><b>Specialist Legal Support Service</b> This service will provide you with access to a specialist solicitor if:</p> <ul style="list-style-type: none"> <li>Lawphone is unable to assist with the legal problem because it is specialist in nature; or</li> <li>the claim is not covered by the legal expenses section; or</li> <li>you require a full legal review of your business.</li> </ul> <p>This service is provided by DWF LLP.</p>	<ul style="list-style-type: none"> <li>There is an additional charge to use this service which is payable by you and not covered by the legal expenses policy.</li> </ul>
<p><b>Crisis Response</b> This service will provide you with access to:</p> <ul style="list-style-type: none"> <li>a range of services to provide support to prepare for, and deal with, a business crisis.</li> <li>crisis management training, reviews and a bespoke crisis management plan.</li> </ul> <p>This service is provided by DWF LLP.</p>	<ul style="list-style-type: none"> <li>There is an additional charge to use this service which is payable by you and not covered by the legal expenses policy.</li> </ul>

## Section 7 – Property Damage

### (Optional Section of Cover)

Covers you for loss or damage caused by the following:

- Fire, Lightning and Explosion, Aircraft, Riot, Civil Commotion or Malicious Damage, Earthquake, Subterranean Fire.
- Accidental Damage.
- Storm and tempest, Flood, Escape of Water from tanks, apparatus, drains or pipes, Impact by vehicles or animals, escape of heating oil.
- Theft or attempted theft following forcible and violent entry to or exit from your premises.

#### ✔ Significant Features and Benefits

**Subsidence, Ground Heave and Landslip** – cover is available on request as a further optional extension.

**Sprinkler Leakage** – cover is available on request as a further optional extension.

**Automatic Reinstatement** – other than theft claims the sums insured are not reduced following a claim subject to payment of an additional premium.

**Inflation Provision** – sums insured are index linked and Day One Reinstatement provides an automatic 15% inflation factor (option available to increase to 20%, 25%, 30% or 35%).

**Public Authorities** – the costs incurred in rebuilding or repairing the property to a standard required by the authorities.

**Services** – damage to services including telephone, gas, water and electric instruments, meters, piping and cabling.

**Alterations and Additions** – automatic cover for alterations, additions and improvements made to your property for no more than 10% of the sum insured or £500,000 whichever is the less.

#### ✘ Significant Exclusions or Limitations

**This section does NOT cover:**

- Explosion due to bursting of non domestic steam boilers, or other steam apparatus.
- Malicious damage, theft, burst pipes, sprinkler leakage or escape of oil in any unoccupied building.
- Theft or theft damage not involving forcible and violent entry to or exit from the premises, or involving any partner, director, employee or family member.
- Hold up arising from theft not involving violence or threat of violence.
- Theft, storm, tempest or flood to property in the open.
- Storm, tempest or flood excludes damage to fences and gates.
- Acts of fraud or dishonesty by any partner, director or employee.
- Unexplained disappearance or inventory shortage or misfiling or misplacing of information.
- Frost, wear and tear, gradual deterioration, inherent vice, latent defect.
- Contamination, corrosion, rust, wet or dry rot, dampness, vermin or insects.
- Dyeing, cleaning, repair, renovation, marring or scratching.
- Electrical or mechanical breakdown, failure or derangement.
- Faulty or defective design workmanship or materials.

## Section 7 – Property Damage continued

(Optional Section of Cover)

### ✓ Significant Features and Benefits

**Professional Fees** – covers the cost of architects', surveyors', legal and consulting engineers' fees.

**Removal of Debris Costs** – the cost of removing debris following damage to the property insured.

**Temporary Removal of Contents** – to a limit of 10% of the sum insured.

**Temporary Removal** – of documents and other business records to a 10% limit.

**Fixed Glass** – cost of temporary boarding up.

**Metered Supplies** – covers additional metered supply charges incurred up to £25,000 any one period of insurance.

**Exhibitions** – up to £25,000 for any one exhibition whilst at and in transit to/from exhibitions.

**Trace and Access** – covers the costs of locating the source of an escape of water or heating oil from any tank, apparatus or pipe and subsequent making good of damage up to £25,000 any one claim.

**Landscaped Grounds** – up to £10,000 any one claim for damage to grounds as a result of damage to the property insured.

**Locks and Keys** – the cost of replacement keys, locks or lock mechanisms following theft of keys up to £5,000 any one claim.

### ✗ Significant Exclusions or Limitations

- Changes in temperature, dampness, dryness, shrinkage, evaporation, loss of weight, contamination, change in colour, flavour, texture or finish.
- Damage to any property resulting from its undergoing any process.
- Operational error or omission by you or any employee.
- Loss or damage to property outside the UK.
- Consequential loss.
- Subsidence cover excludes
  - damage to surfaced areas, walls, gates and fences, unless the building is also damaged
  - coastal or river erosion
  - damage which commenced prior to inception of this cover
  - damage as a result of demolition, excavation or other building work.
- **Excesses as follows unless otherwise shown in your policy schedule:**
  - a minimum of £1,000 for subsidence, ground heave or landslip
  - £350 for any other claim.

## Section 7 – Property Damage continued

(Optional Section of Cover)

### ✔ Significant Features and Benefits

**Damage to Premises** – covers damage following theft or attempted theft including the cost of any temporary measures to keep the premises secure.

**Seasonal Increase** of 25% for the stock sum insured.

**Moulds, Tools and Dies** – up to £50,000 any one claim.

**Unauthorised Use of Supplies** – covers the unauthorised use of metered supplies up to £10,000 any one period of insurance.

**Own Goods in Transit** – up to £5,000 any one claim.

**Money** – cash and other negotiable money (any one claim):

- on the premises during business hours, in transit or in a bank night safe up to £5,000
- out of safe outside business hours in the premises up to £500
- in your personal custody or that of an employee up to £500.

### ✘ Significant Exclusions or Limitations

### ⚠ Significant Conditions

#### Money

- All cash registers, safes and other money containers are to be secured and locked whenever such containers are left unattended during business hours.
- Money in transit must be accompanied by 2 adults when in excess of £3,000.
- You must exercise care in selecting employees entrusted with money and obtain references from previous employers.

## Section 7 – Property Damage continued

(Optional Section of Cover)

### Significant Conditions

#### Own Goods In Transit

- You must:
  - exercise care in selecting employees to entrust with vehicles and their contents
  - maintain vehicles in a roadworthy condition
  - keep all security locks, alarms and other security devices in efficient working order
  - when vehicles are left unattended, keep all doors locked, windows closed and make alarm systems and security devices operative.
- Vehicles left unattended overnight (from 9pm to 6am) are to be contained in a securely locked building.
- For transit by post or by road or rail carrier, immediately you become aware of a claim, you must take steps to notify the carrier concerned within the time limits for notification of claims stipulated in any carriage conditions.

## Section 8 – Business Interruption

(Optional Section of Cover)

Covers loss of Gross Profit or Revenue if the business is interrupted as a result of loss or damage by any cause covered by the Property Damage section.

### ✓ Significant Features and Benefits

Loss of one of the following;

- Gross Profit
- Revenue
- Increased Cost of Working Only (the additional expenditure necessarily and reasonably incurred in order to minimise any interruption or interference with the business during the indemnity period)

resulting from loss or damage by any cause covered by the Property Damage section.

Option of 12, 18, 24 or 36 months indemnity period.

**Inflation Provision** – sum insured is increased by 33.33% to protect you against inflation. (not applicable to Increased Cost of Working Only)

**Unspecified Suppliers** – damage at your suppliers' premises which causes interruption to your business – up to 10% of the Gross Profit sum insured or £100,000, whichever is less (not applicable to Increased Cost of Working Only or Revenue).

**Unspecified Customers** – damage at your customers' premises which causes interruption to your business – up to 10% of the Gross Profit sum insured or £100,000, whichever is less (not applicable to Increased Cost of Working Only or Revenue).

**Property Stored** – property that is kept elsewhere than at your premises up to 10% of the sum insured or £50,000, whichever is less (not applicable to Increased Cost of Working Only).

### ✗ Significant Exclusions or Limitations

- Exclusions as shown under the Property Damage section, however, explosion of a steam boiler or economiser is covered.

## Section 8 – Business Interruption continued

(Optional Section of Cover)

### ✓ Significant Features and Benefits

**Supply Undertakings** – failure in the supply of water, gas, electricity or telecommunications up to £10,000 following damage by an insured event.

**Denial of Access** – covers up to 10% of the sum insured or £50,000 whichever is less for damage to property within a 1 mile radius of the premises that hinders the use or access to the premises for more than 12 hours.

**Essential Personnel** – covers additional expenditure as a result of the death or permanent disablement of essential personnel up to £10,000 (not applicable to Increased Cost of Working Only).

**Lottery Winners** – covers additional expenditure as a result of an employee or group of employees resigning following a lottery win. Cover is up to £25,000 (not applicable to Increased Cost of Working Only).

**Transit** – covers interruption following damage to your property whilst in transit up to 10% of the sum insured or £10,000, whichever is less (not applicable to Increased Cost of Working Only).

**Accountants' Charges** – incurred in connection with a claim.

**Failure of Supply** – covers interruption of or interference resulting from the accidental failure of supply of electricity, gas, water and telecommunications services up to £10,000 for all failures of supply combined and in the aggregate.

### ✗ Significant Exclusions or Limitations

Failure of supply excludes;

- loss of supply for the first 48 hours
- deliberate acts of suppliers to withhold or restrict services
- the failure of distribution cables more than 1 mile from the premises.

A maximum indemnity period of 14 days applies.

## Section 9 – Terrorism

(Optional Section of Cover)

Covers your business against losses suffered as a result of an act of terrorism.

### ✓ Significant Features and Benefits

Includes losses incurred through:

- destruction, damage or loss of insured property

and/or

- business interruption.

### ✗ Significant Exclusions or Limitations

**This section does NOT cover:**

- Digital and cyber risks.
- Losses occasioned by riot, civil commotion and war.
- Any losses arising from locations outside of England, Wales and Scotland
- Any land or building which is insured in the name of an individual and is occupied by that individual for residential purposes.

### ⚠ Significant Conditions

#### **Burden of Proof**

Where there is a dispute over whether loss is covered by this section, the burden of proof shall be on you to prove that such loss is covered under this section.

# Significant Conditions

## Significant Conditions that apply to the whole Policy

### **Number of Persons**

The premium is based on the maximum number of persons engaged in the business at any one time. The Insured must notify us immediately if this number changes.

### **Unoccupied Buildings Condition**

Unoccupied buildings are not insured unless they are notified to us and we agree to continue cover. You must notify us immediately if the buildings or flats are to be occupied by contractors or if they are damaged or suffer unauthorised entry, whether the damage is covered or not.

If we agree to continue cover, mains services must be switched off and water system drained other than in respect of security or fire alarms or sprinkler systems.

The property must be inspected internally and externally weekly (with records kept), defects in security and maintenance rectified and any accumulations of combustible materials removed. You must also comply with our security level requirements and ensure that the property is secured against unlawful entry and that all security protections are put into effect.

### **Smoking Condition**

A no smoking policy at the premises must be in force and smoking should only be allowed in a designated smoking area with metal receptacles with metal lids provided for safe disposal.

### **Waste Condition**

All waste must be removed from the building at least once a week and stored in a container at least 5 meters away from any building or property. Any oily or greasy waste which remains in the building must be kept in metal lidded containers. No burning of waste is permitted on the premises.

## Significant Conditions continued

### Significant Conditions that apply to the whole Policy

#### **Stillage Condition**

Moveable stock, computers and electrical office equipment in any basement must be raised at least 10cm above the floor.

#### **Minimum Level of Security**

You must comply with our conditions regarding the security of doors, windows and keys at the premises.

#### **Fire Precautions and Intruder Alarms**

You must comply with our conditions regarding any fire protections or installed intruder alarms at the premises.

#### **Solar Panels**

You must comply with our conditions regarding any solar panels installed at the premises.

**Please see your policy wording for full details of these conditions.**

# Policy Exclusions

## ✘ Significant Exclusions that apply to the whole policy:

### Trade Exclusions

This policy does not cover liability in respect of;

- demolition work unless it relates to a building and forms part of a contract for reconstruction, alteration or repair;
- demolition of other structures exceeding 4 metres in height;
- work in or on aircraft, runways, vessels, water borne craft and harbours;
- work on bulk oil, petrol, gas or chemical storage tanks or chambers, railways, tunnels or motorways, blast furnaces, bridges, chimney shafts, collieries, docks, gas works, mines, oil refineries, power stations, pylons, reservoirs, steeples, towers or viaducts;
- quarrying, blasting or diving operations, water diversion, dam construction or work behind dams;
- the use of explosives, tunnelling or piling work, underpinning or deliberate de-watering of the site;
- the making of excavations exceeding in any part a depth of 2 metres from the surface;
- the construction of public roads or the laying of main sewers unless incidental to any building contract undertaken by the Insured;
- any external work undertaken at a height of more than 15 metres from the ground;
- any internal work undertaken at a height of more than 15 metres from the floor.

**Allianz Insurance plc.**

Registered in England number 84638  
Registered office: 57 Ladymead, Guildford,  
Surrey GU1 1DB, United Kingdom.

Allianz Insurance plc is authorised by the  
Prudential Regulation Authority and regulated  
by the Financial Conduct Authority and  
the Prudential Regulation Authority.

Financial Services Register number 121849.