

Your **Professionals insurance**
policy booklet



churchillTM

Business Advice Service

These helpline services are provided for Your use whilst this Policy is in force.

Eurolaw Commercial Legal and UK Tax Advice

0345 878 5024

Unlimited access, over the telephone, to a team of legal advisors for confidential legal advice and guidance on any commercial legal problem affecting the Business such as:

- employment
- prosecution
- landlord and tenant disputes
- VAT
- contract disputes

Eurolaw Commercial Legal advice can only be offered in respect of matters subject to the laws of and within the jurisdiction of courts or tribunals of:

- the United Kingdom
- the Channel Islands and the Isle of Man
- any member country of the European Union
- Switzerland and Norway

Wherever possible the Legal Advice helpline aims to provide immediate advice from a qualified legal advisor. However if this is not possible DAS will arrange a call back at a time to suit You.

DAS' legal advisors provide advice on the laws of England and Wales 24 hours a day, 7 days a week, 365 days a year. Where advice is sought in an area of law beyond this jurisdiction or in respect of very specialist matters, DAS will refer You to one of DAS' specialist advisors. This will include European law and certain areas of law for Scotland and Northern Ireland.

Specialist advice is provided 9am – 5pm, Monday to Friday, excluding public and bank holidays. If calls are made outside these times, DAS will call You back.

DAS offer confidential advice over the phone on any tax matters affecting the business, under the laws of the United Kingdom.

Tax advice is provided by tax advisors 9am – 5pm, Monday to Friday, excluding public and bank holidays. If calls are made outside these times, DAS will arrange to call You back the next working day between 9am and 5pm.

This helpline is provided on Our behalf by DAS Law Limited and/or a Preferred Law Firm appointed by DAS Legal Expenses Insurance Company Limited (DAS) on behalf of Us. All calls may be recorded.

Counselling Helpline

0345 878 5029

Available 24 hours each day, 7 days every week, all year round.

A confidential counselling service for any employee (and their immediate family who permanently live with them) over the telephone if they are aged 18 or over

and to 16 and 17 year olds, provided they are in full-time employment, assisting issues such as:

- Stress
- Depression
- Family
- Relationship
- Bereavement

This service can also help with:

- Onward referral to relevant voluntary, self help groups or professional services
- Availability of planned (weekly) telephone counselling sessions, time to suit caller
- Details of face to face counsellors in Your area

Any costs arising from the use of these referral services will not be paid by DAS.

This helpline is provided on Our behalf by DAS Legal Expenses Insurance Company Ltd. All calls may be recorded.

Health and Medical Assistance Helpline

0345 878 5031

Health and medical information is provided by a medically qualified person 9am – 5pm, Monday to Friday, excluding public and bank holidays. If You call outside these times, a message will be taken and a return call arranged within the operating hours.

Advice and assistance concerning:

- Exercise information
- Changing doctors
- Giving up smoking
- Inoculations
- Comprehensive doctor, clinic and treatment facility database
- Sports injuries
- Nutrition assessment
- Complimentary health
- Bespoke fact sheets can be sent out if requested

This helpline is provided on Our behalf by DAS Legal Expenses Insurance Company Ltd, all calls may be recorded.

DAS will not accept responsibility if the telephone helpline services operated by them are unavailable for reasons they cannot control.

In addition to these helplines, DAS offer on our behalf access to the DAS Employment Manual.

Employment Manual

The DAS Employment Manual offers comprehensive, up to date guidance on rapidly changing employment law. To view it, www.dasinsurance.co.uk/employment-manual.

If You would like notifications of when updates are made to the Employment Manual, please email us at employmentmanual@das.co.uk quoting Your policy number.

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Professionals Policy

We will provide the insurance described in this Policy, which consists of individual Sections (subject to the terms, definitions, conditions and exclusions) for the Period of Insurance. The Policy should be read in conjunction with the Schedule, which confirms the Sections You are covered for.

We have not given You a personal recommendation as to whether the Policy meets Your needs.

U K Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

U K Insurance Limited.

Head Office: U K Insurance Limited, Registered address: The Wharf, Neville Street, Leeds LS1 4AZ. Registered in England and Wales Company No. 1179980.

How to use Your Policy

Your Policy

Your Policy contains details of the extent of cover available to You, what is excluded from the cover and the conditions on which the Policy is issued.

We wish to provide You with a good standard of service. To help Us achieve this, it is important that You read this Policy carefully. If it does not meet Your requirements, or You have any comment or query about the Policy, please contact Us on **0345 878 8194**.

Your Schedule

Your Schedule provides details of the insurance provided, the Sections of the Policy which are operative and the levels of cover You have.

Please examine Your Schedule to ensure it meets Your requirements.

Using the Business Advice Service

Details of Our helplines are provided on page 2 of this policy booklet.

Making a Claim

To make a claim, first read the Policy and Schedule and check that You are covered. Then follow the instructions provided under Claims Conditions 2 – Action by You.

To make a claim, phone **0345 878 8195**.

If you are dissatisfied with the way in which a claim or any other matter has been dealt with, please refer to Important Information at the back of this policy booklet.

General Definitions

These definitions apply to this Policy. In addition other more specific definitions apply under some of the Policy Sections and are stated in those Policy Sections. Any word or expression to which a particular meaning has been given in the General Definitions in this Policy or in the Definitions within the Sections of this Policy will have that meaning wherever it appears when commencing with a capital letter in this Policy or the relevant Section respectively.

Bodily Injury

Bodily Injury which includes death, disease or illness.

Business

The 'Business' as shown in the Schedule and no other for the purposes of this Policy.

Craft

Any vessel or craft made or intended to float on or in or travel through water, air or space.

Damage

Accidental loss, destruction or damage.

Employee

Any person while working for You in connection with the Business who is:

- a under a contract of service or apprenticeship with You;
- b a person under a contract of service or apprenticeship with some other employer and who is hired to or borrowed by You;
- c a labour master or person supplied by him;
- d a person engaged by a labour only sub-contractor;
- e a self-employed person performing work under a similar degree of control and direction by You as a person under a contract of service or apprenticeship with You;
- f a driver or operator of hired-in plant;
- g a trainee or person undergoing work experience; or
- h a voluntary helper.

Excess

The first amount of each and every claim for which You will be responsible as shown in the Schedule.

Period of Insurance

- a the period beginning with the Effective Date and ending with the Expiry Date (both stated in the New Business Schedule or latest effective Renewal Schedule as applicable); and
 - b any subsequent period;
- for which You will pay and We will agree to accept Your premium.

Policy

This policy including the Sections and Schedule, all of which should be read together as one contract.

Property

Material property.

Schedule

The schedule applicable to the Policy.

We/Us/Our

U K Insurance Limited and/or such other authorised Insurer as U K Insurance Limited may contract to underwrite any part of this Policy.

You/Your

The person, persons, Limited Liability Partnerships or Limited or Public Limited Company, shown as the Insured Name in the Schedule and, in respect of Section 2: Employers Liability, the Policyholder stated upon the Certificate of Employers Liability Insurance.

General Conditions

These Conditions apply to the Policy. You must comply with these Conditions. Where additional Conditions apply to a specific Section of the Policy, they are stated under that Section.

1 Observance of Conditions

Your due observance and fulfilment of the terms and conditions of this Policy will be conditions precedent to Our liability to make any payment under this Policy.

2 Fair Presentation of the Risk

a You have a duty to make to Us a fair presentation of the risk before:

- i** the inception of this Policy;
- ii** an alteration made to this Policy, concerning changes in the risk which are relevant to the proposed alteration; and
- iii** the renewal of this Policy; and

b In the event of a breach of such duty, if the breach is:

- i** deliberate or reckless, We may:
 - a** in relation to an alteration made to this Policy, (despite the references to notice period and the refunding of premiums in General Condition 5 Cancellation by us) by notice to You at Your last known address treat this Policy as cancelled with effect from the time when the alteration was made and retain any premiums paid;
 - b** in relation to inception or renewal of this Policy, avoid this Policy and refuse all claims and retain any premiums paid;
- ii** neither deliberate nor reckless and We would not have:
 - a** in relation to an alteration made to this Policy, agreed to the alteration on any terms, We may treat this Policy as if the alteration was never made, but in that event We:
 - i** will return any extra premium paid; or
 - ii** may (where the total premium was reduced as a result of the alteration), reduce proportionately the amount to be paid on a claim arising out of events after the alteration. We will pay on such claim a percentage of what We would otherwise have been liable to pay (whether on the original terms, or as varied), based on the total premium actually charged compared to the original premium charged; or
 - b** entered into this Policy on any terms, We may avoid this Policy and refuse all claims but will return any premiums paid; or

iii neither deliberate nor reckless and We:

a would have entered into this Policy or agreed to the alteration made to this Policy, but on different terms (other than terms relating to the premium), this Policy or the alteration (as applicable) will be treated as if it had been entered into on those different terms if We require; and

b in respect of an alteration made to this Policy:

i would have agreed to the alteration, but would have charged an increased premium by more than We did or (in the case of an unchanged premium) would have increased the premium, We may reduce proportionately the amount to be paid on a claim arising out of events after the alteration.

We will pay on such claim a percentage of what We would otherwise have been liable to pay (whether on the original terms, or as varied, or under the different terms provided for by virtue of item b iii a above), based on the total premium actually charged compared to the premium that We would have charged;

ii (where the total premium was reduced as a result of the alteration), would have agreed to the alteration and We would have increased the premium, would not have reduced the premium, or would have reduced it by less than We did, We may reduce proportionately the amount to be paid on a claim arising out of events after the alteration.

We will pay on such claim a percentage of what We would otherwise have been liable to pay (whether on the original terms, or as varied, or under the different terms provided for by virtue of item b iii a above), based on the total premium actually charged compared to the original premium if We would not have changed it, and otherwise the increased or (as the case may be) reduced total premium We would have charged.

c would have entered into this Policy (whether the terms relating to matters other than the premium would have been the same or different), but would have charged a higher premium, We may reduce proportionately the amount to be paid on a claim.

We will pay on such claim a percentage of what We would otherwise have been liable to pay (making provision for any different terms referred to in item b iii a above), based on the premium actually charged compared to the higher premium.

- c We will be entitled to vary the premium and any terms in respect of any ongoing acceptance of cover (where agreed by Us), in relation to a breach of the duty to make to Us a fair presentation of the risk.

3 Reasonable Precautions

You and any other person indemnified must:

- a take all reasonable precautions to prevent or minimise any accident, incident, Bodily Injury or Damage;
- b safeguard any Property, the ways, works, machinery, plant, vehicles, premises and appliances and maintain such Property in a good state of repair;
- c exercise care in the selection and supervision of Employees; and
- d comply with all relevant statutory requirements, manufacturer's recommendations and other regulations relating to the use, inspection and safety of property and the safety of persons.

4 Change of Risk or Interest

- a It is a condition precedent to Our liability that You will immediately notify Us if any alteration be made either in the Business or in any other circumstances whereby the risk is increased other than in accordance with General Condition 2 at any time after the Effective Date (as stated in the Schedule) of the Period of Insurance.
- b This Policy will cease to be in force if:
 - i Your interest in the Business ends, other than by death; or
 - ii the Business is to be wound up or carried on by a liquidator or receiver or permanently discontinued,

at any time after the Effective Date (as stated in the Schedule) of the Period of Insurance, unless its continuance be agreed by Us.

5 Cancellation

Cancellation by Us

We have the right to cancel this Policy by sending You fourteen days notice in writing to Your last known address. We will only do so on serious grounds. If We do We will return the premium paid less an amount for the period the Policy has been in force.

If We have cancelled the Policy due to You not paying an instalment and You have made a claim, or one has been made against You, during the current Period of Insurance, then the balance of the year's premium will become payable.

Cancellation by You

You may cancel Your Policy any time by contacting Us on **0345 878 8194** or sending Us notice in writing.

If You cancel Your Policy before it is due to start We will return any premium paid in full. If You cancel within 14 days of Your Policy starting or within 14 days of You receiving Your documents (whichever is the later) We will return any premium paid. If You cancel after those 14 days have passed We will return any premium paid less an amount for the period the Policy has been in force. We will not refund any premium if We have made or will have to make a claim payment to You or if a claim has been made against You during the Period of Insurance.

Cancellation on renewal

If You cancel before the new Period of Insurance is due to start We will return any premium paid in full.

If the new Period of Insurance has started and You cancel within 14 days of Your Policy starting or within 14 days of receiving Your renewal documents (whichever is the later) We will return any premium paid in full. We will not refund any premium if You have made a claim or if a claim has been made against You during the Period of Insurance.

In relation to cancellation in any of the circumstances outlined above, You will immediately return to Us any current Certificate(s) of Employers Liability Insurance.

6 Instalments

Where the premium under this Policy is payable by instalments it is a condition precedent to Our liability that each instalment will be paid when due otherwise all benefit will be cancelled from the date when any unpaid instalment was due and You will immediately return to Us any current Certificate(s) of Employers Liability Insurance.

7 Choice of Law

You and We may choose which law will apply to this Policy. Unless both parties agree otherwise, English law will apply. We've supplied this Policy and other information to You in English and we'll continue to communicate with You in English.

8 Contracts (Rights of Third Parties) Act 1999

A person or company who is not a party to this Policy has no right under the Contracts (Rights of Third Parties) Act 1999 to enforce any term of this Policy but this does not affect any right or remedy of a third party which exists or is available apart from that Act.

9 Payment of Premium

- a If You do not pay a premium on time, We will assume that You intend to cancel the Policy and cover under this Policy will end from the date the payment was due.
- b If You are paying the Premium by instalments and We pay a claim under the Policy, You must immediately pay the Premium outstanding by the end of the Policy period. If You do not pay this We may deduct the amount from any claim We pay.

10 Changes to Your cover

You must tell Us immediately if there are any changes that may affect Your insurance, such as the following if:

- i You change the number of workers employed by You; or
- ii Your limits change.

We may then reassess Your cover and premium either immediately or at Your next renewal, depending on the information You have provided.

Note: The list above does not set out all changes You must tell Us about. If You are not sure whether a change may affect this cover, contact Us.

11 Automatic Renewal

When Your Policy is due for renewal, We may offer to renew it for You automatically using the payment details You have already given, unless We or You have advised otherwise.

We will write to You at least 21 days before Your Policy ends and before taking any payment to confirm Your renewal premium and Policy terms.

If You do not want to renew Your Policy You must call Us before Your renewal date to let Us know.

It is not possible to offer automatic renewal in all circumstances, for example We may need to discuss Your renewal invite with You or Your payment method may change.

Your renewal invite will advise if Your Policy will be automatically renewed or if You need to call Us. If We are unable to offer renewal terms We will write to You at Your last known address to let You know.

Claims Conditions

These Conditions apply to this Policy. You must comply with these Conditions. Where additional Conditions apply to a specific Section of this Policy, they are stated under that Section.

1 Conditions Precedent

Every condition precedent to which this Policy or any Section or item of the Policy is, or may be, made subject to, will, from the time the condition precedent attaches, apply and continue to be in force during the whole currency of this Policy. Non-compliance with any such condition precedent may be a bar to any claim under the relevant Section(s) of the Policy, where the subject matter of the claim has been caused by the non-compliance or to the extent that it was increased by the non-compliance

2 Action by You

It is a condition precedent to Our liability that:

You will on the happening of any incident which could give rise to a claim under this Policy:

- a** immediately notify Us and deliver to Us at Your expense a claim in writing with such detailed particulars and proofs as may be reasonably required and (if demanded) a statutory declaration of the truth of the claim and any matters connected therewith within:
 - i** 7 days of the event in the case of Damage caused by riot, civil commotion, strikes, labour disturbances or malicious persons; or
 - ii** 30 days of the event in the case of any other claim or such further time as We may allow.
- b** give immediate notice to the Police in respect of:
 - i** vandalism;
 - ii** theft or any attempt thereat; or
 - iii** loss of Money by any cause whatsoever.
- c** make no admission of liability or offer, promise or payment, without Our written consent;
- d** inform Us immediately of any impending prosecution, inquest or fatal accident inquiry or civil proceedings and send to Us immediately every relevant document;
- e** take all reasonable action to minimise or check any interruption or interference with the Business;
- f** produce to Us such books of account or other business books or documents or such other proofs as may reasonably be required by Us for investigating or verifying the claim;
- g** in respect of Section 3 Special Extension 1 – Personal Accident (Assault) and Section 6: Personal Accident supply at Your own expense all certificates and information and evidence required by Us. The Person Insured will as often as required by Us submit to medical examination at Our own expense.

3 Our Rights

We will be entitled:

- a** on the happening of any Damage in respect of which a claim is made and without thereby incurring any liability or diminishing any of Our rights under this Policy to take possession of or require to be delivered to Us any Property insured and deal with such Property for all reasonable purposes and in a reasonable manner;
- b** at Our discretion to take over and conduct in Your name the defence or settlement of any claim and to prosecute at Our expense and for Our benefit any claim for indemnity or damages against any other persons in respect of any event insured by this Policy and You will give all information and assistance required;
- c** to any Property for the loss of which a claim is paid hereunder and You will execute all such assignments and assurances of such Property as may be reasonably required but You will not be entitled to abandon any Property to Us;
- d** in the event of any Occurrence (as defined in Sections 1 and 2) resulting in any claim(s) under Sections 1 and 2 to pay to You the amount of the Indemnity Limit for such Occurrence (less any sums already paid as damages in respect of such Occurrence and in respect of Section 1 less costs and expenses incurred before the date of payment) or any lesser amount for which the claim(s) can be settled after which We will have no further responsibility in connection with such claim(s) except in respect of Section 2 for costs and expenses incurred before the date of payment;
- e** in the case of death of the Person Insured by Section 3 Special Extension 1 – Personal Accident (Assault) and Section 6: Personal Accident to have a post-mortem at Our expense.

4 Fraudulent Claims

In the event of any claim under the Policy being submitted which in any respect is intentionally exaggerated or fraudulent or if any fraudulent means or devices are used by You or anyone acting on Your behalf to obtain benefit under this Policy, We:

- a** will not be liable to pay the claim;
- b** may recover from You any sums paid by Us to You in respect of the claim; and

- c may (despite the references to notice period and the refunding of premiums in General Condition 5 Cancellation by us) by notice to You at Your last known address treat this Policy as having been cancelled with effect from the time of the fraudulent act and may:
 - i refuse all liability to You under this Policy in respect of any event that gives rise to Our liability occurring after the time of the fraudulent act; and
 - ii retain any premiums paid under this Policy.

5 Subrogation

We will be subrogated to Your rights of recovery against any third party. Accordingly, it is a condition precedent to Our liability that any claimant under this Policy will, at Our request and expense, take and permit to be taken all necessary steps for Us to enforce any rights against any other party in Your name before or after any payment is made by Us.

6 Other Insurances

Unless otherwise stated in this Policy:

- a if at the time of any accident, incident, Bodily Injury or Damage which gives rise to a claim there is any other insurance effected by You or on Your behalf applicable to such event Our liability will be limited to its rateable proportion thereof; and
- b if any other such insurance is subject to any provision whereby it is excluded from ranking concurrently with this Policy whether in whole or in part or from contributing rateably, then Our liability hereunder will be limited to any excess beyond the amount which would have been payable under such other insurance had this Policy not been effected.

7 Arbitration

If any difference will arise as to the amount to be paid under this Policy (liability being otherwise admitted) such difference will be referred to an arbitrator in England who will decide the matter in dispute according to English law and will be appointed by the parties in accordance with the relevant English statutory provisions for the time being in force. Where any such difference is to be referred to arbitration the making of an award will be a condition precedent to any right of action against Us.

General Exclusions

These General Exclusions set out what is not covered under this Policy. Where additional exclusions apply to a specific Section of this Policy, they are set out in that Section.

This Policy does not cover:

1 Sonic Bangs

loss, destruction or damage caused by pressure waves caused by aircraft or other aerial devices travelling at sonic or supersonic speeds.

2 Radioactive Contamination

loss, destruction or damage to any property whatsoever or any loss or expense whatsoever resulting or arising therefrom or any other costs directly or indirectly caused by such loss, destruction or damage, or any legal liability of whatsoever nature directly or indirectly caused by or contributed to by or arising from:

- a ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel; or
- b the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.

As far as this General Exclusion concerns Bodily Injury caused to any of Your Employees if such Bodily Injury arises out of and in the course of employment or engagement of such person by You this Exclusion will apply only in respect of:

- i the liability of any principal; or
- ii liability assumed by You under agreement and which would not have attached in the absence of such agreement.

3 War, Government Action and Terrorism

- a loss, destruction or damage to any property whatsoever or any loss or expense whatsoever resulting or arising therefrom or any other costs directly or indirectly caused by or contributed to by or arising from:
 - i War, Government Action or Terrorism (or any action taken in controlling, preventing, suppressing or in any way relating to Terrorism); or
 - ii civil commotion in Northern Ireland
- b legal liability of whatsoever nature or any costs or expenses whatsoever directly or indirectly caused by or contributed to by or arising from:
 - i War, Government Action or Terrorism (or any action taken in controlling, preventing, suppressing or in any way relating to Terrorism); or

- ii civil commotion in Northern Ireland, except to the extent stated in the Liability Provisions relating to this General Exclusion and set out below.

For the purpose of this Exclusion and its Liability Provisions:

War means war, invasion, acts of foreign enemies, hostilities or warlike operations (whether war be declared or not), civil war, mutiny, civil commotion assuming the proportions of or amounting to popular rising, military rising, insurrection, rebellion, revolution, or military or usurped power.

Government Action means martial law, confiscation, nationalisation, requisition or destruction of property by or under the order of any government or public or local authority or any action taken in controlling, preventing, suppressing or in any way relating to War.

Terrorism means acts of any person or persons acting on behalf of, or in connection with, any organisation which carries out activities directed towards the overthrowing or influencing, by force or violence and/or the threat thereof, of Her Majesty's government in the United Kingdom or any other government de jure or de facto.

In any action, suit or other proceedings where We allege that by reason of this Exclusion as far as it relates to Terrorism any loss, destruction or damage or resulting loss or expense or other costs directly or indirectly caused by or contributed to by or arising from such event is not covered by this insurance the burden of proving that loss, destruction or damage, expense or costs is covered will be Your responsibility.

Liability Provisions

Subject otherwise to the terms, definitions, exclusions, exceptions, provisions and conditions of this Policy:

- 1 We will indemnify You under the Employers Liability Section provided that in respect of any one Occurrence (as defined under Section 2: Employers Liability) or series of Occurrences arising out of any one original cause Our liability in respect of all legal liability costs and expenses directly or indirectly caused by or contributed to, by or arising from Terrorism (or any action taken in controlling, preventing, suppressing or in any way relating to Terrorism) will not exceed £5,000,000;
- 2 We will indemnify You under the Public Liability Section against legal liability costs and expenses directly or indirectly caused by or contributed to, by or arising from Terrorism (or any action taken in controlling, preventing, suppressing or in any way relating to Terrorism) provided that Our liability for all damages (including interest thereon) will not exceed:
 - a under the Public Liability Section (excluding the Products Liability Extension) in respect of any one

Occurrence (as defined under Section 1: Public Liability) or series of Occurrences arising out of any one event £2,000,000 or the amount of the Indemnity Limit stated in the Schedule for that Section whichever is the lower;

- b** under the Products Liability Extension of Section 1: Public Liability in respect of all Occurrences during any one Period of Insurance £2,000,000 or the amount of the Indemnity Limit stated in the Schedule for the Public Liability Section whichever is the lower; and
- c** in respect of all Pollution or Contamination consequent upon Terrorism and which is deemed to have occurred during any one Period of Insurance £2,000,000 in the aggregate or the amount of the Indemnity Limit stated in the Schedule for the Public Liability Section whichever is the lower.

4 Date Recognition

Any claim which arises directly or indirectly from or consists of the failure or inability of any:

- a** electronic circuit, microchip, integrated circuit, microprocessor, embedded system, hardware, software, firmware, program, computer, data processing equipment, telecommunication equipment or systems, or any similar device; or
- b** media or systems used in connection with anything referred to in **a** above,

whether Your property or not, at any time to achieve any or all of the purposes and consequential effects intended by the use of any number, symbol or word to denote a date and this includes without any limitation the failure or inability to recognise, capture, save, retain or restore and/or correctly to manipulate, interpret, transmit, return, calculate or process any date, data, information, command, logic or instruction as a result of:

- i** recognising, using or adopting any date, day of the week or period of time, otherwise than as, or other than, the true or correct date, day of the week or period of time; or
- ii** the operation of any command or logic which has been programmed or incorporated into anything referred to in **a** and **b** above.

In respect of Section 3: Money, Section 4: Tools and Business Equipment and Section 5: Business Stock of this Policy, this Exclusion will not exclude subsequent Damage not otherwise excluded from this Policy which itself results from fire, lightning, explosion, aircraft or other aerial devices or articles dropped therefrom, riot, civil commotion, strikers, locked out workers, persons taking part in labour disturbances,

malicious persons other than thieves, earthquake, storm, flood, escape of water from any tank or apparatus or pipe, theft or impact by any vehicle or animal.

General Exclusion 4 will not apply to Section 2: Employers Liability.

5 Computer Virus and Hacking

- a** Damage to any computer or other equipment or component or system or item which processes, stores, transmits or retrieves data or any part thereof whether tangible or intangible (including but without limitation any information or programs or software) and whether Your Property or not where such Damage is caused by Virus or Similar Mechanism or Hacking;
- b** financial loss directly or indirectly caused by or arising from Virus or Similar Mechanism or Hacking

but this will not exclude Damage or financial loss which is not otherwise excluded from this Policy and which results from fire, lightning, explosion, earthquake, aircraft or other aerial devices or articles dropped from them, riot, civil commotion, strikers, labour disturbances, malicious persons (including the acts of thieves but excluding the acts of malicious persons which do not involve physical force or violence), storm, flood, escape of water or oil from any tank apparatus or pipe impact by any vehicle or animal.

For the purpose of this Exclusion:

Virus or Similar Mechanism means program code, programming instruction or any set of instructions intentionally constructed with the ability to damage, interfere with or otherwise adversely affect computer programs, data files or operations whether involving self-replication or not. The definition of Virus or Similar Mechanism includes but is not limited to trojan horses, worms and logic bombs.

Hacking means unauthorised access to any computer or other equipment or component or system or item which processes, stores, transmits or retrieves data whether Your Property or not.

General Exclusion 5 will not apply to Section 1: Public Liability and Section 2: Employers Liability.

Section 1: Public Liability

Definitions

The definitions which apply to this Section are in addition to the General Definitions.

Business – includes

- a the ownership, repair, maintenance and decoration of Your premises;
- b private work undertaken by any of Your Employees for You or with Your consent for any of Your directors, partners or other Employees; and
- c the provision and management of canteen, sports, social and welfare organisations for the benefit of Employees and fire security first aid medical and ambulance services.

Pollution or Contamination

- a All pollution or contamination of buildings or other structures or of water or land or the atmosphere; and
- b all Damage or Bodily Injury directly or indirectly caused by such pollution or contamination.

Products Supplied

Any goods (including their containers, packaging, labelling and instructions for use) manufactured, sold, supplied, hired out, repaired, renovated, serviced, altered, erected, installed or treated by You or on Your behalf in connection with Your Business and no longer in Your charge or control.

Territorial Limits

- i Great Britain, Northern Ireland, the Channel Islands or the Isle of Man;
- ii within any member country of the European Union where any person is temporarily engaged in connection with Your Business; and
- iii elsewhere in the world where any person is temporarily engaged in non-manual work in connection with Your Business.

You – includes

- a Your personal representatives in the event of Your death but only in respect of liability incurred by You; and
- b if You so request:
 - i any of Your directors, partners or other Employees while acting in connection with the Business provided that You would have been entitled to indemnity under this Section if the claim had been made against You; and
 - ii any officer or member of Your canteen, sports, social or welfare organisations and fire, security, first aid, medical and ambulance services in their respective capacity as such.

Provided that such persons will observe, fulfil and be subject to the terms, conditions, Exclusions and limits of this Section insofar as they can apply.

Occurrences

- 1 accidental Bodily Injury to any person;
 - 2 accidental Damage to Property;
 - 3 accidental obstruction, trespass, nuisance or interference with any easement of air, light, water or way; or
 - 4 wrongful arrest, detention, imprisonment or eviction of any person, malicious prosecution or invasion of the right of privacy;
- occurring within the Territorial Limits during the Period of Insurance and happening in connection with the Business.

Indemnity Limit

Our liability under this Section for all damages (including interest thereon) payable in respect of any one Occurrence or in the aggregate in respect of a series of Occurrences arising out of any one event will not exceed the Indemnity Limit.

Cover

We will subject to the Indemnity Limit stated in Section 1 of the Schedule indemnify You against:

- 1
 - a all sums which You will become legally liable to pay as damages (including interest thereon); and
 - b claimants' costs and expenses if You are ordered to pay them or paid with Our written consent, in respect of the Occurrences stated in this Section;
- 2 all costs and expenses incurred by You with Our written consent in defending any claim; and
- 3 the solicitor's fees incurred with Our written consent for representation at proceedings in any court of summary jurisdiction in respect of any alleged act causing or relating to any Occurrence which may be the subject of indemnity under this Section or at any coroner's inquest or fatal accident inquiry.

Special Conditions

1 Contractual Liability

Insofar as concerns liability assumed by You under agreement which would not have attached in the absence of such agreement this Section will only apply if We retain sole conduct and control of any claim.

Extension J will not apply to liability assumed by You under agreement other than under any condition or warranty of goods implied by law unless such liability would have attached in the absence of such agreement.

2 Jurisdiction

The indemnity provided by this Section will only apply to any action for damages brought against You in any court or tribunal subject to the laws of England, Scotland, Wales, Northern Ireland, the Channel Islands or the Isle of Man.

3 Costs Inclusive in U.S.A. and Canada

Where indemnity is provided by this Section for liability in respect of Occurrences in the United States of America or Canada or their dependencies or trust territories the Indemnity Limit stated in the Schedule will be the maximum amount payable by Us inclusive of all costs and expenses.

4 Asbestos Clean Up Costs

Our liability for all damages (including interest thereon) payable arising from the need to clean up or remove asbestos, asbestos fibre or any derivative of asbestos from Property in respect of all Occurrences during any one Period of Insurance will not exceed £2,000,000 in the aggregate or the amount of the Indemnity Limit stated in the Schedule, whichever is the lower.

5 Excess

We will not be liable for the first amount of the Excess stated in the Schedule for each and every claim in respect of Damage to Property.

Exclusions

We will not be liable in respect of:

- 1 the cost of replacing or making good faulty defective or incorrect:
 - a workmanship; or
 - b materials, goods or other property supplied, installed or erected by You or on Your behalf;
- 2 liability arising from:
 - a design, formula, advice or specification provided by You or on Your behalf for a fee or where a fee would normally be charged;
 - b breach of professional duty or malpractice of any nature by You or on Your behalf;
 - c the sale, supply or administration of drugs, medicines, chemicals or medical supplies or equipment of any kind by You or on Your behalf;
 - d any treatment used, practised or performed by You or on Your behalf other than when performing first aid;
 - e any surgical operation or medical procedure by You or on Your behalf;
- 3 liability for Bodily Injury caused to any of Your Employees arising out of and in the course of such person's employment or engagement by You in the Business;
- 4 liability for Damage to Property belonging to You or in Your charge or under Your control but this Exclusion will not apply to Your directors', partners', Employees' or visitors' Property or any premises (including contents) which are temporarily occupied by You for the purpose of work in connection with the Business (not being buildings which are owned by or leased, rented or hired to You);
- 5 Damage to the contract works and other materials, plant, tools or equipment brought on to the site for use in connection with any contract entered into by You and occurring:
 - a before the date of practical completion or before a certificate of completion has been issued;
 - b after the date of practical completion or after the issue of a certificate of completion and where liability for such Property attaches to You solely by reason of a contract or agreement;
- 6 liability caused by or arising from the ownership possession or use by You or on Your behalf of any:
 - a Craft other than hand propelled watercraft; or
 - b mechanically propelled vehicle (or trailer attached thereto) licensed for road use other than liability caused by or arising from:
 - i the use of plant as a tool of trade on any site of the contract or at Your premises; or
 - ii the loading or unloading of such vehicle;
 but this indemnity will not apply if in respect of such liability compulsory insurance or security is required under any legislation governing the use of the vehicle;
- 7 liability arising out of Products Supplied other than:
 - a food or drink sold or supplied for consumption by Your directors, partners, Employees or visitors;
 - b the disposal of furniture and office equipment originally intended solely for use by You in connection with the Business and which is no longer required for that purpose;
- 8 liquidated damages, fines or penalties;
- 9 punitive, exemplary or aggravated damages or any additional damages resulting from the multiplication of compensatory damages;
- 10 all liability in respect of Pollution or Contamination other than that caused by a sudden, identifiable, unintended and unexpected incident which takes place in its entirety at a specific time and place during any one Period of Insurance provided that:

- a** all Pollution or Contamination which arises out of any one incident will be deemed to have occurred at the time such incident takes place;
 - b** Our liability for all damages (including interest thereon) payable in respect of all Pollution or Contamination which is deemed to have occurred during any one Period of Insurance will not exceed in the aggregate the Indemnity Limit stated in Section 1 of the Schedule;
 - c** this Exclusion does not apply to the United States of America and/or Canada and/or their dependencies or trust territories;
- 11** all liability in respect of Pollution or Contamination occurring in the United States of America and/or Canada and/or their dependencies or trust territories;
- 12** liability arising in connection with any visits to or work on any offshore rig or platform. A visit to or work on any offshore rig or platform will be deemed to commence at the time of embarkation onto a conveyance at the point of final departure to such rig or platform and continue until the time of disembarkation from a conveyance onto land on return from an offshore rig or platform;
- 13** liability arising out of:
 - a** failure or partial failure of computer programs written, devised, designed or adapted by You or on Your behalf to fulfil the purpose for which they were intended;
 - b** Damage to computer systems and data processing media or loss, distortion or erasure of data contained therein; or
 - c** loss of data or provision of incorrect data or failure to supply data.
- 14** liability arising out of:
 - a** libel, slander or infringement of plans, copyright, patent, trade name, trade mark or registered design; or
 - b** incorrect information or errors or omissions in published materials.

Extensions

A Court Attendance Costs

In the event of any of the undernoted persons attending court as a witness at Our request in connection with a claim in respect of which You are entitled to indemnity under this Section We will pay compensation to You at the following rates per day for each day on which attendance is required:

- a** £500 for You or any of Your directors or partners;
- b** £250 for any Employee.

B Health and Safety at Work etc. Act 1974

We will indemnify You and at Your request any of Your directors or partners or any Employee against legal costs and expenses incurred in defending prosecutions for a breach of the Health and Safety at Work etc. Act 1974 or similar legislation in Northern Ireland, the Channel Islands or the Isle of Man or the Construction (Design and Management) Regulations 1994 or any similar health and safety legislation committed or alleged to have been committed in the course of the Business during the Period of Insurance. We will also pay the prosecution costs You are legally liable to pay and any other costs in appealing against any judgment given.

Provided that:

- a** this indemnity will not apply to;
 - i** the payment of any costs or expenses incurred without Our written consent; or
 - ii** the payment of fines or penalties;
- b** the prosecution relates to the health, safety and welfare of any person other than an Employee; and
- c** proceedings arise from an incident which relates to a claim or potential claim under this Section.

C Indemnity to Principals

We will at Your request indemnify any principal to the extent required by the contract between You and the principal in respect of liability arising from the performance of work by You for such principal.

Provided that:

- a** We will retain sole conduct and control of any claim; and
- b** the principal will observe, fulfil and be subject to the terms, conditions, Exclusions and limits of this Section insofar as they can apply.

D Defective Premises Act 1972

We will indemnify You in respect of liability incurred by You under Section 3 of the Defective Premises Act 1972 or Section 5 of the Defective Premises (Northern Ireland) Order 1975 in connection with any business premises or land disposed of by You.

Provided that this Extension will not apply to:

- a** the cost of rectifying any damage or defect in the premises or land disposed of; or
- b** liability for which You are entitled to indemnity under any other policy.

E Leased or Rented Premises

Exclusion 4 of this Section will not apply to liability for Damage to any premises (including their fixtures and fittings) leased rented or hired to You.

Provided that We will not be liable for Damage by any cause against which the lease or tenancy agreement stipulates that insurance will be effected by the lessee or tenant.

F Motor Contingent Liability

Despite Exclusion 6 of this Section We will indemnify You in respect of liability arising out of the use of any motor vehicle not belonging to or provided by You and being used in the course of the Business anywhere in Great Britain, Northern Ireland, the Channel Islands or the Isle of Man.

Provided that this indemnity will not apply:

- a in respect of Damage to the vehicle or any property contained therein;
- b whilst the vehicle is being driven;
 - i by You;
 - ii with Your consent by any person who does not hold a licence to drive such a vehicle; or
- c to liability which is insured or would but for the existence of this Section be insured under any other insurance.

G Overseas Personal Liability

We will indemnify You and at Your request any of Your directors or partners or any Employee or any family member accompanying them while temporarily outside Great Britain, Northern Ireland, the Channel Islands or the Isle of Man in connection with the Business against legal liability as defined in this Section incurred in a personal capacity.

Provided that this indemnity will not apply:

- a to liability arising out of the ownership or tenure of any land or building; or
- b where indemnity is provided by any other insurance.

H Cross Liabilities

Where You comprise more than one party We will treat each party as if a separate Policy had been issued to each provided that nothing in this Extension will increase Our liability beyond the amount for which We would have been liable had this Extension not applied.

I Data Protection Legislation 2018

We will indemnify You against any compensation claim in respect of material or non-material damage where such damage occurs during the Period of Insurance and happens in connection with the Business, provided that You:

- a have complied in all respects with Your obligations under the Data Protection (Charges and Information) Regulations 2018;
- b are not in business as a computer bureau; and
- c were acting as a sole and independent controller in respect of the matter giving rise to the compensation claim.

Our liability under this Extension (including all compensation, costs and expenses) will be limited to a maximum amount of £500,000 in the aggregate and in any one Period of Insurance.

Provided that this indemnity will not apply to:

- i any material or non-material damage caused by any deliberate act or omission, by You, where such material or non-material damage could reasonably have been expected by You having regard to the nature and circumstances of such act or omission;
- ii any material or non-material damage caused by any act of fraud or dishonesty;
- iii the costs and expenses of rectifying, rewriting or erasing data (including personal data);
- iv liability arising from the recording, processing or provision of data for reward or to determine the financial status of any person;
- v the payment by You of any regulatory fines or penalties; or
- vi any material or non-material damage caused by:
 - a any deliberate, reckless or negligent act of any of Your Employees; or
 - b any failure by an Employee to act in accordance with Your internal policies, procedures and guidelines.

For the purposes of this Extension:

- i “GDPR” means:
The General Data Protection Regulation (EU) 2016/679.
- ii “compensation claim” means :
Any sums which You become legally liable to pay as compensation to any data subject under and in accordance with Article 82 of the GDPR, or any equivalent legislation in the Isle of Man or the Channel Islands, or any similar or successor legislation, including the Data Protection Act 2018 (as may be amended from time to time).
- iii “controller” will have the meaning given to it in Article 4 of the GDPR.
- iv “material or non-material damage” will be interpreted in accordance with Article 82 of the GDPR.

J Products Liability

Despite Exclusion 7 of this Section We will indemnify You against liability in respect of:

- 1 accidental Bodily Injury to any person;
- 2 accidental Damage to Property;

occurring within the Territorial Limits during the Period of Insurance and caused by any Products Supplied in or from Great Britain, Northern Ireland, the Channel Islands or the Isle of Man.

Provided that:

- 1 Our liability under this Extension for all damages (including interest thereon) payable in respect of all such accidental Bodily Injury or Damage to Property during any one Period of Insurance will not exceed the Indemnity Limit stated in the Schedule;
- 2 We will not be liable under this Extension in respect of:
 - a Damage to or the cost of repair, alteration, replacement, removal or recall of any Products Supplied which give rise to a claim hereunder or any refund for such Products Supplied;
 - b Products Supplied which to Your knowledge are to be used as a critical part in connection with the flying or navigation of any aircraft, spacecraft, rocket, missile or satellite; or
 - c Products Supplied which to Your knowledge are exported to the United States of America and/or Canada and/or their dependencies or trust territories unless otherwise agreed by Us.

K Consumer Protection and Food Safety Acts

We will indemnify You and at Your request any of Your directors or Your partners or Employees against legal costs and expenses incurred with Our written consent in connection with the defence of any proceedings or an appeal against conviction arising from such proceedings brought for a breach of:

- a Part 2 of the Consumer Protection Act 1987; or
- b Section(s) 7, 8, 14 and/or 15 of the Food Safety Act 1990,

committed or alleged to have been committed in the course of the Business during the Period of Insurance.

Provided that this indemnity will not apply to:

- i the payment of fines or penalties;
- ii proceedings or appeals in respect of any deliberate act or omission by You; or
- iii costs or expenses insured by any other policy.

L Corporate Manslaughter and Corporate Homicide Act 2007

We will indemnify You against legal costs and expenses, incurred with Our prior written consent, in defence of any criminal proceedings (including any appeal against conviction arising from such proceedings) brought in respect of a charge, or investigations in connection with a charge, of corporate manslaughter or corporate homicide, under the Corporate Manslaughter and Corporate Homicide Act 2007 or any equivalent legislation in the Isle of Man or the Channel Islands, committed or alleged to be committed in the course of the Business during the Period of Insurance.

Provided that:

- a Our liability under this Extension will be limited to a maximum amount of £1,000,000 in the aggregate and in any one Period of Insurance;
- b this Extension will only apply to proceedings brought in Great Britain, Northern Ireland, the Isle of Man or the Channel Islands;
- c We must consent to the appointment of any solicitor or counsel, acting on Your behalf;
- d You must immediately notify Us of receipt of any summons or other process, served upon You, which may give rise to proceedings arising from the cover under this Extension; and
- e before We consent to fund any appeal, advice must have been received from Counsel that there is a strong probability that the appeal will be successful. Any information in support of this assertion requested by Us will be supplied by You.

It is understood that We will have no liability under this Extension:

- i if You have committed any deliberate or intentional criminal act that gives rise to a charge of corporate manslaughter or corporate homicide;
- ii for any fines or penalties, of any kind; or
- iii where You can obtain indemnity for the costs of defending a criminal proceeding in relation to corporate manslaughter or corporate homicide, from any other source or insurance or where but for the existence of this Extension You would have obtained indemnity from any other source or insurance.

Section 2: Employers Liability

Definitions

The definitions which apply to this Section are in addition to the General Definitions.

Business – includes

- a the ownership, repair, maintenance and decoration of Your premises;
- b private work undertaken by any of Your Employees for You or with Your consent for any of Your directors or partners or other Employees; and
- c the provision and management of canteen, sports, social and welfare organisations for the benefit of Employees and fire, security, first aid, medical and ambulance services.

Territorial Limits

- i Great Britain, Northern Ireland, the Channel Islands or the Isle of Man;
- ii within any member country of the European Union where any person is temporarily engaged on Your Business; and
- iii elsewhere in the world where any person is temporarily engaged in non-manual work in connection with Your Business.

You – includes

- a Your personal representatives in the event of Your death but only in respect of liability incurred by You; and
- b if You so request:
 - i any of Your directors, partners or other Employees while acting in connection with the Business provided that You would have been entitled to indemnity under this Section if the claim had been made against You; or
 - ii any officer or member of Your canteen, sports, social or welfare organisations and fire, security, first aid, medical and ambulance services in their respective capacity as such.

Provided that such persons observe, fulfil and are subject to the terms, conditions, exclusions and limits of this Section insofar as they can apply.

Occurrence

Bodily Injury caused to any of Your Employees occurring anywhere in the Territorial Limits during the Period of Insurance and arising out of and in the course of employment or engagement of such person by You in the Business.

Indemnity Limit

Our liability (inclusive of all costs and expenses payable) under this Section in respect of any one Occurrence or in the aggregate in respect of a series of Occurrences arising out of any one original cause will not exceed the Indemnity Limit.

Cover

We will subject to the Indemnity Limit stated in Section 2 of the Schedule indemnify You against:

- 1 **a** all sums which You will become legally liable to pay as damages (including interest thereon); and **b** claimants' costs and expenses if You are ordered to pay them or paid with Our written consent, in respect of the Occurrences stated in this Section;
- 2 all costs and expenses incurred by You with Our written consent in defending any claim; and
- 3 the solicitor's fees incurred with Our written consent for representation at proceedings in any court of summary jurisdiction in respect of any alleged act causing or relating to any Occurrence which may be the subject of indemnity under this Section or at any coroner's inquest or fatal accident inquiry.

Special Conditions

1 Contractual Liability

Insofar as concerns liability assumed by You under agreement which would not have attached in the absence of such agreement this Section will only apply if We retain sole conduct and control of any claim.

2 Jurisdiction

The indemnity provided by this Section will only apply to any action for damages brought against You in any court or tribunal subject to the laws of England, Scotland, Wales, Northern Ireland, the Channel Islands or the Isle of Man.

3 Right of Recovery

The indemnity provided by this Section is deemed to be in accordance with the provisions of any law relating to compulsory insurance of liability to Employees in Great Britain, Northern Ireland, the Channel Islands and the Isle of Man but You will repay to Us all sums paid by Us which We would not have been liable to pay but for the provisions of such law.

4 Certificate of Employers' Liability

If this Policy or Section is cancelled the current Certificate of Employers' Liability Insurance is similarly cancelled from the same date.

Exclusions

We will not be liable under this Section in respect of Bodily Injury:

- 1 caused to any Employee (other than the driver) being carried in or upon a vehicle or entering or getting onto or alighting from a vehicle where Bodily Injury is caused by or arises out of the use by You of a vehicle on a road. For the purpose of this Exclusion the expressions “vehicle”, “use” and “road” will have the same meanings as in Part VI of the Road Traffic Act 1988;
- 2 caused to any Employee ordinarily resident outside Great Britain, Northern Ireland, the Channel Islands and the Isle of Man;
- 3 arising in connection with any visits to or work on any offshore rig or platform. A visit to or work on any offshore rig or platform will be deemed to commence at the time of embarkation onto a conveyance at the point of final departure to such rig or platform and continue until the time of disembarkation from a conveyance onto land on return from an offshore rig or platform.

Extensions

A Court Attendance Costs

In the event of any of the undernoted persons attending court as a witness at Our request in connection with a claim in respect of which You are entitled to indemnity under this Section We will pay compensation to You at the following rates per day for each day on which attendance is required:

- a £500 for You or any of Your directors or partners;
- b £250 for any Employee.

B Health and Safety at Work etc. Act 1974

We will indemnify You and at Your request any of Your directors or partners or any Employee against legal costs and expenses incurred in defending prosecutions for a breach of the Health and Safety at Work etc. Act 1974 or similar legislation in Northern Ireland, the Channel Islands or the Isle of Man or the Construction (Design and Management) Regulations 1994 or any similar health and safety legislation committed or alleged to have been committed in the course of the Business during the Period of Insurance.

We will also pay the prosecution costs You are legally liable to pay and any other costs in appealing against any judgment given.

Provided that:

- a this indemnity will not apply to;
 - i the payment of any costs or expenses incurred without Our written consent; or

- ii the payment of fines or penalties;
- b the prosecution relates to the health, safety and welfare of Employees; and
- c proceedings arise from an incident which relates to a claim or potential claim under this Section.

C Unsatisfied Court Judgements

In the event of a judgement for damages being obtained by any Employee or the personal representatives of any Employee in respect of Bodily Injury caused to the Employee during any Period of Insurance and occurring in connection with the Business against any person or company operating from premises in Great Britain, Northern Ireland, the Channel Islands or the Isle of Man in any court situated in these territories and remaining unsatisfied in whole or in part six months after the date of such judgement We will at Your request pay to the Employee or the personal representatives of the Employee the amount of such damages and any awarded costs to the extent that they remain unsatisfied.

Provided that:

- a there is no appeal outstanding; and
- b if any payment is made under the terms of this Extension the Employee or the personal representatives of the Employee will assign the judgement to Us.

D Indemnity to Principals

We will at Your request indemnify any principal to the extent required by the contract between You and the principal in respect of liability arising from the performance of work by You for such principal.

Provided that:

- a We will retain sole conduct and control of any claim; and
- b the principal will observe, fulfil and be subject to the terms, conditions, Exclusions and limits of this Section in so far as they can apply.

E Corporate Manslaughter and Corporate Homicide Act 2007

We will indemnify You against legal costs and expenses, incurred with Our prior written consent, in defence of any criminal proceedings (including any appeal against conviction arising from such proceedings) brought in respect of a charge, or investigations in connection with a charge, of corporate manslaughter or corporate homicide, under the Corporate Manslaughter and Corporate Homicide Act 2007 or any equivalent legislation in the Isle of Man or the Channel Islands, committed

or alleged to be committed in the course of the Business during the Period of Insurance.

Provided that:

- a** Our liability under this Extension will be limited to a maximum amount of £1,000,000 in the aggregate and in any one Period of Insurance;
- b** this Extension will only apply to proceedings brought in Great Britain, Northern Ireland, the Isle of Man or the Channel Islands;
- c** We must consent to the appointment of any solicitor or counsel, acting on Your behalf;
- d** You must immediately notify Us of receipt of any summons or other process, served upon You, which may give rise to proceedings arising from the cover under this Extension; and
- e** before We consent to fund any appeal, advice must have been received from Counsel that there is a strong probability that the appeal will be successful. Any information in support of this assertion requested by Us will be supplied by You.

It is understood that We will have no liability under this Extension:

- i** if You have committed any deliberate or intentional criminal act that gives rise to a charge of corporate manslaughter or corporate homicide;
- ii** for any fines or penalties, of any kind; or
- iii** where You can obtain indemnity for the costs of defending a criminal proceeding in relation to corporate manslaughter or corporate homicide, from any other source or insurance or where but for the existence of this Extension You would have obtained indemnity from any other source or insurance.

F Cross Liabilities

Where You comprise more than one party We will treat each party as if a separate Policy had been issued to each provided that nothing in this Extension will increase Our liability beyond the amount for which We would have been liable had this Extension not applied.

Section 3: Money

Definitions

The definitions which apply to this Section are in addition to the General Definitions.

Money

Cash, bank and treasury notes, cheques and girocheques (other than blank or partly completed cheques and girocheques), travellers cheques, bills of exchange, bankers drafts, giro drafts, postal orders, money orders, premium bonds, unused current postage and revenue stamps, trading stamps, unaffixed national insurance stamps, National Savings and holiday with pay stamps, gift tokens, luncheon vouchers, phone cards, telephone charge cards, consumer redemption vouchers and travel tickets all belonging to You or for which You have accepted responsibility.

Non-Negotiable Money

Crossed cheques, crossed girocheques, crossed bankers drafts, crossed giro drafts, crossed postal and crossed money orders, National Savings certificates, premium bonds, unexpired units in franking machines, stamped national insurance cards, credit card sales vouchers, debit card sales vouchers, VAT purchase invoices all belonging to You or for which You have accepted responsibility.

Situations

a In Transit

in transit in Your custody or any authorised person acting on Your behalf or by registered post.

b Bank Night Safe

in a bank night safe.

c Private Dwellings

in Your private dwelling or that of any of Your directors, partners or authorised Employees.

Territorial Limits

Great Britain, Northern Ireland, the Channel Islands and the Isle of Man.

Cover

We will indemnify You for Damage by any cause to Money in any of the Situations occurring within the Territorial Limits during the Period of Insurance from any cause not specifically excluded in this Section nor in the General Exclusions of this Policy.

Provided that Our liability will not exceed the Limits stated in the Schedule.

Extensions

1 Non-Negotiable Money

We will indemnify You for Damage by any cause to Non-Negotiable Money in any of the Situations occurring within the Territorial Limits provided that Our liability will not exceed £250,000.

2 Damage to Safes and Carrying Cases

We will indemnify You in the event of Damage to any:

- a safe or strongroom; and
- b case, bag or waistcoat when used for the carriage of Money directly associated with any theft or attempted theft of Money, up to an amount not exceeding the cost of repair or replacement.

3 Damage to Clothing

Damage to clothing and personal effects belonging to You or any of Your directors, partners or Employees (up to an amount not exceeding £500 for any one person) resulting from theft or attempted theft of Money.

Exclusions

We will not be liable under this Section for Damage:

- a arising from fraud or dishonesty of any of Your Employees unless discovered within 14 working days after the occurrence;
- b due to errors, omissions, depreciation in value, loss of market, loss of interest or indirect loss of any kind;
- c from unattended vehicles; or
- d arising from the use of any form of payment which proves to be counterfeit, false, fraudulent, invalid, uncollectible or irrecoverable for any reason.

Special Conditions

It is a condition precedent to Our liability that:

1 Transit Limits

Money in transit must be accompanied by the following numbers of persons between the ages of 16 and 75:

Amount of Money in transit at any one time	Accompaniment requirement
Up to £2,500	1 person
Over £2,500 up to £5,000	2 persons

2 Safe Keys

All keys or notes of combinations of safes or strongrooms will be in Your custody or that of an authorised Employee and must be kept on or about Your person or authorised Employee or in a secure place not in the vicinity of the safes.

Special Extension – Personal Accident (Assault)

Definitions

The definitions which apply to this Special Extension are in addition to the General Definitions.

Person Insured

You or any of Your directors, partners or Employees aged not less than 16 years nor more than 75 years.

Injury

Accidental bodily injury caused solely and directly by violence occurring during theft of Money or Non-Negotiable Money.

Results	Benefit
1 Death which will not be presumed by disappearance of the Person Insured	£10,000
2 Loss of Limbs and/or Loss of Sight	£10,000
3 Permanent Total Disablement	£10,000
4 Temporary Total Disablement	£100 per week
5 Temporary Partial Disablement	£30 per week
6 Incurred Medical Expenses	£500 (maximum)

Loss of Limbs

Physical separation of one or more hands or feet or permanent and total loss of use of one or more hands or feet.

Loss of Sight

Total and irrecoverable loss of sight in one or both eyes.

Permanent Total Disablement

Permanent disablement rendering the Person Insured unable to attend to their usual occupation.

Temporary Total Disablement

Temporary disablement rendering the Person Insured unable to attend to their usual occupation.

Temporary Partial Disablement

Temporary disablement rendering the Person Insured unable to attend to a substantial and essential part of their usual occupation.

Medical Expenses

The cost of medical, surgical or other remedial attention, treatment or appliances given or prescribed by a qualified member of the medical profession and all hospital nursing home and ambulance charges.

Cover

1 Personal Accident (Assault)

In the event of Injury to any Person Insured whilst engaged in their occupation in the Business which within twenty-four months of such event is the sole cause of any of the Results. We will pay the Benefits to You or Your legal representative.

Exclusion applicable to this Special Extension

We will not be liable under this Special Extension in respect of any death or disablement attributable to or accelerated by a pre-existing physical or mental condition.

Special Conditions applicable to this Special Extension

The following Conditions apply to this Special Extension of the Policy

1 The following Benefit limitations apply:

- a No further Benefit will be payable to the same Person Insured after payment of any Benefit for Injury under Results 2 or 3.
 - b Benefit under Result 3 is not payable before 104 weeks from the date of Injury or following a payment of Benefit under Result 2.
 - c Any Benefit paid under Result 4 will be deducted from any Benefit thereafter becoming payable under Results 1, 2 or 3.
 - d Benefit under Results 4 or 5 or any combination thereof is payable for a maximum of 104 weeks from the date of commencement of the first of these Results to occur.
 - e Benefit under Results 4 and 5 will be payable when the total amount has been agreed by Us or at Your request at intervals of not less than four weeks (but not in advance) commencing four weeks after receipt of written notice to Us of the Injury for which the Benefit is to be paid.
- 2 In the event of death We will be entitled to have a post-mortem examination at Our own expense.
 - 3 In the event of disablement the Person Insured must immediately place himself/herself under the care of a qualified medical practitioner and as often as may be required must submit to medical examination at Our expense.
 - 4 All certificates, information and evidence required by Us will be furnished at Your expense and will be in such form and of such nature as We will prescribe.

Section 4: Tools and Business Equipment

Definitions

The definitions which apply to this Section are in addition to the General Definitions.

Territorial Limits

- i Great Britain, Northern Ireland, the Channel Islands or the Isle of Man; and
- ii within any member country of the European Union where work is being undertaken in connection with Your Business by You or Your Employees normally resident in Great Britain, Northern Ireland, the Channel Islands or the Isle of Man.

Tools and Business Equipment

Portable tools and business equipment including portable electronic equipment belonging to You or any of Your directors or partners or any Employee or for which they are responsible, but not if any such items are more specifically insured elsewhere.

Cover

We will indemnify You at Our option by payment, reinstatement or repair in respect of Damage to any Tools and Business Equipment occurring within the Territorial Limits in the course of the Business during the Period of Insurance from any cause not excluded in this Section nor in the General Exclusions of this Policy.

Provided that Our liability will not exceed the Sums Insured specified in Section 4 of the Schedule.

Special Condition

Excess

We will not be liable for the first amount of each and every claim under this Section shown in the Schedule.

Exclusions

We will not be liable under this Section in respect of:

- 1 Damage due to wear and tear, gradual deterioration, mildew, vermin, insects, damp, rust, corrosion, erosion or any other gradually operating cause;
- 2 Damage due to exposure to weather conditions of any Tools and Business Equipment located in the open or in open-sided buildings;
- 3 Damage to:
 - a any mechanically propelled vehicle or plant for which compulsory insurance or security is required

under any legislation governing the use of the vehicle or plant but this Exclusion will not apply to any such vehicle or item of plant which is not otherwise insured and which at the time of the Damage is being used at the site of the contract as a tool of the trade or being carried to or from such site;

- b any item of Tools and Business Equipment caused by its own mechanical breakdown or derangement;
 - c any part of any electrical Tools and Business Equipment directly caused by breakdown, leakage of electricity or excessive pressure therein or by its own short-circuiting or over-running but Damage to any other part of such Tools and Business Equipment or to other Tools and Business Equipment by the spread of fire therefrom is not excluded;
 - d any Tools and Business Equipment as a result of normal upkeep or normal making good; or
 - e any Tools and Business Equipment let out on hire;
- 4 unexplained losses, shortages due to error or omission, losses discovered at times of normal stocktaking or making an inventory or loss resulting from You voluntarily parting with title or possession of any Tools and Business Equipment if induced to do so by deception;
 - 5 Damage occasioned by delay, embargo, nationalisation, confiscation, requisition, seizure or destruction by the government or any public authority;
 - 6 indirect loss of any kind;
 - 7 Damage due to theft or attempted theft of or from any unattended vehicle:
 - a unless it is securely locked at all points of access; and
 - b between 9pm and 6am the vehicle is in a securely locked building or guarded security park;
 - 8 Damage resulting from theft or attempted theft whilst left overnight, not in a vehicle, unless in a securely locked building;
 - 9 Damage to goods in an open backed vehicle caused by theft or attempted theft;
 - 10 Damage to glass and other fragile or brittle articles (other than lenses) unless caused by fire, theft or accident to the vehicle in which the property is being transported;

11 Damage caused by pollution or contamination except (unless otherwise excluded) destruction of or damage to the Tools and Business Equipment caused by:

- a** pollution or contamination which itself results from a Defined Peril; or
- b** a Defined Peril which itself results from pollution or contamination.

The Defined Perils are:

Fire, lightning, explosion, earthquake, aircraft or other aerial devices or articles dropped therefrom, riot, civil commotion, strikers, locked-out workers, persons taking part in labour disturbances, malicious persons other than thieves, storm, flood, escape of water or oil from any tank apparatus or pipe, sprinkler leakage, theft or impact by any road vehicle or animal.

Extensions

1 Automatic Reinstatement following a claim

In the event of a claim for Damage insured by this Section the Sums Insured will be reinstated automatically in full from the date of the Damage.

Provided that:

- a** You will comply with any reasonable recommendations We may make to prevent further Damage; and
- b** You will pay as consideration an additional premium on the amount of each claim from the date of the incident to the date of the expiry of the Period of Insurance.

2 Other Interests

The interest in any portion of the Tools and Business Equipment of any party entering into an agreement with You (or any of Your principal's) is noted in this insurance to the extent that the agreement entered into with You (or any of Your principal's) requires such interest to be noted.

Provided that such other party will observe, fulfil and be subject to the terms, conditions, Exclusions and limits of this Section and the Policy insofar as they can apply.

Section 5: Business Stock

Definitions

The definitions which apply to this Section are in addition to the General Definitions.

Business Stock

Stock in trade which belongs to You or for which You are responsible.

Territorial Limits

- i Great Britain, Northern Ireland, the Channel Islands or the Isle of Man; and
- ii within any member country of the European Union where work is being undertaken in connection with Your Business by You or Your Employees normally resident in Great Britain, Northern Ireland, the Channel Islands or the Isle of Man.

Cover

We will indemnify You at Our option by payment, reinstatement or repair in respect of Damage to Business Stock occurring within the Territorial Limits in the course of the Business during the Period of Insurance from any cause not excluded in this Section nor in the General Exclusions of this Policy.

Provided that Our liability will not exceed the Sums Insured specified in Section 5 of the Schedule.

Special Condition

Excess

We will not be liable for the first amount of each and every claim under this Section as shown in the Schedule.

Exclusions

We will not be liable under this Section in respect of:

- 1 Damage due to wear and tear, gradual deterioration, mildew, vermin, insects, damp, rust, corrosion, erosion or any other gradually operating cause;
- 2 Damage due to exposure to weather conditions of any moveable Business Stock located in the open or in open-sided buildings;
- 3 Damage to:
 - a any item of Business Stock caused by its own mechanical breakdown or derangement;
 - b any part of any electrical Business Stock directly caused by breakdown, leakage of electricity or excessive pressure therein or by its own short-circuiting or over-running but Damage to any other part of such Business Stock or to other

Business Stock by the spread of fire therefrom is not excluded;

- c any Business Stock as a result of normal upkeep or normal making good; or
 - d any Business Stock let out on hire;
- 4 unexplained losses, shortages due to error or omission, losses discovered at times of normal stocktaking or making an inventory or loss resulting from You voluntarily parting with title or possession of any Business Stock if induced to do so by deception;
 - 5 Damage occasioned by delay, embargo, nationalisation, confiscation, requisition, seizure or destruction by the government or any public authority;
 - 6 indirect loss of any kind;
 - 7 Damage due to theft or attempted theft of or from any unattended vehicle:
 - a unless it is securely locked at all points of access; and
 - b between 9pm and 6am the vehicle is in a securely locked building or guarded security park;
 - 8 Damage resulting from theft or attempted theft whilst left overnight, not in a vehicle, unless in a securely locked building;
 - 9 Damage to goods in an open backed vehicle caused by theft or attempted theft;
 - 10 Damage to glass and other fragile or brittle articles (other than lenses) unless caused by fire, theft or accident to the vehicle in which the property is being transported;
 - 11 Damage caused by pollution or contamination except (unless otherwise excluded) destruction of or damage to Business Stock caused by:
 - a pollution or contamination which itself results from a Defined Peril;
 - b a Defined Peril which itself results from pollution or contamination;

The Defined Perils are:

Fire, lightning, explosion, earthquake, aircraft or other aerial devices or articles dropped therefrom, riot, civil commotion, strikers, locked-out workers, persons taking part in labour disturbances, malicious persons other than thieves, storm, flood, escape of water or oil from any tank apparatus or pipe, sprinkler leakage, theft or impact by any road vehicle or animal.

Extensions

1 Automatic Reinstatement following a claim

In the event of a claim for Damage insured by this Section the Sums Insured will be reinstated automatically in full from the date of the Damage.

Provided that:

- a You will comply with any reasonable recommendations We may make to prevent further Damage; and
- b You will pay as consideration an additional premium on the amount of each claim from the date of the incident to the date of the expiry of the Period of Insurance.

2 Debris Removal

We will indemnify You for costs and expenses necessarily incurred by You with Our consent in:

- a removing debris of Business Stock from the site of the property destroyed or damaged and the area immediately adjacent to such site; and
- b clearing and/or repairing of drains or watercourses within the confines of the sites of the contract;

following Damage to Business Stock.

Provided that:

- i We will not pay for any costs and expenses arising from pollution or contamination of property not insured by this Section; and
- ii Our liability will not exceed 25 % of the value of the Sum Insured stated in the Schedule for each item.

3 Other Interests

The interest in any portion of Business Stock of any party entering into an agreement with You (or any of Your principal's) is noted in this insurance to the extent that the agreement entered into with You (or any of Your principal's) requires such interest to be noted.

Provided that such other party will observe fulfil and be subject to the terms conditions Exclusions and limits of this Section and the Policy insofar as they can apply.

Section 6: Personal Accident

Definitions

The definitions which apply to this Section are in addition to the General Definitions.

Accident

Bodily injury caused solely by violent, accidental, external and visible means which injury will within one year of the happening of such injury and independently of any other cause be the sole cause of any of the Results.

Person Insured

You or Your directors, partners or Employees aged not less than 16 years nor more than 75 years when named in the Schedule.

Results

- 1 Death (which will not be presumed by disappearance of the Person Insured)
- 2 Permanent Disablement being:
 - a total loss by permanent loss of all sight in one or both eyes;
 - b total loss by physical severance or total and permanent loss of use of one or both hands or feet;
 - c total and permanent disablement from engaging in or attending to business of any kind;
- 3 Temporary total disablement from engaging in or attending to usual business.

Cover

In the event of any Accident happening to the Person Insured who suffers any of the Results We will pay the Person Insured or their legal personal representative the Benefit stated in the Schedule for that Result.

Exclusions

This Section will not apply to an Accident or Result consequent upon:

- 1 the Person Insured being in or on or entering into or descending from any Aircraft other than a fully licensed passenger carrying Aircraft in which the Person Insured is travelling as a passenger other than as a member of the crew and not for the purpose of undertaking any trade or technical or sporting activity therein or thereon.
Aircraft means any vessel, craft or thing made or intended to float in or travel through the air other than a hovercraft;

- 2 the Person Insured engaging in:
 - a winter sports, mountaineering requiring the use of guides or ropes, sub-aquatic or subterranean pursuits, aeronautic sports;
 - b riding or driving in or practising for any race, polo playing, steeplechasing, hunting, showjumping, motor cycling (the term "motor cycling" includes motor scooters but not motor-assisted pedal cycles), pillion riding of any kind;
- 3 the Person Insured suffering from illness or disease not resulting from bodily injury or suffering from bodily injury due to any gradually operating cause;
- 4 the influence of intoxicating liquor or drugs taken by the Person Insured (other than for drugs taken under medical supervision unless for the treatment of drug or alcohol addiction) or insanity (whether temporary or otherwise) or any sexually transmitted or communicable disease;
- 5 intentional self-injury, suicide or attempted suicide, provoked assault, fighting (except in bona fide self-defence), or wilful exposure to needless peril (except in an attempt to save human life);
- 6 or contributed to by any Person Insured suffering from any pre-existing physical or mental defect or infirmity; or
- 7 the Person Insured failing to obtain and follow proper medical or surgical advice as soon as practicable.

Special Conditions

1 Limit of Liability

Compensation for Result 3 will:

- a not exceed normal weekly net earnings;
- b be payable for a period not exceeding 104 weeks from the beginning of the second week after the commencement of the Result; or
- c be payable when the total amount has been agreed or at Your request at intervals of not less than four weeks (but not in advance) commencing eight weeks after receipt by Us of Your written notice of the Accident.

When Compensation is payable for Result 3 We will also pay up to fifteen per cent of the amount of such Compensation in respect of the charges of a qualified and registered medical practitioner for professional treatment reasonably incurred by the Person Insured in connection with the injury causing the Result.

Compensation will not be payable for more than one of the Results described under 1 or 2 above and when payable for one of those Results will not be payable for Result 3 caused by the same Accident nor for any of the Results caused by any subsequent Accident.

2 Change in Circumstances

You will give Us immediate written notice of any change in the business or in the business or duties or habits or pursuits of any Person Insured and pay any additional premium that may be required by Us and before each renewal of this Section will give written notice to Us of any injury or disease with which any Person Insured has been or is affected and of which You have become aware.

We will not be bound to notice or be affected by any notice of trust, charge or alienation relating to this Section and Your receipt or that of Your legal personal representatives will in all cases effectually discharge Us.

Optional Extension

This Extension is operative only if the number set against it appears in the Schedule.

In respect of the following Extension the terms, conditions, limitations and exclusions of the Section (or Sub Section) to which it applies, operate insofar as they can apply except where they are expressly varied.

Extension 1: Hairdressers and Beauty Treatment

Definitions

Standard Treatments means:

- a washing, cutting, styling and drying of hair;
- b tinting, dyeing, bleaching, permanent waving or special treatment of the hair normally carried out by a hairdresser;
- c eyebrow and eyelash plucking, shaping and tinting;
- d manicure and pedicure (but not chiropody) including the application of acrylic coatings;
- e application of cosmetics and facial masks including ionisation and steaming treatments;
- f application of proprietary hair removal preparations other than electrolysis; and
- g normal hairdressing work on wigs and hairpieces.

Suitably Trained Person

In respect of beauty treatments (defined as **c**, **d**, **e** and **f** above) any person 18 years or over who has more than one year's continuous experience of beauty therapy;

In respect of hairdressing (defined as **a**, **b** and **g** above) any person 18 years or over who has either:

- a more than 3 years' continuous experience of professional hairdressing; or
- b completed 2 years' technical college training in hairdressing.

Cover

Cover provided by Section 1 extends to include liability arising out of any operation of the Standard Treatments by You or any of Your Employees.

Exclusions

We will not be liable for any claim arising out of or attributable to:

- a application by You or any one acting on Your behalf or use upon Your advice or any one acting on Your behalf of any lotion, hair dye or other preparation wholly or partly manufactured, produced, mixed or treated in any way by You or anyone acting on Your behalf;
- b use contrary to the maker's or vendor's instructions as regards failure to make the prior skin tests before use and/or subsequent procedures required or recommended by them in respect of any lotion, hair dye or other preparation;

- c any treatment carried out by any person other than a Suitably Trained Person except:
 - i the washing and drying of hair, hairpieces or wigs; or
 - ii whilst such person is under the direct and continuous supervision of a Suitably Trained Person; or
- d vibro massage, laser treatments, semi or permanent make up or any other beauty treatment involving power operated aids or any treatment involving the administration of injectible beauty and aesthetic treatments or body piercing.

Special Conditions

- 1 Our maximum liability in respect of any one occurrence or series of occurrences arising out of any one cause and the total amount payable during any one Period of Insurance will not exceed the Indemnity Limit stated in the Schedule in addition to costs and expenses incurred with Our written consent.
- 2 This Extension excludes liability arising from or caused by work undertaken on Your behalf by medically qualified clinicians unless You have established and maintain an administrative procedure for obtaining evidence that medically qualified clinicians effect public liability insurance that:
 - a covers the work to be undertaken by the medically qualified clinician;
 - b is subject to an Indemnity Limit of not less than that provided by this Policy;
 - c includes an Indemnity to Principals Clause; and
 - d remains in force throughout the duration of the contract with You;

Important Information

Your right to cancel

If, after buying your policy, you decide that the cover does not meet your needs please return all your documents within 14 days of receiving them or of the start date of the policy (whichever is later) to Churchill Business Insurance, Customer Services, 37 Broad Street, Bristol BS1 2EQ and we will refund any premium you have paid, providing that you have not made any claim. If you cancel your policy after that time we will refund any premium paid for the remaining period of insurance, providing that you have not made any claim during the current period of insurance.

How to make a claim

To make a claim, phone **0345 878 8195**.

Details about our Regulator

U K Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under registration number 202810.

The Financial Conduct Authority website, which includes a register of all regulated firms, can be visited at www.fca.org.uk, or the Financial Conduct Authority can be contacted on 0800 111 6768.

Details of Financial Services Compensation Scheme

Under the Financial Services and Markets Act 2000, should We be unable to meet all Our liabilities to policyholders, compensation may be available. Insurance advising and arranging is covered for 90% of the claim without any upper limit. For compulsory classes of insurance, insurance advising and arranging is covered for 100% of the claim, without any upper limit. Information can be obtained on request, or by visiting the Financial Services Compensation Scheme website www.fscs.org.uk

How to make a complaint

We understand that things don't always go to plan and there may be times when you feel we've let you down. If this happens, we want you to tell us. We'll do our best to put things right as soon as possible or explain something we could have made clearer.

We'd like you to speak to us about your problem by calling this number **0800 169 8777**. If you'd prefer to write to us you can send the letter to:

Customer Relations Manager
 Churchill Court
 Westmoreland Road
 Bromley
 BR1 1DP

Our staff are empowered to support you and will aim to resolve most issues within three working days, following receipt of your complaint.

If your complaint can't be resolved within three working days, we'll contact you to let you know who will be dealing with it and what the next steps are.

We will keep in regular contact with you. You'll also receive the following written communication from us depending on how long it takes us to resolve your complaint.

Communication Type	When will you get this?	What will it tell you?
Summary Resolution Communication	If we've been able to resolve your complaint to your satisfaction within 3 working days, following receipt of your complaint.	It will let you know your complaint has been resolved and tell you about the Financial Ombudsman Service.
Acknowledgement	If we've been unable to resolve your complaint to your satisfaction within 3 working days, following receipt of your complaint.	It will let you know our complaint handling process and information about the Financial Ombudsman Service.
Unable to reach resolution within 8 weeks.	If we've been unable to resolve your complaint within 8 weeks	It will let you know why we are not in a position to give you our final response and when we expect to be able to provide this. We'll also let you know about your right to contact the Financial Ombudsman Service.
Final Response	If we've been unable to resolve your complaint within 3 working days, we'll send you our Final Response when we've completed our investigations. We'll do our best to send this at the earliest opportunity.	This is a detailed response, which will outline: <ul style="list-style-type: none"> • our investigation • the decision • Next steps, if applicable It will also provide information about the Financial Ombudsman Service.

Independent Review

If we don't complete our investigations within 8 weeks of receiving your complaint or you're unhappy with our response, you may ask the Financial Ombudsman Service (FOS) to look at your complaint. This is a free and independent service. If you decide to contact them, you should do so within 6 months of our response letter. Referring your case to the FOS will not affect your legal rights.

You can contact them by:

Email:

complaint.info@financial-ombudsman.org.uk

Phone:

UK: 0300 123 9123 or 0800 023 4567

Abroad: +44 20 7964 0500

Writing to:

Financial Ombudsman Service

Exchange Tower

London

E14 9SR

Their website also has a great deal of useful information:

www.financial-ombudsman.org.uk

Churchill Insurance Privacy Notice

This privacy notice tells you what we do with information we collect about you. It's relevant to anyone who uses our services, including policyholders, prospective policyholders, website users and beneficiaries under our policies, such as named drivers. We refer to all these individuals as "customers" or "you" in this notice.

1. Who "we" are

We are U K Insurance Limited ("we", "us" or "our") and you will know us by our brand name:

Churchill, Direct Line, Privilege and Green Flag.

2. What information do we collect about you?

Information collected from you and cookies policy

Where we have collected information directly from you it will usually be obvious what this is, as you will have given it to us. This might not be the case where we have used cookies to collect information from your computer or portable electronic devices. Please see our cookies policy for more information.

Information collected from others

We can collect information about you from others.

This includes information from:

- **Joint policyholders or policy beneficiaries.** Where you are named on a joint policy or a beneficiary of that policy we may collect information about you from any named policyholder.
We will ask them to confirm that they have your permission to give us this information about you.
- **Fraud prevention, law enforcement or government agencies and other data sources used to prevent or detect fraud or provide details to us about criminal convictions or offences.**
- **HM Treasury and other authorities in relation to regulatory issues** e.g. where someone is subject to a financial sanction they will appear on HM Treasury's asset freezing list.
- **Credit reference agencies** e.g. credit searches that are made when we produce a quotation for a new policy or at renewal. (Note that the results of these searches are automatically deleted after 12 months and do not affect your ability to obtain credit.) Please also see section 4 below.
- **External sources** such as **no claims discount databases**, the electoral roll and insurance comparison websites to help us decide what the risk is in selling the policy **and from companies that hold information about insurance renewal dates, marital status, household residents, vehicle**

details, employment status and household income to help us work out which information we should provide to you about our other products and services.

Sensitive personal information

We collect information that is sensitive, such as information about children, health or geo-location (which may be sensitive personal information because, for example, it can pinpoint your location at a hospital), and information related to unspent past criminal convictions or offences. We also collect your sensitive personal information for specific types of policy or applications, for example when offering you a travel policy or a driving application e.g. Telematics. We obtain this from your mobile devices for driving applications and the following people:

- The main policyholder will provide most of the information we collect about health (including confirming whether hospital treatment is being sought) and unspent criminal convictions or offences, including on behalf of others named on the insurance policy e.g. medical screening to support a travel policy;
- Fraud prevention or law enforcement agencies may provide details to us about criminal convictions or offences;
- Witnesses to an accident may provide medical information to us if there is an investigation of a claim;
- We may use information about a child, for example, where the child is a beneficiary under a policy or if involved in an accident.

We collect and use this information as part of your insurance quotation or contract with us, or where it is necessary for a legal obligation, or as part of the establishment or defence of a legal claim.

3. What do we do with information we collect about you and why may we do this?

We use your personal information in order to meet our obligations in our contract of insurance with you. We and other companies within our group of companies use your personal information in the following ways:

A. Provide insurance services

When you request us to provide you with a quote for one of our insurance policies or you purchase an insurance policy from us, we use information about you:

- To decide what the risk might be in selling you the policy, to quote for, and provide you with, a premium for that policy and any special terms that may apply

to that policy (noting that we may use automated decision making to make this assessment – see section 9 below);

- To administer your policy and monitor the payment of instalments if you pay your premium in this way;
- To contact you about the policy (e.g. for billing or renewal purposes); and
- To provide the agreed service if you make a claim (e.g. sending someone to assist you in a roadside breakdown situation or to provide you with medical assistance if you are injured or unwell when overseas).

We cannot provide the services unless we use the information about you in this way.

B. Do what we are required to do by law

As part of our duty as an insurer providing insurance services, sometimes we are required by law to use information about you:

- To help make sure our customers are being treated fairly (e.g. to assist our regulators where we have a legal duty to do so);
- To deal with complaints;
- To help prevent and detect crime (including, for example, the prevention or detection of fraud); and
- To comply with a legal or regulatory obligation.

We can use your personal information in this way because we are required to do so by law.

C. Prevent fraud occurring

Fraud has an impact on all customers as it increases costs for everyone. We use your personal information to check for signs that customers might be dishonest (e.g. if someone has behaved dishonestly in the past it may increase the risk they will do so in future).

We may use your personal information in this way because it is in our interests to detect fraud and in all our customers' interests to ensure that they are not prejudiced due to increased premiums as a result of a few customers acting dishonestly.

D. Recover debt

If you owe us money we will use your personal information to help us recover it.

We can use your personal information in this way because it is a necessary part of the contract of insurance. We need to ensure that premiums are paid so that the majority of our customers do not suffer (e.g. through increased premiums) due to the actions of a small minority of customers.

E. To inform you about and promote products (marketing)

At the time when your personal information was collected, we asked you to indicate your marketing preferences. These preferences can be revisited at any time by contacting our Data Protection Officer. Please see section 10 for contact details.

We may use your personal information to offer you suggestions about products and services you might want to buy. We may use external companies to do this on our behalf.

We can use your personal information in this way because it is in our legitimate interests to provide you with the right information at the right time, so that we may look at ways of extending our relationship that we have with you. We will always ensure that we keep the amount of your personal information that we collect and the extent of any processing to the absolute minimum to meet this legitimate interest.

Where we have a legitimate interest to do so or, where necessary you have given us your consent, we may pass your personal information to third parties including:

- U K Insurance Business Solutions Limited, a member of the U K Insurance Limited group of companies, that introduces our customers to products and services. We may send you marketing from them where we believe you will have an interest in their communications and / or
- External companies such as digital content providers to display adverts about our products and services.

If you have chosen not to opt out of marketing we will send you information about our products and services by email, post, telephone or SMS unless you tell us not to. If your information has been provided to us by a third party for marketing purposes we will rely on the consent you have provided to them to conduct direct marketing.

If at any time you do not wish us to use your personal information for this purpose, you may ask us not to do so. See section 10 below for how to contact us.

However, we will keep a note of your earlier marketing preferences for 6 years. We will not contact you unless you change your mind and tell us that you would like to receive marketing again.

F. Where your or another person's life may be at risk

We will use your personal information to assist where your or another person's life or health is in danger and obtaining your permission is not possible (e.g. arranging emergency medical treatment in a remote location).

G. To administer and improve our services

To administer our services we will share information with others (including to people or organisations that may be based overseas):

- In order to enable us to process your claim or administer your insurance policy more cost effectively;
- To help develop our products, services and systems to deliver you a better sales and claims experience in the future; and
- To understand how our prospective customers make decisions about which insurance policy is the optimal policy.

We may also process your personal data to better understand you as a customer, including to determine how best to retain your custom, and to ask you to provide feedback on the service we provide to you.

We can use your personal information in this way because it is in our legitimate interests to provide the services in the most efficient way. We will always ensure that we keep the amount of your personal information that we collect and the extent of any processing to the absolute minimum to achieve this efficiency.

4. Who do we share your personal information with and why do we do it?

We may share your personal information with third parties and other companies within our group of companies for the purposes mentioned in section 3 above. A list of our group companies can be found at www.u-k-insurance.co.uk/group-companies.html. Alternatively, you can contact the Data Protection Officer for a list of them. Please see section 10. You should make sure everything you tell us is correct because your records may be checked in the following circumstances:

- When you apply for insurance, financial services, or work;
- By police and other law enforcement agencies.

In particular we share information with:

- **Fraud prevention agencies that provide databases and services**, such as CIFAS, National Hunter, SIRA and ENI, to prevent or detect fraud.
 - Fraud prevention agencies will process this personal information in order to assist our prevention of fraud and money laundering, and to verify your identity and may also process your personal information in order to prevent fraud and money laundering by other people.
 - Fraud prevention agencies will hold your personal information for up to 1 year, or up to 6 years if you're considered to pose a fraud or money laundering risk.
 - If we or a fraud prevention agency determine that you pose a fraud or money laundering risk, we may refuse to provide the services and/or financing you have requested.

A record of this risk will be retained by the fraud prevention agencies, and may result in others refusing to provide services or financing to you. If you have any questions about this, please contact the appropriate fraud prevention agency.

- **Law enforcement or government agencies** we and fraud prevention agencies may permit law enforcement or government agencies to access and use your personal information, if they request it.
- **Regulatory bodies** such as the Financial Conduct Authority, Prudential Regulation Authority or the Information Commissioner's Office to meet regulatory and legal obligations and requests for information.
- **Credit reference agencies** help us decide whether to offer you credit if you choose to pay your premium by instalments. We share this information when you first take a policy with us and at each renewal. We may exchange your personal information with credit reference agencies to reflect your credit application (as payment by instalments means that there will be a credit agreement between us). We will let you know before we do this. This will be visible to other credit providers. Failure by you or anyone who pays for your policy to keep up the monthly payments due under your credit agreement will be reflected in your credit score, not theirs. The identities of the credit reference agencies and the ways in which they use and share personal information are explained in more detail at www.experian.co.uk/CRAIN. Alternatively, you can call us and we will send you a copy.
- **Your spouse or partner** who calls us on your behalf, provided they are named on the policy. Please tell us who they are when you take out your policy. If you would like someone else to deal with your policy on your behalf on a regular basis please let us know. In some exceptional cases, we may also deal with other people who call on your behalf, but only with your permission. If at any time you would prefer us to deal only with you, please let us know.
- **Other insurance companies** to help settle any insurance claim or to verify that the information you have provided is correct (e.g. we will check the amount of No Claims Discount you have told us with your previous insurer).
- **Insurance industry bodies** such as The Motor Insurance Database to meet our obligations under the Road Traffic Act.
- **Insurance industry databases**, such as the Claims and Underwriting Exchange where you make a claim so that insurers can check that your claims history is correct, the Insurance Fraud Register and, for commercial policies, the Employers' Liability Tracing Office.

- **Data verification and information** we share information concerning your request for a quote and your insurance policy with LexisNexis Risk Solutions Limited, who help us to check your identity and evaluate your insurance risk. LexisNexis Risk Solutions Limited does this by collecting data about you from public sources (such as the electoral register and insolvency service) and private sources (such as other insurers). More information on LexisNexis Risk Solutions Limited and how it collects and processes your data, your right to object and your other data protection rights is available here: <https://www.risk.lexisnexis.co.uk/consumer-and-data-access-policies/insurance>.
- **Government bodies**, such as the Driver and Vehicle Licensing Agency.

5. Will we send your personal information overseas?

We may send your personal information overseas to any part of the world. The protections given to your personal information in other parts of the world will often not be as strong as in the UK. Where possible, we will put in place agreements with the people we send your personal information to, to require them to treat your personal information with the same protections that we apply ourselves. Our agreements may include standard terms provided by the EU called EU Model Clauses or may require the other party to be signed up to government standards that are recognised as providing the right level of protection such as “privacy shield” in the USA. But it is possible that regardless of what is set out in the agreement this would not stop a government in any part of the world from accessing your personal information, as they can often have power to overrule any agreements we make.

In some cases we might need to share information to carry out the services we have promised to carry out, for example if you require urgent assistance abroad. In such an urgent situation we may not always have the time to put in place the type of agreement we would normally want to.

6. How long may we keep your personal information for?

We are only allowed to keep your personal information if we need it for one of the reasons we describe in section 3 above.

As a general rule, we will keep it for 6 years from the end of your relationship with us, as it is likely that we will need the information for regulatory reasons, fraud prevention or to defend a claim. For example, should you wish to bring some form of legal action relating to your relationship with us, this would generally need to be done within 6 years from the end of that

relationship. However there may be exceptions where we need to keep your personal information for longer, such as where a claim has involved a minor.

We will also retain data in an anonymous form for statistical and analytical purposes, for example, to assess risk of flood damage occurring.

7. When can you ask us to stop using your information?

If we rely on your consent to collect and process your personal information, you can ask us to stop using your personal information at any time by withdrawing that consent and we will stop using your personal information for those purposes. We may rely on your consent to tell you about products or services which may be of interest to you or to use computers to make decisions about you to improve our services or develop our products (see section 9).

At any time, you can tell us to stop using your personal information to tell you about products or services that may be of interest to you or allowing computers to make decisions about you in order to improve our services or develop our products (see section 9). To find out how to do this, see section 10.

8. What happens if you don't give us some of your personal information?

Where you do not provide the personal information we need in order to provide the service you are asking for or to fulfil a legal requirement, we will not be able to provide the service that you are asking us to give you.

We will tell you about why we need the information when we ask for it.

9. When do we use computers to make decisions about you?

We will collect information about you and put this into our computer systems. The computer systems will make certain automated decisions about you which will be based on comparing you with other people. This will have an impact in terms of the level of premium or product that we offer to you or the products or services that we decide to tell you about. We may also use automated decision making to conduct an identity verification check.

For example, if you are under 25 years of age, the computer system may determine that you are more likely to have a car accident. This is because the computer system has been told that more people aged under 25 have car accidents. Another example is that, if you are under 25, the computer system may determine that you are going to be interested in a travel policy which covers high risk activity, such as skiing. Therefore,

we would proactively seek to tell you about such policies as we would consider them to be of interest to you.

This is important because:

- **In providing insurance services** it helps us decide what price you should pay for your policy and understand any risks associated with that policy;
- **In identity verification** it helps us to check that you are who you say you are and to prevent others from imitating you;
- **In selling you other products** it helps us decide which other products might be useful to you.

We also use computer systems to carry out modelling. Sometimes using your personal information and sometimes using data in anonymised form. We conduct this modelling for a variety of reasons, for example, for risk assessment purposes to make decisions about you, such as your likelihood to claim. However, we may also use your personal information in that modelling to make decisions about how we improve and develop our products and services, or our pricing and underwriting, or to better understand how our prospective customers make decisions about which policy is the optimal policy (i.e. we are not making decisions directly about you).

10. How to contact us about this privacy notice

Our Data Rights Team are responsible for responding to your requests to exercise your rights which are set out below. The Data Rights Team may be contacted at U K Insurance Limited, Churchill Court, Westmoreland Road, Bromley, BR1 1DP, or alternatively by email at Data.Rights.Requests@directlinegroup.co.uk.

You may contact us at the address above for one or more of the following reasons:

1. To ask us to correct information about you that is wrong or incomplete.
2. To ask us to delete personal information about you (the “Right to Erasure”). We are not required to erase information if we still need it for the purposes for which it was collected or processed, including to maintain records after cancellation or expiry of your policy, or where we have other legal grounds for processing your information.
3. To tell us you no longer agree to, that you object to, or that you wish to restrict us using information about you and ask us to stop.
4. To tell us to stop using your personal information to tell you about products or services that may be of interest to you (direct marketing).
5. A right of access, namely to ask us to provide you with a copy of all of the personal information that we have about you.

6. A “data portability” right, namely to obtain and reuse the information that you have provided to us for your own purposes across different services. You may ask for this information to be provided directly to you or directly to another organisation. We will provide the information in a machine readable format so that another organisation’s software can understand that information.
7. To ask us not to use information about you in a way that allows our computer systems to make decisions about you (as explained in section 9).

Sometimes we will not be able to stop using your personal information when you ask us to (e.g. where we need to use it because the law requires us to do so or we need to retain the information for regulatory purposes).

In other cases, if we stop using your personal information, we will not be able to provide services to you, such as administering your insurance policy or servicing your claim.

We will tell you if we are unable to comply with your request, or how your request might impact you, when you contact us.

Complaints

If you have any concerns about the way in which we are using your personal information, please contact our Data Protection Officer in the first instance at UK Insurance Limited, Churchill Court, Westmoreland Road, Bromley, BR1 1DP or alternatively by email at DataProtection@directlinegroup.co.uk and we will endeavour to resolve your concern. However, you do also have the right to complain about how we treat your personal information to the Information Commissioner’s Office (“ICO”). The ICO can be contacted at:

ICO website: <https://ico.org.uk/global/contact-us/>

ICO telephone: 0303 123 1113

ICO textphone: 01625 545860

How to contact us

Information helpline

0345 878 8194

Claims helpline

0345 878 8195

Other products available from Churchill

Car: 0800 032 7158

Pet: 0800 032 9462

Home: 0800 015 1122

Travel: 0800 916 7170

Landlord: 0345 878 8194

Van: 0333 222 1040

Calls may be recorded

If you would like a Braille, large print or audio version of your documents, please let us know.



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