

# Complete Business policy overview



# Introduction

## **What is this document?**

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

## **What is Complete Business?**

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

The product design provides value as in addition to the core covers of property damage and commercial legal expenses, it allows the customer to buy optional cover that meets their specific needs, such as business interruption, public, products and employers' liability, money and goods in transit. It also incorporates free benefits that some customers may need such as access to on-line risk management support, a legal health check and telephone advice lines for legal and taxation matters.

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

Where buildings insurance is required and residential leaseholder exposure is part of the risk, the covers available as part of our Complete Property Owner product may be more appropriate. Please speak to your insurance adviser for further information.

## **What is the policy duration?**

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

## **How do I cancel the policy?**

To cancel the policy, please contact the insurance adviser who arranged the policy.

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

## **What is the law applicable to the contract?**

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

# Introduction continued

## Your obligations

- You must make a fair presentation of the risk at inception, renewal and variation of the policy.
- You must pay the premium on request. Please speak to your insurance adviser about the options available for the payment of your premium.
- You must periodically review the policy documentation to make sure that it meets and continues to meet your needs and that you understand it's terms, conditions, limits and exclusions. If you wish to make a change or if there is anything you do not understand please contact your insurance adviser. If you fail to do so your policy may not operate.
- You must tell your insurance adviser as soon as reasonably possible if there are any changes to your circumstances which could affect your insurance. If your circumstances change and you do not tell your insurance adviser, you may find that you are not covered if you need to make a claim.
- You must tell us as soon as you can about any claim or incident that may lead to a claim. You, or anyone claiming under this policy, must not admit fault or responsibility or pay, offer or agree to pay any money or settle any claim without our permission.

## Would I receive compensation if Allianz were unable to meet its liabilities?

Allianz Insurance plc contributes to the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the FSCS if we are unable to meet our Liabilities.

Further information about compensation scheme arrangements is available at [fscs.org.uk](http://fscs.org.uk), by emailing [enquiries@fscs.org.uk](mailto:enquiries@fscs.org.uk) or by phoning the FSCS on **0800 678 1100** or **0207 741 4100**.

## How do I make a claim?

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

You can notify us of a claim by:

### Telephone:

Property Claims: **0344 412 9988**

Liability Claims: **0344 893 9500**

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

### Post: Allianz Claims

Allianz Insurance plc

PO Box 5290

Worthing

BN11 9TB

### Online:

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

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

## Introduction continued

### How do I make a complaint?

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

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

Telephone number: **01483 552438**  
Email: [commercialcomplaints@allianz.co.uk](mailto:commercialcomplaints@allianz.co.uk)

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

The Financial Ombudsman Service  
Exchange Tower  
London  
E14 9SR

Website: [financial-ombudsman.org.uk](http://financial-ombudsman.org.uk)  
Telephone: **0800 023 4567** or **0300 123 9123**  
Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

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

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

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

# Section 1 – Property Damage

## (Optional Section of Cover)

### Covers you for loss or damage caused by the following:

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

### ✓ Significant Features and Benefits

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

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

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

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

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

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

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

### ✗ Significant Exclusions or Limitations

#### This section does NOT cover:

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

# Section 1 – Property Damage continued

(Optional Section of Cover)

## ✔ Significant Features and Benefits

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

**Removal of Debris Costs** – the cost of removal of debris of the insured property damaged.

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

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

**Rent** – where cover is arranged for payment of rent, cover operates where the building is unfit for occupation following damage.

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

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

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

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

## ✘ Significant Exclusions or Limitations

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

## Section 1 – Property Damage continued

(Optional Section of Cover)

### ✔ Significant Features and Benefits

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

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

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

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

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

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

### ✘ Significant Exclusions or Limitations

## Section 2 – Business Interruption

(Optional Section of Cover)

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

### ✓ Significant Features and Benefits

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

**Inflation Provision** – sum insured is increased by 33.33% to protect you against inflation.

**Unspecified Suppliers** – damage at your suppliers' premises which causes interruption to your business – up to 10% of the Gross Profit sum insured or £100,000, whichever is less.

**Unspecified Customers** – damage at your customers' premises which causes interruption to your business – up to 10% of the Gross Profit sum insured or £100,000, whichever is less.

**Contract Sites** – damage at any contract site you are working at that causes interruption to your business – up to 10% of the sum insured or £50,000, whichever is less.

**Exhibition Sites** – damage at any exhibition site where you are exhibiting goods or services that causes interruption to your business – up to 10% of the sum insured or £50,000, whichever is less.

**Property Stored** – property that is kept elsewhere than at your premises up to 10% of the sum insured or £50,000, whichever is less.

### ✗ Significant Exclusions or Limitations

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



## Section 2 – Business Interruption continued

(Optional Section of Cover)

### ✓ Significant Features and Benefits

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

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

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

**Essential Personnel** – covers additional expenditure as a result of the death or permanent disablement of essential personnel up to £10,000.

**Lottery Winners** – covers additional expenditure as a result of an employee or group of employees resigning following a lottery win. Cover is up to £25,000.

**Transit** – covers interruption following damage to your property whilst in transit up to 10% of the sum insured or £10,000, whichever is less.

**Moulds, Tools & Dies** – covers interruption from damage whilst at any premises or in transit up to £25,000.

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

### ✗ Significant Exclusions or Limitations

## Section 2a – Increased Cost of Working

(Optional Section of Cover)

Covers additional expenditure necessarily and reasonably incurred in order to minimise any interruption or interference with the business during the indemnity period resulting from loss or damage by any cause covered by the Property Damage section.

### ✔ Significant Features and Benefits

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

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

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

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

**Exhibition Sites** – damage at any exhibition site where you are exhibiting goods or services up to 10% of the sum insured or £50,000, whichever is less.

**Moulds, Tools and Dies** – covers interruption from damage whilst at any premises or in transit up to £25,000.

### ✘ Significant Exclusions or Limitations

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

## Section 3 – Book Debts

(Optional Section of Cover)

### ✔ Significant Features and Benefits

Covers outstanding debit balances which cannot be traced if your accounts are destroyed or damaged for your sum insured up to a maximum of £250,000.

**Automatic Reinstatement** – other than theft claims the sum insured is not reduced following a claim subject to payment of the appropriate additional premium.

### ✘ Significant Exclusions or Limitations

- Exclusions as shown under the Property Damage section.

### ⚠ Significant Conditions

Conditions are as shown under the Property Damage section along with the below:

#### **Outstanding Debit Recording**

Monthly records of the total amount outstanding in customers accounts must be kept and a copy stored away from your premises.

## Section 4 – Money

(Optional Section of Cover)

Covers you for loss or damage to your cash and other negotiable money.

### ✓ Significant Features and Benefits

**Crossed cheques and other non-negotiable money** – maximum benefit £500,000.

#### Cash and other negotiable money:

- on the premises during business hours, in transit or in a bank night safe – your limit
- in a locked safe at the premises out of business hours – your limit
- out of a safe outside business hours in the premises £500
- in your personal custody or that of your employees out of business hours £500.

**Personal Accident Assault** – If you or your partners, directors or employees are attacked during theft or attempted theft of money whilst on business:

- death, loss of limb, loss of sight and permanent total disablement of £25,000
- temporary total disablement £100 per week (up to 104 weeks)
- temporary partial disablement £50 per week (up to 104 weeks)
- victim care (professional counselling fees for emotional stress) £1,000 any one incident, £5,000 in total.

Loss or damage to any safe at the premises, or any bag or other container used to carry money.

Loss or damage to clothing and personal belongings following theft or attempted theft of money

### ✗ Significant Exclusions or Limitations

**This section does NOT cover:**

- Loss due to the dishonesty of any partner, director or employee which is not discovered within 15 days of such loss.
- Damage to any machine that uses coins, notes or tokens.
- Loss from any unattended vehicle.
- Personal assault benefits to any person aged under 16 or over 70 years.

## Section 4 – Money continued

(Optional Section of Cover)

### Significant Conditions

#### **Precautions Condition**

Whenever the premises are closed for business the safe keys must be removed from the premises. Care must be exercised when selecting employees to entrust with money. All cash registers, safes and other money containers must be locked if left unattended during business hours.

#### **Accompaniment Condition**

Money in transit other than by a security organisation or by registered post must be accompanied by 2 adults when in excess of £3,000, 3 adults when in excess of £6,000 and a professional security company when in excess of £15,000.

## Section 5 – Own Goods In Transit

(Optional Section of Cover)

Covers you for loss or damage to business goods whilst in transit.

### ✓ Significant Features and Benefits

Loss or damage to your property whilst in transit within one of your own vehicles or in transit by other carriers. Sums insured as specified by you.

**Sheets and Ropes** – cover includes sheets, ropes, packing materials and the like.

**Additional Vehicles** – any recently acquired non specified vehicle up to £2,500 any one claim.

**Substitute Vehicles** – cover includes any substitute vehicle whilst your own vehicle is undergoing service or repair.

**Transshipment and Debris Removal Costs** – cover up to £7,500 any one claim.

### ✗ Significant Exclusions or Limitations

**This section does NOT cover:**

- Loss or damage due to
  - depreciation, contamination or deterioration unless caused by accident to the vehicle
  - faults in processing or the insufficiency or unsuitability of packing or preparation.
- Theft from any vehicle left unattended, unless the vehicle has all points of access closed and secured by all the locks and other protections fitted and all the keys are removed, and between the hours of 9.00pm and 6.00am is kept in a securely locked building.
- Water damage or theft of goods in open/curtain sided open/soft top vehicle or trailer.
- Certain specified items such as livestock, precious metals or stones, jewellery, watches, furs, money, securities, stamps, documents, manuscripts, business books, plans or designs.
- Delay, loss of market or consequential loss.
- Loss or damage outside Great Britain, Northern Ireland, the Republic of Ireland, the Isle of Man or the Channel Islands.
- £100 excess or higher amount when agreed applies to all claims.

### ⚠ Significant Conditions

#### Precautions Condition

You must take all reasonable care in the selection of honest and competent employees, maintain vehicles in a roadworthy condition and install any additional protections to any vehicle as we require.

## Section 6 – Specified All Risks

(Optional Section of Cover)

Covers damage to any property specified whilst within a geographical location as specified by you.

### ✔ Significant Features and Benefits

Options of cover for any of the following:

- The Premises only
- The UK
- EU
- Worldwide

**Automatic Reinstatement** – other than theft claims the sum insured is not reduced following a claim subject to payment of the appropriate additional premium.

**Data Processing and Ancillary Equipment** – cover includes damage caused by dryness or dampness, extremes of temperature, corrosion or rust if resulting from damage to air conditioning equipment.

### ✘ Significant Exclusions or Limitations

**This section does NOT cover:**

- Loss due to any person obtaining any property by deception.
- Wear and tear, inherent defect.
- Rot, mildew, rust, corrosion, frost, pollution or contamination.
- Bruising, scratching, chipping, denting, oxidation or discolouration.
- Insects, woodworm, vermin.
- Dyeing, cleaning, repair, renovation.
- Electronic, electrical or mechanical breakdown, failure or derangement.
- Faulty manipulation, design, plan, specification or materials.
- Gradual deterioration, market depreciation.
- Theft from any vehicle left unattended, unless the vehicle has all points of access closed and secured by all the locks and other protections fitted and all the keys are removed, and between the hours of 9.00pm and 6.00am is kept in a securely locked building.
- Loss or damage outside of the territorial limits – see your policy schedule.
- **Excesses as follows unless otherwise shown in your policy schedule:**
  - £250 for damage to computers and electrical equipment
  - £100 for any other claim.

A single article limit of £5,000 and a maximum sum insured of £25,000 applies to this section.

# Section 7 – Employers' Liability

(Optional Section of Cover)

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

## ✓ Significant Features and Benefits

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

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

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

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

Compensation limits are:

- £750 for each day's attendance for partners and directors
- £250 for each day's attendance for an employee.

## ✗ Significant Exclusions or Limitations

**This section does NOT cover:**

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



## Section 8 – Public & Products Liability

(Optional Section of Cover)

Public Liability covers accidental injury to members of the public or accidental damage to their material property up to a selectable limit of indemnity of £2,000,000, £5,000,000 or £10,000,000 for any one claim. Products Liability covers accidental injury or accidental damage caused by products supplied up to a selectable limit of indemnity of £2,000,000, £5,000,000 or £10,000,000 for any one period of insurance.

### ✓ Significant Features and Benefits

**Indemnity to Other Parties** – cover includes the legal liabilities of:

- members of your canteen, social, sports or welfare organisation or ambulance, first aid or fire services
- your partners, directors or employees
- anyone you are carrying out work for under any contract in respect of that work.

**Joint Insured** – if more than one party is named as the insured the policy will cover them separately subject to the overall policy limit.

**Overseas Personal Liability** – covers a temporary visit to any other country made in connection with the business Health and safety at work legal defence costs – provides legal and other costs incurred in defending prosecutions.

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

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

**Defective Premises Act 1972** – protects you from potential liabilities for defects in properties let, sold or disposed of by you.

### ✗ Significant Exclusions or Limitations

**This section does NOT cover:**

- Injury to any employee, director, partner or proprietor of the business.
- Manual work away from the premises or outside of the EU (other than collection or delivery).
- Loss of or damage to property belonging to you or in your charge or control.
- Liability for loss of or damage to goods sold, supplied, delivered, installed or erected.
- The cost of recalling or refunding a defective product or rectifying faulty work.
- Liability arising out of ownership, possession or use of any mechanically propelled vehicle and attached trailer or any watercraft, aircraft or spacecraft.
- Liability arising out of error or omission in any advice, design, formula, specification, inspection, certification or testing performed for a fee.
- Any liability in respect of pollution or contamination
  - in the USA or Canada
  - elsewhere unless due to a sudden, identifiable, unintended and unexpected incident.
- Fines, penalties or liquidated, aggravated, punitive or exemplary damages.
- Work on an offshore installation or travelling to or from.
- Liability in any way caused by, arising from or contributed to by exposure to, fear of exposure to, or inhalation of asbestos.
- Loss or damage to contract works undertaken under a contract or liability under JCT Clause 6.5.1.

## Section 8 – Public & Products Liability continued

(Optional Section of Cover)

### ✔ Significant Features and Benefits

**Consumer Protection and Food Safety Acts Legal Defence Costs** – covers cost of defence of criminal proceedings.

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

Compensation limits for each day's attendance are:

- £750 by directors or partners
- £250 by an employee.

### ✘ Significant Exclusions or Limitations

- In respect of injury, loss or damage arising from products:
  - liability which attaches solely under the terms of an agreement
  - installed or incorporated in aircraft or spacecraft
  - comprising computer tapes and/or discs and the information recorded on them
  - claims made in any country outside the UK and the EU if you have premises or representation in that country
  - exports to the USA or Canada.

## Section 9 – Commercial Legal Expenses

Commercial Legal Expenses is a 'claims made' cover section, which means that claims must be initially notified to the insurers during the period of insurance.

Covers your legal costs you need to take or defend legal action relating to your business.

### ✓ Significant Features and Benefits

The cover provided under this section covers claims where you

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

and notify us during the Period of Insurance.

#### Limit of Indemnity

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

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

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



### ✗ Significant Exclusions or Limitations

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

## Section 9 – Commercial Legal Expenses continued



### Additional Benefits available to all policyholders

Covers your legal costs you need to take or defend legal action relating to your business.

 Significant Features and Benefits	 Significant Exclusions or Limitations
<p><b>Lawphone Legal Helpline</b> Advice on any business related legal matter.</p>	<ul style="list-style-type: none"> <li>• Advice is only available over the telephone.</li> <li>• Advice only relates to your company's legal problems.</li> <li>• Advice will always be in accordance with the laws of Great Britain and Northern Ireland.</li> </ul>
<p><b>Tax Advice Helpline</b> Advice on any tax matter affecting your business.</p> <p>The advice is provided by Markel Tax a trading division of Markel Consultancy Services Ltd.</p>	<ul style="list-style-type: none"> <li>• Advice is only available over the telephone.</li> <li>• No advice is available in respect of tax planning.</li> <li>• Advice will always be in accordance with the taxation laws of Great Britain and Northern Ireland.</li> </ul>
<p><b>Allianz Legal Online</b> Online support to help you produce legal paperwork in connection with your business.</p>	<ul style="list-style-type: none"> <li>• This service is only available over the internet.</li> <li>• The legal paperwork and guidance will always be in accordance with the laws of Great Britain and Northern Ireland.</li> </ul>
<p><b>Undisputed Debt Recovery Service</b> Access to this service which will pursue debts arising out of a contract and which are not disputed by the person or organisation that owes them to your business.</p> <p>The service is provided by DWF LLP for undisputed debts within England and Wales, and Jackson Boyd Solicitors for undisputed debts within Scotland.</p>	<ul style="list-style-type: none"> <li>• The legal action to recover the debt must be able to be taken within Great Britain.</li> <li>• The amount of the undisputed debt must be at least £250.</li> <li>• We will not cover any fees or expenses necessary to recover the undisputed debt. These fees and expenses will be confirmed to you before any work is undertaken to recover the undisputed debt.</li> <li>• This service does not apply where the person or organisation that owes the debt to your business has a realistic chance of defending the legal action you take to recover that debt.</li> </ul>

## Section 9 – Commercial Legal Expenses continued

Covers your legal costs you need to take or defend legal action relating to your business.

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

# Section 10 – Personal Accident

(Optional Section of Cover)

Cover is provided for a fixed amount of money as a result of a specific injury following an accident during the period of insurance.

## ✓ Significant Features and Benefits

Provides compensation in accordance with the Accident Scale of Compensation specified in your policy schedule for accidental bodily injury during the period of insurance and operative time of cover which, within 12 months thereof solely, directly and independently of any other cause results in:

- Death
- Loss of sight in one or both eyes
- Loss of one or more limbs
- Loss of hearing
- Loss of internal organ
- Loss of speech
- Permanent total disablement
- Temporary total disablement
- Temporary partial disablement

## ✗ Significant Exclusions or Limitations

- The policy does not cover injury arising from:
  - taking illegal drugs or non-prescribed drugs for recreational purposes
  - service in the armed forces
  - suicide or intentional self-injury
  - flying as a member of aircraft crew
  - motorcycling (other than mopeds or scooters up to 50cc)
  - hunting, winter sports (other than curling or skating)
  - mountaineering or rock climbing with ropes or guides
  - armed or unarmed combat sports, pot holing, skin-diving or participation in sport as a professional
  - pregnancy or childbirth
  - sexually transmitted diseases including HIV
  - travel to a country against the advice of the Foreign, Commonwealth & Development Office
  - sickness or disease
  - the affects of alcohol with a level greater than 80mg per 100ml of blood.
- Benefit limits as follows:
  - any claim in excess of £100,000
  - Aircraft accumulation limit - £750,000
  - Event accumulation limit - £10,000,000
  - Non-scheduled air accumulation limit - £250,000
  - Death of persons under 16 or under 18 and in full time education - £10,000
  - Temporary total disablement - 100% of weekly wage
  - Temporary partial disablement - 50% of weekly wage.

## Section 10 – Personal Accident continued

(Optional Section of Cover)

### ✔ Significant Features and Benefits

### ✘ Significant Exclusions or Limitations

#### Age Limitation

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

# Section 11 – Theft by Employee

(Optional Section of Cover)

Covers losses arising from acts of fraud or dishonesty.

## ✔ Significant Features and Benefits

Cover is provided for any theft committed during the continuation of the section by any employee described in the schedule and discovered no later than 24 months after termination of this section.

**Auditors Fees and Rewriting of System Records** – costs are covered if the total amount of the claim does not exceed the limit of liability.

## ✘ Significant Exclusions or Limitations

**This section does NOT cover:**

- Theft by an employee discovered more than 24 months after the termination of this section.
- Loss of interest or consequential loss of any kind.
- Loss where the Insured continues to entrust the defaulting employee with money or goods after becoming aware of any material fact bearing on the honesty of the said employee.
- Any unexplained shortages.
- The excess.

## ⚠ Significant Conditions

### Minimum Standards of Control

You must comply with our conditions regarding handling of money, stock checks, computer security, external audit processes and employee controls such as references of employees and the termination of an employees service. Full details of these conditions can be found in your policy wording.



# Section 12 – Terrorism

(Optional Section of Cover)

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

## ✓ Significant Features and Benefits

Includes losses incurred through:

- destruction, damage or loss of insured property

and/or

- business interruption.

## ✗ Significant Exclusions or Limitations

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

## ⚠ Significant Conditions

### Burden of Proof

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

# Significant Conditions

## Significant Conditions that apply to the whole Policy

### **Unoccupied Buildings Condition**

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

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

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

### **Smoking Condition**

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

### **Waste Condition**

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

### **Minimum Level of Security**

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

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

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

## Significant Conditions continued

### Significant Conditions that apply to the whole Policy

#### **Solar Panels**

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

#### **Fork Lift Truck Precautions**

You must comply with our conditions regarding the charging of fork lift truck batteries at the premises.

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

**Allianz Insurance plc.**

Registered in England number 84638  
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Allianz Insurance plc is authorised by the  
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