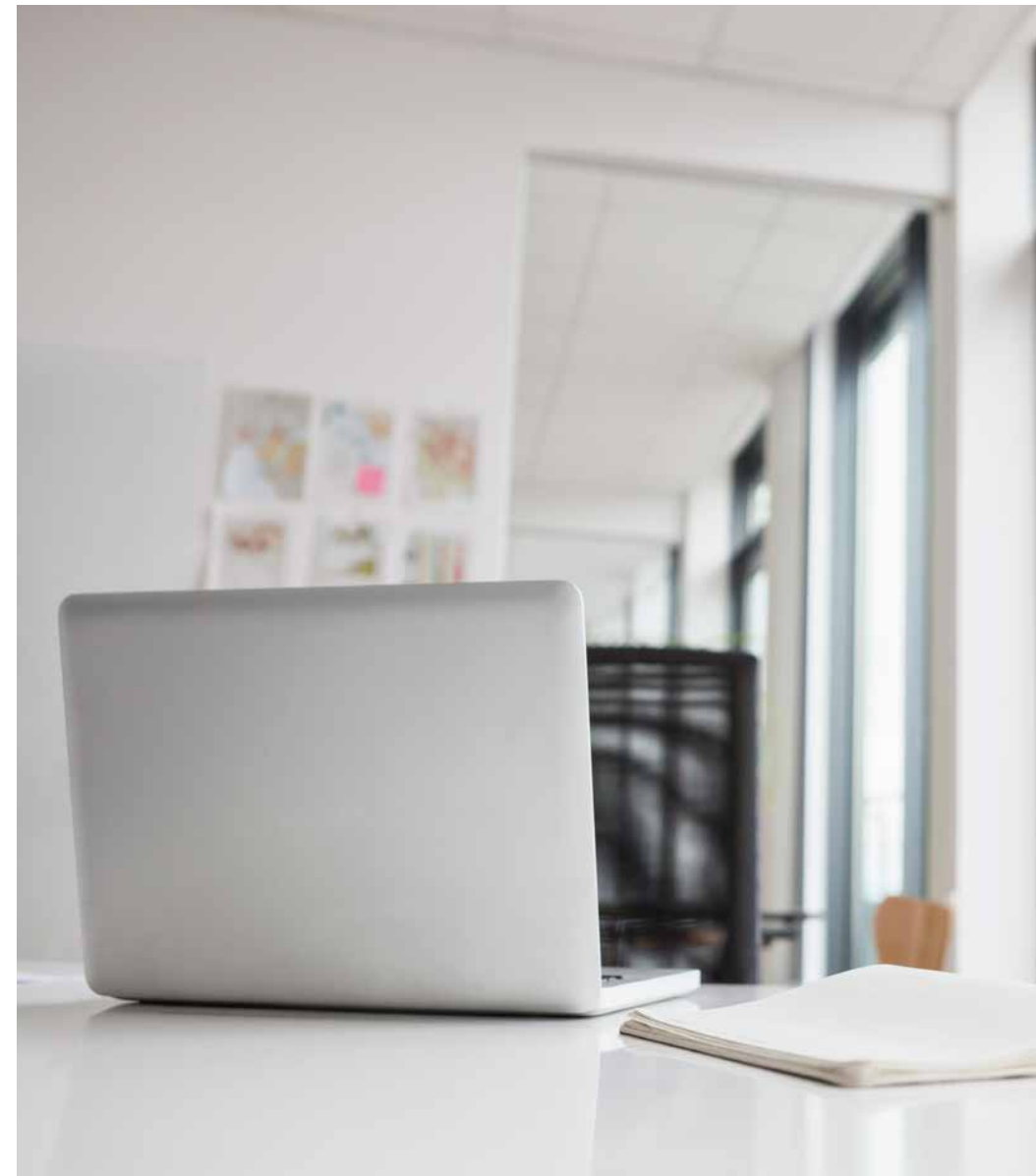




# Complete Office policy overview



# Introduction

## What is this document?

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

## What is Complete Office?

The Complete Office 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 because in addition to the core covers of Contents, Money, Commercial Legal Expenses, Employers' Liability and Public and Products Liability, it allows customers to buy optional cover that meets their specific needs, which include extensions targeted to meet the needs of office based businesses. Such as Buildings, Business Interruption, damage to property anywhere in the UK or Worldwide and Terrorism. It also incorporates free benefits that some customers may need such as access to on-line risk management support, a legal health check and legal and tax telephone advice lines.

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

## What is the policy duration?

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

## How do I cancel the policy?

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

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

## What is the law applicable to the contract?

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

## Your Obligations

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

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

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

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

## Introduction continued

### How do I make a claim?

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

You can notify us of a claim by:

#### Telephone:

Property Claims: **0344 412 9988**

Liability Claims: **0344 893 9500**

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

#### Post: Allianz Claims

Allianz Insurance plc  
PO Box 5290  
Worthing  
BN11 9TB

#### Online:

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

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

### How do I make a complaint?

If you have a complaint about anything other than the sale of the policy please contact 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 (FOS) which offers a free, independent complaint resolution service.

The Financial Ombudsman Service  
Exchange Tower  
London  
E14 9SR

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

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

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

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 – Contents

All Risks cover which includes loss or damage to office contents, computer equipment, landlord's fixtures and fittings, tenants' improvements and business records including theft cover and subsidence.

## ✔ Significant Features and Benefits

**Glass Breakage** – cover includes damage to sanitaryware and the cost of boarding up broken or damaged glass.

**Temporary Removal of Office Contents** – up to 20% of the sum insured and £5,000 any one article.

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

**Removal of Debris** – the cost following damage, of

- removing debris
- demolishing, shoring or propping up damaged parts of the property insured on the site.

**Underground Services** – the cost of repairing accidental damage to underground services.

**Locks and Keys** – the cost of replacement of locks following theft of keys up to £2,500 any one claim.

**Clothing and Personal Effects** – up to £1,000 any one person.

**Damage to Buildings** – the cost of damage to the premises caused in connection with theft up to £25,000 any one claim.

## ✘ Significant Exclusions or Limitations

**This section does NOT cover:**

- Theft by any employee not involving forcible and violent entry to or exit from the premises.
- Frost, coastal erosion, settlement, wear and tear.
- Rot, mildew, rust or corrosion.
- Insects, woodworm or vermin.
- Dyeing, cleaning, repair or renovation.
- Theft from any unattended vehicle.
- Faulty manipulation, design, plan, specification or materials.
- Gradual deterioration or market depreciation.
- Any computer virus.
- Acts of fraud or dishonesty by any partner, director or employee of the business.
- Derangement of computer equipment unaccompanied by damage to such equipment.
- Damage to electrical equipment by short circuiting or overrunning not resulting in fire.
- Scratching or chipping of glass or sanitaryware.
- Damage to automated teller machines (ATM) as a result of theft or attempted theft.

## Section 1 – Contents continued

### ✓ Significant Features and Benefits

**Document Transmission** – failure to send documents by recorded delivery or registered post up to £2,500 any one claim.

**Rent** – up to 25% of the sum insured for rent you are liable to pay following damage which renders the premises unfit for occupation.

**Trace and Access** – covers the cost 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.

**Metered Water, Gas or Electric** – covers additional metered water, gas or electric charges incurred in consequence of damage up to £10,000 during any one period of insurance.

**Landscaped Grounds and Emergency Vehicles** – up to £10,000 any one claim for damage to grounds as a result of damage to the property insured or caused by the emergency services.

**Alterations and Additions** – automatic cover for alterations, additions and improvements made to your property for no more than 15% of the sum insured or £50,000 whichever is the less.

**Lamps, Signs and Nameplates** – up to £1,500.

**Exhibitions** – up to £10,000 any one period of insurance for property whilst at any exhibition within Great Britain, Northern Ireland, the Isle of Man or the Channel Islands, including whilst in transit to and from such exhibition.

### ✗ Significant Exclusions or Limitations

- Subsidence cover excludes
  - the normal settlement or bedding down of new structures
  - the settlement or movement of made up ground
  - coastal or river erosion
  - defective design or workmanship or the use of defective materials
  - damage which commenced prior to inception of this cover
  - damage resulting from demolition, construction, structural deterioration or repair of any property or groundwork at the premises.
- Excesses as follows unless otherwise shown in your policy schedule:
  - £1,000 for subsidence, landslip or ground heave
  - £500 for theft not due to forcible entry to our exit from the premises
  - £50 for claims under the clothing and personal effect extension
  - £300 for all other claims.

## Section 1 – Contents continued

### ✔ Significant Features and Benefits

**Fire Extinguishers, Sprinklers and Security Equipment** – covers the cost of refilling, recharging or replacing fire extinguishers and fire suppression systems and the resetting of fire or intruder alarm systems up to £10,000 any one claim.

**Office Contents in Transit** – up to £5,000 any one period of insurance whilst in transit anywhere in Great Britain, Northern Ireland, the Isle of Man or the Channel Islands.

**Property Away from the Premises** – optional cover is available for property either anywhere in the UK or worldwide.

### ✘ Significant Exclusions or Limitations

## Section 2 – Money and Personal Assault

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 up to £10,000.
- In a locked safe at the premises out of business hours up to £10,000.
- Out of a safe outside business hours in the premises up to a limit of £500.
- In the personal custody of you or an employee up to a limit of £1,000.
- Company credit or debit cards up to a limit of £500.
- In a self fill automated teller machine (ATM) at the premises up to £10,000.
- Unexpired units in a franking machine up to £1,000.

**Damage to safes, franking machines and automated teller machines (ATM)** – up to £10,000 any one claim.

**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)
- professional counselling fees for emotional stress £1,000 any one incident, £5,000 in total.

### ✗ Significant Exclusions or Limitations

**This section does NOT cover:**

- Loss due to dishonesty of any employee not discovered within 15 days.
- Any loss that results from any business transaction.
- Loss from any unattended vehicle.
- Consequential loss or shortages due to errors or omissions and any depreciation in value.
- Personal assault benefits to any person aged under 16 or over 70 years.
- Any loss of money from an automated teller machine (ATM) which is not filled by you.
- Any loss that results from any business transaction

## Section 2 – Money and Personal Assault continued

### Significant Conditions

#### **Keys Condition**

Whenever the premises are closed for business the safe keys must be removed from the premises.

#### **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 and 3 adults when in excess of £6,000.

#### **Self Fill Automated Teller Machines (ATM) Condition**

Cash must be removed from the automated teller machine (ATM) outside of business hours.

Where the ATM is installed within the building:

- cash must be removed from the ATM outside of business hours
- the door to the ATM and the security container(s) within must be left open outside of business hours
- notices must be displayed stating that the ATM holds no cash when the premises are closed for business
- the ATM must be located as far away from accessible doors and windows as is reasonably practicable and be secured to the floor by a proprietary fixing system installed by the ATM installer.



## Section 3 – Business Interruption

(Optional Section of Cover)

Covers Loss of Income, Additional Expenses and Outstanding Debit Balances as a result of loss or damage by any cause covered by the Contents or Buildings section.

### ✓ Significant Features and Benefits

Cover options for interruption or interference with the business as a result of any cause covered by the Contents section are:

- **Loss of Income** – the sum insured and indemnity period are selectable.
- **Additional Expenses** – additional cost of obtaining temporary offices and expenses incidental to their occupation, additional employment costs and other abnormal expenditure. The sum insured is selectable and a 36 month indemnity period applies.
- **Outstanding Debit Balances** – a sum insured of up to £500,000 can be selected to cover outstanding debts that cannot be traced if your accounts are destroyed.

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

**Records Removed and in Transit** – loss resulting from damage at premises to which books of accounts or other records are temporarily removed, or whilst in transit.

**Subsidence, Ground Heave or Landslip** – covers interruption or interference with the business resulting from damage to property.

**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.

### ✗ Significant Exclusions or Limitations

**This section does NOT cover:**

- The deliberate falsification of business records.
- Mislaying or misfiling of tapes.
- The deliberate act of the electricity suppliers in restricting the supply.
- Wear and tear and gradual deterioration, vermin, rust, damp or mildew.
- The connivance of any employee.

## Section 3 – Business Interruption continued

(Optional Section of Cover)

### ✔ Significant Features and Benefits

**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.

### ✘ Significant Exclusions or Limitations

### ⚠ Significant Conditions

#### Data and Other Records

You must:

- back up data daily and keep duplicates
- store records in a fireproof cabinet or safe or at another premises
- at the end of each month, record the total amount in your customer's account at that time.

## Section 4 – Liabilities – Event 1 Employers' Liability

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 4 – Liabilities – Events 2 & 3 Public and Products Liability

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

### ✓ Significant Features and Benefits

**Personal and Guest's Effects** – covers liability for personal effects or vehicles belonging to guests of or visitors to the Insured.

**Leased, Rented or Hired Premises** – covers your legal liability for damage to leased, rented or hired premises.

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

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

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

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

Compensation limits for each day's attendance are:

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

### ✗ Significant Exclusions or Limitations

**This section does NOT cover:**

- Injury to any employee, director, partner or proprietor of the business.
- Loss of or damage to property belonging to you or in your charge or control.
- 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 or in connection with advice, design, formula, specification, inspection, certification or testing provided or performed by you or on your behalf 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.

## Section 4 – Liabilities – Events 2 & 3 Public and Products Liability

continued

### ✔ Significant Features and Benefits

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

### ✘ 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.
- Liability caused by or arising from manual work, other than collection and delivery, carried out away from the Premises.

## Section 5 – 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 if you need to take or defend legal action relating to your business.

### ✓ Significant Features and Benefits

The cover provided under this section covers claims where 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 you 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 you 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 you enter into to let the premises for residential purposes.
- Your pursuit 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 5 – Commercial Legal Expenses continued

### Additional Benefits available to all policyholders

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

✓ Significant Features and Benefits	✗ Significant Exclusions or Limitations
<p><b>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 5 – Commercial Legal Expenses continued

### Additional Benefits available to all policyholders

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

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



# Section 6 – Buildings

## (Optional Section of Cover)

All Risks cover for damage to your buildings.

### ✓ Significant Features and Benefits

Cover is provided following damage for

- repairing underground services
- removing debris
- demolishing, shoring or propping up the damaged part of the property
- architects' and solicitors' fees
- complying with building regulations.

**Rent** – up to 10% of the buildings sum insured for loss of rent paid to or payable by you following damage.

**Alterations and Additions** – up to 15% of the buildings sum insured or £200,000 whichever is less, for alterations, additions and improvements buildings or newly acquired buildings.

**Subsidence, ground heave and landslip** – cover is available on request as a further optional extension.

### ✗ Significant Exclusions or Limitations

This section does NOT cover:

- Moveable property in the open or gates or fences by wind, rain, hail, sleet, snow, flood or dust.
- Wear and tear, erosion, corrosion, or other deterioration or market depreciation or frost.
- Decorated and lettered glass, shop and showroom windows of plate, float or armoured glass, external fixed and hanging signs.
- Faulty manipulation, design, plan, specification or materials.
- Bursting, overflowing, discharging or leaking of water pipes or apparatus when the premises are empty or disused.
- Rot, mildew, rust, insects, woodworm or vermin.
- Dyeing, cleaning, repair or renovation.
- Cracking, fracturing, collapse or overheating of boilers, economisers or associated plant.
- Consequential loss other than for loss of rent insured.
- Damage to automated teller machines (ATM).
- Subsidence cover excludes
  - the normal settlement or bedding down of new structures
  - the settlement or movement of made up ground
  - coastal or river erosion
  - defective design or workmanship or the use of defective materials
  - damage which commenced prior to inception of this cover
  - damage resulting from demolition, construction, structural deterioration or repair of any property or groundwork at the premises.

## Section 6 – Buildings continued

(Optional Section of Cover)

### ✔ Significant Features and Benefits

### ✘ Significant Exclusions or Limitations

- Excesses as follows unless otherwise shown in your policy schedule:
  - £1,000 for subsidence, landslip or ground heave
  - £300 for all other claims.

### ⚠ Significant Conditions

#### Felt Roof Condition

Buildings with a felt roof which has not been replaced for 10 years, must be inspected annually by a competent roofing contractor prior to October each year. Evidence of the inspection and any remedial work must be retained.

## Section 7 – Additional Computer Cover

(Optional Section of Cover)

Optional additional computer cover for breakdown, accidental and malicious erasure and increased cost of working.

### ✓ Significant Features and Benefits

**Damage to Computer Equipment** – by overrunning, excessive pressure, short circuiting, mechanical breakdown, derangement or self-heating caused by:

- accidental failure of electricity or telecommunication services
- denial of access to your premises.

**Accidental and Malicious Erasure** – covers the cost of repurchasing or reinstating software or data arising from damage to computer equipment.

**Increased Cost of Working** – covers additional expenditure incurred to avoid or diminish interruption to your business arising from damage to computer equipment. Indemnity periods of 3, 6 and 12 months are available.

### ✗ Significant Exclusions or Limitations

**This section does NOT cover:**

- Wear and tear, erosion, corrosion, or other deterioration.
- Loss due to maintenance or replacement of consumables, scratching or painting of polished surfaces.
- Any loss, damage costs or expenses recoverable under the terms of any warranty, guarantee or maintenance contract.
- The deliberate act of the supplier of electricity or telecommunications, industrial action or use of non-approved equipment.
- A £100 excess.

### ⚠ Significant Conditions

#### **Duplicate Programs/Data**

You are required to keep and maintain at regular intervals duplicate copies of all software programs and data information.

#### **Storage of Software/Data Materials**

You are required to store all software/data materials, discs and tapes in a safe place in accordance with the manufacturer's recommendations.

# Section 8 - Terrorism

(Optional Section of Cover)

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

## ✔ Significant Features and Benefits

Includes losses incurred through:

- destruction, damage or loss of insured property and/or
- business interruption.

## ✘ Significant Exclusions or Limitations

This section does NOT cover:

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

## ⚠ Significant Conditions

### Burden of Proof

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

# Significant Conditions

## Significant Conditions that apply to the whole Policy

### **Unoccupied Buildings Condition**

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

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

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

### **Smoking Condition**

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

### **Waste Condition**

All waste must be removed from the building at least once a week and stored in a container at least 5 meters away from any building or property. 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.

### **Intruder Alarms**

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

### **Solar Panels**

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

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

**Allianz Insurance plc.**

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

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

Financial Services Register number 121849.