



Complete Retailer 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 Retailer?

The Complete Retailer 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 Trade Contents, Money, Deterioration of Stock, Goods in Transit, Employers' Liability, Public and Products Liability and Commercial Legal Expenses, it allows customers to buy optional cover that meet their specific needs for the retail sector, such as Buildings, Loss of License 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 Retailer 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](https://www.fscs.org.uk), by emailing 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, 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

Commercial Legal

Expenses Claims **0344 873 0845**

This line is open 24 hours a day, 7 days a week

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 'How to Make a Claim' section in your policy wording.

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 552 438**
Email: **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**
Telephone: **0800 023 4567** or **0300 123 9123**
Email: **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 – Trade Contents

Covers you for loss or damage to your trade contents, stock, landlord's fixtures and fittings and tenants' improvements 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

External Blinds, Awnings, Canopies and Signs – cover for damage up to £1,500.

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

Seasonal Increase – 35% increase in the stock sum insured during November and December and 31 days before Easter Day.

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 during any one period of insurance.

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.

Emergency Vehicles – covers the cost of reinstating or repairing landscaped grounds following damage by emergency services vehicles up to £10,000 during any one period of insurance.

Personal Effects – up to £1,000 any one person and £100 any one pedal cycle.

Property Temporarily Removed – up to 20% of the sum insured for property removed for the purposes of cleaning, renovation or repair.

✗ Significant Exclusions or Limitations

This section does NOT cover:

- Explosion due to bursting of non-domestic steam boilers, or other steam apparatus.
- Storm and tempest, flood, theft, accidental/malicious damage or burst pipes in any unoccupied building.
- Theft of contents not involving forcible and violent entry to or exit from the premises.
- Storm, tempest or flood to fences, gates and moveable property in the open.
- Damage due to terrorism.
- Frost, wear and tear, gradual deterioration, inherent vice, or latent defect.
- Contamination, corrosion, rust, wet or dry rot, dampness, vermin or insects.
- Faulty or defective design workmanship or materials.
- Damage by theft or attempted theft to tills unless left unlocked when the premises are closed for business.
- Damage to stock caused by bacteria, disease or condemnation by a competent authority.
- Damage to livestock, growing crops or trees.
- Damage to automatic teller machines (ATM) by theft or attempted theft or by hold up by violence or threats of violence.
- Theft or attempted theft by any member of your family, business staff or domestic servants.

Section 1 – Trade Contents continued

✓ Significant Features and Benefits

Glass Breakage – cover includes damage to sanitaryware, neon/ illuminated signs and shop fronts and the cost of boarding up broken or damaged glass.

Alterations and Additions – up to 15% of the sum insured or £50,000 whichever is the less for alterations, additions and improvements made to your property.

Fire Extinguishers, Sprinklers and Security Equipment – covers the cost of re-filling, 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.

Unauthorised Use of Supplies – covers the unauthorised use of metered supplies up to £5,000 any one period of insurance.

Exhibitions – cover for property whilst at any exhibition in Great Britain, Northern Ireland, the Republic of Ireland, the Isle of Man or the Channel Islands up to £10,000 any one exhibition.

Property in the Open – cover for property in a garden, yard or open space up to £5,000 any one period of insurance.

Property Cover Away from the Premises – up to 15% of the sum insured or a maximum of £5,000 any one claim for property (other than stock) whilst temporarily removed from the premises and anywhere in Great Britain, Northern Ireland, the Isle of Man, the Channel Islands and any member country of the European Union.

✗ Significant Exclusions or Limitations

- Mechanical or electrical breakdown.
- Damage by storm and tempest, flood and theft or attempted theft to property in transit.
- Subsidence cover excludes
 - damage to buildings, paths, drives or other surfaced areas, walls, gates and fences
 - 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 ny property or groundwork at the premises.

Excesses as follows unless otherwise shown in your policy schedule:

- £1,000 for subsidence, landslip or ground heave
- £350 in respect of the following:
 - Breakage of glass or sanitaryware
 - Impact and accidental damage
 - Riot and malicious damage
 - Storm and flood
 - Escape of water and escape of heating oil
 - Theft or attempted theft

⚠ Significant Conditions

Height Condition

Stock and computer equipment in any basement or sub-basement must be kept at least 10 centimetres above floor level.

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.

Cover for 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, subject to satisfactory safe up to £10,000
- out of 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
- in a self-fill automated teller machine (ATM) at premises up to £10,000

Damage to safes 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.

National Lottery Scratch Cards – up to £800 any one claim whilst within the premises during business hours or stored in a locked safe.

✗ Significant Exclusions or Limitations

This section does NOT cover:

- Loss due to the dishonesty of any employee not discovered within 15 days.
- Loss from any unattended vehicle.
- 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 or shortage due to error or omission.
- Any loss due to forgery, fraudulent alteration or substitution, or fraudulent use of a computer or electronic transfer.
- Any loss due to any form of payment which proves to be counterfeit, false, invalid, uncollectible or irrecoverable for any reason.

Excesses as follows unless otherwise shown in your policy schedule:

- £250 in respect of money within a self-fill automatic teller machine (ATM)
- £50 all other claims.

Section 2 – Money and Personal Assault continued

Significant Conditions

Keys Condition

Whenever the premises are closed for business the 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 – Goods In Transit

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

✔ Significant Features and Benefits

Loss or damage to your business goods whilst in transit including loading and unloading of any vehicle owned or operated by you.

Sum insured is £10,000

✘ Significant Exclusions or Limitations

This section does NOT cover:

- Loss or damage due to deterioration or inadequate packaging or delay.
- Theft from any vehicle left unattended, unless the vehicle has all points of access closed and secured by the locks and other protections fitted and all the keys are removed.
- Loss or damage to glass, precious metals or stones, jewellery, watches, stamps.
- Loss or damage outside Great Britain, Northern Ireland, the Republic of Ireland, the Isle of Man or the Channel Islands.

⚠ Significant Conditions

Safeguarding of Property

You must take all reasonable measures to safeguard the goods from damage and to maintain vehicles in an efficient and roadworthy condition.

Employees

You must take all reasonable care in the selection of honest and competent employees.

Additional Theft Protection

You must comply with any additional vehicle protections we require following any theft of goods from your vehicles.

Section 4 – Deterioration of Stock

Covers you for damage to goods in any cold chamber by deterioration or putrefaction.

✔ Significant Features and Benefits

Covers damage by deterioration or putrefaction due to a rise or fall in temperature as a result of:

- damage to or a fault in the refrigeration machinery
- failure of the public supply of electricity at the terminal ends of the electricity authority's service feeders at the Premises
- accidental failure of the electrical installation connecting the refrigeration machinery to the electricity authority's service feeders

Covers damage by deterioration or putrefaction due to the action of the refrigerant or refrigerant fumes which have escaped from the refrigeration machinery.

Sum insured is up to **£5,000** in total contained in a maximum of 5 cold chambers.

✘ Significant Exclusions or Limitations

This section does NOT cover any loss caused by:

- Drought.
- Any deliberate act of the electricity authority not performed for the sole purpose of safeguarding life or protecting their system.
- Your wilful act or neglect.
- Faulty packing or stowage, inherent defect or any form of normal trade loss.

Cover is excluded when any building or portion thereof becomes unoccupied for a period of 30 consecutive days or more.

A £50 excess applies to each and every claim.

⚠ Significant Conditions

Maintenance Contract

You must have a contract in force to maintain and adjust any refrigeration machinery that is over 10 years old.

Section 5 – Business Interruption

Covers loss of Gross Profit or Revenue if the business is interrupted as a result of loss or damage by any cause covered by Section 1 – Trade Contents.

✓ Significant Features and Benefits

A standard limit of £750,000 applies with a 24 months indemnity period. Higher limits are available on request.

Outstanding Debit Balances – £50,000 - outstanding debts that cannot be traced if your accounts are destroyed.

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.

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

Suppliers Premises – provides up to £25,000 for interruption caused by damage at supplier's premises.

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

Loss of Attraction – covers up to £50,000 where damage to property in the vicinity of the premises causes a fall in customers attracted the premises.

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

✗ Significant Exclusions or Limitations

Exclusions are as shown under Section 1 – Trade Contents.
£1,000 excess applies to each and every subsidence claim at each separate premises.

Cover excludes the deliberate act of the electricity supplier in restricting the supply.

The employee or group of employees must resign within 14 days from the date of the successful lottery win, and the amount won by any one employee must exceed £100,000.

Section 5 – Business Interruption continued

✔ Significant Features and Benefits

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

Cover is subject to a number of exclusions and conditions – please refer to the policy wording for details. Cover excludes damage to any overhead transmission or distributing lines or their supporting structures located over one mile from the premises. Cover does not apply for the first 48 hours of interference, and is limited to a maximum indemnity period of 14 days.

Section 6 – 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 6 – Liabilities – Event 2 Public & 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 **£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 **£2,000,000** or **£5,000,000** for any one period of insurance.

✓ Significant Features and Benefits

Personal and Guests' Effects – covers liability for personal effects or vehicles belonging to guests of or visitors to the business up to £5,000 any one guest or visitor and £25,000 any one period of insurance.

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.

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

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

Compensation limits for each day's attendance are:

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

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

✗ 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 any error or omission in advice, examination, prescription or treatment given by you or any goods which are dispensed, made up or manufactured by you.
- 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.
- 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 7 – Buildings

(Optional Section of Cover)

Covers you for loss or damage to your buildings caused by the following:

- Fire, Lightning and Explosion, Aircraft, Riot, Civil Commotion of 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

Cover includes the cost following damage, of

- repairing underground services
- removing debris
- dismantling, demolishing, shoring or propping up buildings
- architects and solicitors fees
- complying with building regulations.

Loss of Rent – up to 20% of the buildings sum insured for loss of rent paid or payable to you following damage for a maximum of 24 months.

Alterations and Additions – up to 15% of the buildings sum insured or £50,000 whichever is less, for alterations, additions and improvements buildings or newly acquired buildings.

Theft Damage to Buildings – up to £25,000 for damage to buildings caused by theft or attempted theft which does not involve entry to or exit from the buildings by forcible and violent means.

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

✗ Significant Exclusions or Limitations

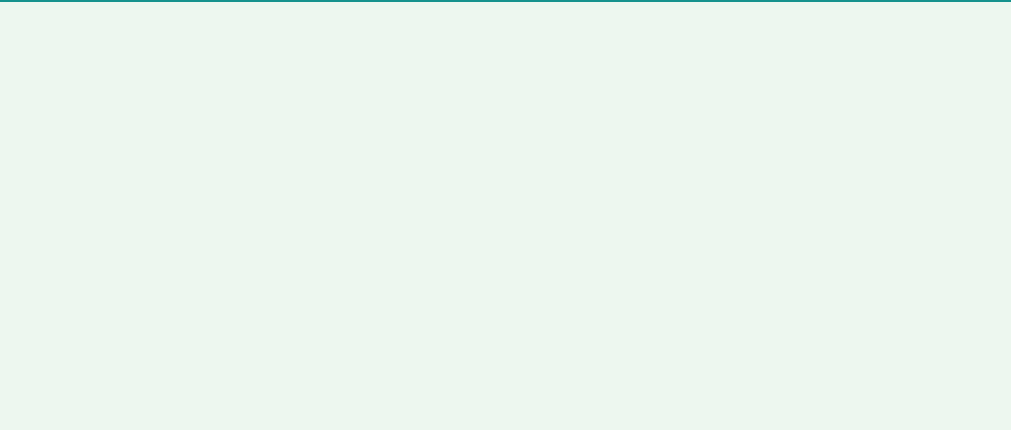
This section does NOT cover:

- The event exclusions stated under Section 1 - Trade Contents.
- Theft or attempted theft involving any partner, director employee or family member.
- Damage to automatic teller machines (ATM) by theft or attempted theft or hold up by violence or threats of violence.
- Damage to property in the course of construction and associated materials and supplies.
- Subsidence cover excludes
 - damage to buildings, paths, drives or other surfaced areas, walls, gates and fences
 - 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 7 – 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
- £1,000 for theft damage to building not involving forcible and violent entry to or exit from buildings
- £350 in respect of the following:
 - Breakage of glass or sanitaryware
 - Impact and accidental damage
 - Riot and malicious damage
 - Storm and flood
 - Escape of water and escape of heating oil
 - Theft or attempted theft

⚠ Significant Conditions

Felt Roof Condition

Buildings with a felt roof which has not be 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 8 – Loss of Licence

(Optional Section of Cover)

Covers loss of gross profit if the liquor or entertainment licence is forfeited, suspended or withdrawn or if the licensing authority refuses to renew.

✓ Significant Features and Benefits

In the event of loss of licence this section covers

- the loss of gross profit
- any reasonable additional expenses incurred in maintaining the gross profit.

Sum insured is £250,000.

Maximum indemnity period is 12 months.

✗ Significant Exclusions or Limitations

This section does NOT cover a loss of licence due to:

- Failure to comply with requirements of the licensing authorities.
- Loss where you are entitled to obtain compensation under any legislation.
- Any loss arising from the alteration of the law.
- Any compulsory acquisition of the premises.
- Any scheme of town or county planning, improvement or redevelopment.
- Failure, to keep the Premises open or maintained.
- Forfeiture, suspension, withdrawal or lapsing of the license due to your actions or solely relating to police objections.

⚠ Significant Conditions

Notification of Matters Affecting the Licence

You must give us immediate notice of any matters you become aware of that my affect the licence.

Action by the Insured

In the event any key personnel are unable to perform their duties you must to secure a replacement for such person who is acceptable to the licensing authorities.

Alteration

Your cover will cease if your business is wound up, carried on by a liquidator or your interest ceases.

Additional Claims Condition

In the event of a claim you must give us immediate notice, access to your premises and books and all necessary assistance we may require to appeal against the loss of licence. We may require you to apply for the grant of a new licence for the same or for alternative premises.

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 you need to pursue a claim against a third party;

and you notify the Insurer 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 the insurer 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 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

Additional Benefits available to all policyholders

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

Section 9 – Commercial Legal Expenses continued

Additional Benefits available to all policyholders

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

Section 10 – 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 a 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. 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.

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.

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
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.