

This is a summary of the policy and does not contain the full terms and conditions of the cover, which can be found in the policy document. It is important that you read the policy document carefully when you receive it.

**Name of the Insurer**

The insurer of the policy is Aviva Insurance Ltd trading as Norwich Union

**Type of Insurance and Cover**

This policy provides a comprehensive range of covers, specifically tailored to meet the needs of the retail industry as well as catering for the beauty industry. The policy also offers the flexibility to select from a wide range of optional covers and services.

**Key Covers, Features and Exceptions**

Your policy includes the following key covers, features and exceptions, which are detailed in your policy documentation

**Core Covers**

Cover, Features and Benefits	Exceptions and Limitations
<p><b>Property Damage</b> Covers the Contents and Buildings of your shop or salon on an All Risks basis</p> <p>The cover extends to include:</p> <ul style="list-style-type: none"> <li>• Temporary removal of content anywhere in the European Union up to 15% of the sum insured or £2,500 which ever is the lower.</li> <li>• Seasonal increase of 30% for stock</li> <li>• Changing locks following theft of keys up to £1000</li> <li>• Trade samples or goods held in trust up to £1,000</li> <li>• Glass (including boarding up costs)</li> <li>• Property in Transit up to £2,500</li> </ul> <p>Optional Covers;</p> <ul style="list-style-type: none"> <li>• Buildings and/or Tenants Improvements and/or Shop Front</li> <li>• Subsidence, ground, heave and landslip</li> <li>• Terrorism</li> </ul>	<p><b>Please refer to the Property Damage section of the policy booklet</b></p> <ul style="list-style-type: none"> <li>• Wear and tear, gradual deterioration, faulty or defective design, materials or workmanship.</li> <li>• Mechanical or electrical breakdown or derangement</li> <li>• Unexplained losses, fraud or dishonesty</li> <li>• Theft or attempted theft by any person lawfully in the premises, where you or your partners, directors, employees or household members are involved or from any building not capable of being locked.</li> <li>• Theft or attempted theft not involving entry into or exit from buildings by forcible or violent means</li> <li>• Damage due to escape of water from tanks and pipes, malicious persons (other than fire and explosion) or breakage of glass in respect of buildings which are unoccupied</li> <li>• Damage to moveable property in the open by wind, rain, hail, sleet, snow, flood, dust</li> <li>• Changes in the water table and frost damage</li> <li>• The first part of any claim (your excess).</li> </ul>
<p><b>Money and Assault</b></p> <p>Loss of money belonging to your business:</p> <ul style="list-style-type: none"> <li>• From your premises during business hours - £2,500</li> <li>• Whilst in transit or in bank night safe - £2,500</li> <li>• From your home or employees home - £500</li> <li>• From a locked safe - £1,500 limit</li> <li>• After business hours not in a safe - £500</li> </ul> <p>Bodily injury to you or your employees as a result of assault or attempted assault whilst carrying money belonging to your business.</p> <ul style="list-style-type: none"> <li>• Maximum payable £10,000</li> </ul>	<p><b>Please refer to the Money and Assault section of the policy booklet</b></p> <ul style="list-style-type: none"> <li>• Shortage due to clerical or accountancy errors</li> <li>• Loss due to the fraud or dishonesty of any employees not discovered within seven working days</li> <li>• Loss from unattended vehicles</li> <li>• Losses arising outside Great Britain, Northern Ireland, the Channel Islands or the Isle of Man</li> </ul>

Cover, Features and Benefits	Exceptions and Limitations
<p><b>Employers' Liability</b></p> <p>Protection against your legal liabilities for bodily injury to your employees up to a limit of indemnity of £10,000,000 including costs and expenses.</p> <p>Cover Includes;</p> <ul style="list-style-type: none"> <li>● Legal costs and expenses in defending prosecutions under all relevant health and safety legislation</li> <li>● Worldwide cover for employees normally resident in the UK who are temporarily working overseas</li> <li>● Work experience and government scheme trainees</li> </ul>	<p><b>Employers' Liability</b></p> <p>Please refer to the Employers' Liability section of the policy booklet</p> <ul style="list-style-type: none"> <li>● Cover for acts of terrorism is limited to £5,000,000 per event</li> <li>● Work in or on or travel to or from any offshore installation or support vessel</li> <li>● Bodily injury to an employee carried in or on, entering or alighting a vehicle or where Road Traffic Act legislation applies</li> </ul>
<p><b>Public &amp; Products Liability</b></p> <p>Protection against your legal liability for bodily injury to third parties and damage to their property, including obstruction, trespass, nuisance, interference, wrongful arrest and eviction. The cover extends to include:</p> <ul style="list-style-type: none"> <li>● Contingent motor third party liability arising out of the use of vehicles not owned by you within the UK</li> <li>● Employees' and visitors personal effects</li> <li>● Personal liability of employees and directors whilst they are overseas on your business</li> <li>● Liability for loss of or damage to premises hired or rented to you for the purpose of your business.</li> <li>● Legal costs and expenses in defending prosecutions under all relevant health and safety legislation.</li> </ul> <p>For Salon based trades, this cover can normally be extended to include the Professional Treatments that you may be involved in.</p>	<p><b>Please refer to Public &amp; Products section of the policy booklet</b></p> <ul style="list-style-type: none"> <li>● Cover for acts of terrorism is limited to £2,000,000 for any one event.</li> <li>● Loss or damage to property in your custody of control or to products supplied</li> <li>● Pollution unless caused by a sudden and identifiable incident</li> <li>● Work in or on or travel to or from or within or products supplied to any offshore installation or support vessel.</li> <li>● Liquidate damages, penalty clauses, fines or punitive damages</li> <li>● The first £250 of each and every claim for loss of or damage to premises hired or rented.</li> <li>● Exposure to, inhalation of, fears of the consequences of exposure to/inhalation of, costs incurred in repairing, removing, replacing, recalling, rectifying, reinstating or managing any property arising out of the presence of Asbestos.</li> </ul>

## Optional Covers

Cover, Features and Benefits	Exceptions and Limitations
<p><b>Commercial Legal Protection</b></p> <p>Protection for legal cost and expenses arising from specified civil and criminal incidents in connection with your business.</p> <ul style="list-style-type: none"> <li>● <b>Employment Disputes and Compensation Awards</b> - defence of your legal rights under employment legislation and following a successful action by an employee, prospective, alleged or ex-employee we will pay any compensation award made.</li> <li>● <b>Legal Defence</b> - defence for you or an employee acting on your behalf if any criminal action or certain civil action is taken against you for any non-motor related incident arising in connection with the business. Including prosecution under health and safety legislation and data protection rules.</li> <li>● <b>Property Protection</b> - Protection for civil action following any event causing or likely to cause physical damage to your property or any nuisance or trespass</li> <li>● <b>Bodily Injury</b> - cover to negotiate your, your employees or family members legal rights, following bodily injury (non-motor related) which occurs in connection with the business</li> <li>● <b>Tax Protection</b> - representation in appeal proceedings with the Inland Revenue in a full or aspect enquiry following your corporation tax self-assessment return and appeal proceedings with HM Customs and Excise in respect of Value Added Tax due.</li> <li>● <b>Contract Disputes</b> - cover to negotiate disputes relating to a contract you have entered into with a customer or supplier for the purchase or sale of goods or service where the amount in dispute exceeds £250</li> <li>● <b>Tenancy Disputes</b> - Negotiating your legal rights in a tenancy dispute between you and your landlord not relating to rent, service charges or renewal of the agreement.</li> <li>● <b>Statutory Licence</b> - appeal to the relevant statutory or regulatory body, court, or tribunal following the suspension, revocation, change or refusal to renew your statutory licence</li> <li>● <b>Debt Recovery</b> - cover to negotiate your legal rights including enforcement of judgement to recover money and interest due from a customer or supplier following the sale or provision of goods and services where the amount in dispute exceeds £250</li> </ul>	<p><b>Please refer to the Commercial Legal Protection section of the policy booklet</b></p> <ul style="list-style-type: none"> <li>● In respect of civil cases, the cover is subject to the case having prospects of winning or making a successful defence</li> <li>● Claims must be reported within 180 days of you becoming aware of an incident</li> <li>● Any costs and expenses incurred before the written acceptance by us or the claims administrators of a claim in respect of compensation awards</li> <li>● In respect of redundancies you must follow the advice of the legal helpline prior to serving notice of dismissal</li> <li>● The first £200 of each and every claim in respect of aspect enquires</li> <li>● Claims caused by your failure to register for Value Added Tax and any investigations by the Inland Revenue Special Investigations Section or Special Compliance Office</li> <li>● Investigations by HM Customs into alleged dishonest or criminal offences</li> <li>● For contract disputes the first £500 of any claim where the amount in dispute exceeds £5,000</li> <li>● Any claim relating to the settlement under an insurance policy</li> <li>● For contract disputes and debt recovery, a claim must be made within 90 days of the money becoming due.</li> </ul> <p>The claims service for Commercial Legal Protection section is administered by DAS Legal Expenses Insurance Company Ltd on our behalf.</p> <p>If a solicitor is required to deal with your legal problem, DAS will appoint one from their approved panel. These solicitors have been carefully chosen as experts in the areas of the law covered by the policy and are required to comply with strict service standards.</p>
<p><b>Frozen Food</b></p> <p>Deterioration of foods following the breakdown of refrigeration units up to 10 years old or, accidental failure of the public electricity supply up to £5,000 per year.</p>	<p><b>Please refer to the Frozen Food section of the policy booklet.</b></p> <ul style="list-style-type: none"> <li>● Wear and tear, deterioration, or gradually developing flaws or defects in the unit</li> <li>● Failure to correctly set the temperature</li> <li>● 10% of each and every loss (minimum £25) for refrigeration units over 5 years old</li> </ul>

Cover, Features and Benefits	Exceptions and Limitations
<p><b>Loss of Licence</b></p> <p>The reduction in value of your interest in the premises or in the business as a result of non-renewal or withdrawal of your licence from causes beyond your control.</p> <p>This cover is not available to Salons.</p>	<p><b>Loss of Licence</b></p> <p><b>Please refer to the Loss of Licence section of the policy booklet.</b></p> <ul style="list-style-type: none"> <li>● Arising out of any town or country planning, improvement or redevelopment</li> <li>● Compulsory purchaser or surrender</li> <li>● Reduction or redistribution of licences</li> <li>● A change in the law</li> </ul>
<p><b>Business Interruption</b></p> <p>Interruption to your business following an insured loss under the Property Damage section, which results in reduced income and increased running costs.</p> <p>The cover extends to include</p> <ul style="list-style-type: none"> <li>● Enforced closure due to notifiable infectious disease at the premises. Limit £25,000</li> <li>● Damage to property in the vicinity of the premises which hinders or prevents access to the premises</li> <li>● Damage at your suppliers premises, Limit £25,000</li> <li>● Accidental failure of telecommunications at the premises lasting at least 24 hours, Limit £2,500</li> <li>● Accidental failure of public supplies of electricity, gas or water lasting at least 30 minutes</li> <li>● Damage to your property while in transit in Great Britain or Northern Ireland, Limit £5000</li> <li>● Loss of book debts as a result of your business records being lost, destroyed or damaged due to an insured event.</li> </ul> <p>Cover can be extended to include terrorism cover</p>	<p><b>Business Interruption</b></p> <p><b>Please refer to business interruption section of the policy booklet</b></p> <ul style="list-style-type: none"> <li>● Losses excluded under the Property Damage section</li> <li>● If your business is wound up or carried on by a liquidator or receiver or is permanently discontinued</li> </ul>

## Duration of Policy

The Policy will remain in force for 12 months from date of commencement, or as otherwise shown on your policy schedule.

## How to Claim

If you need to make a claim please contact our claims line, the contact details are below:

- For Property claims phone 0845 300 7268 or email [STHEND3@norwich-union.co.uk](mailto:STHEND3@norwich-union.co.uk)
- For Liability claims phone 0141 243 5446 or email [graham.jaap@norwich-union.co.uk](mailto:graham.jaap@norwich-union.co.uk)

## Your Cancellation Rights

There are no cancellation rights under this policy

## Our Service to You

We hope that you will be very happy with the service that we provide. However, if for any reason you are unhappy with it, we would like to hear from you. In the first instance, please contact your insurance adviser or usual Norwich Union point of contact.

Norwich Union is covered by the Financial Ombudsman Service for complaints from private individuals, certain small businesses, charities and trusts. If you have complained to us and we have been unable to resolve your complaint, you may be entitled to refer it to this independent body. Following the complaints procedure does not affect your right to take legal action.

## Financial Services Compensation Scheme

We are covered by the Financial Services Compensation Scheme (FSCS). If we were unable to meet our obligations you may be entitled to compensation from the scheme, depending on the type of insurance and circumstances of any claim.