

Complete Motor Trade
and Complete Headlight

Essential Business Insurance
Your policy summary (pages 2-15)



Lloyds TSB | for the journey...

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Introduction

Thank you for choosing Lloyds TSB and their commercial insurer of choice, Allianz Insurance plc. Lloyds TSB have taken care to understand their commercial customers' requirements by gaining a close understanding of their needs and expectations and implementing this through our quality, trained and motivated staff and working with Allianz Insurance plc.

Introducing Allianz Insurance plc

Allianz Insurance plc is proud to be the chosen provider of commercial insurance for Lloyds TSB customers.

They are one of the largest general insurers in the UK and part of the Allianz Group, one of the world's foremost service providers.

With Allianz you can be confident that you're insured by a company which is relentless in its commitment to protecting and serving you. They have provided leading insurance solutions in the UK for more than 100 years in an ever changing financial market.

If you need to make a claim you can be confident that you will be working with industry experts and professionally trained staff. They will understand the requirements of your business and apply the most appropriate action towards continued trading and claim settlement.

Should you require any further information please do not hesitate to contact our Business Insurance Centre who will be delighted to help you.

This is a Policy Summary only and does not contain full terms and conditions of the contract. Full terms can be found in the Policy Wording and Schedule, a copy of which is available on request.

What is Complete Motor Trade?

Complete Motor Trade is an annually renewable insurance policy designed to cover the assets, earnings and liabilities of your business. It is underwritten by Allianz.

Will I have cancellation rights?

You have a right to cancel the policy within a 14 day cancellation period and receive a return premium of any premium paid, less an administration charge and an amount representing the cover you have received to date.

This is subject to certain terms, full details of which can be found in the Policy Wording, a copy of which is available on request.

How do I notify a claim?

If an accident, loss or damage occurs or any circumstances arise which may cause a claim to be made:

You should notify our Essential Business Insurance Claims Office.

How do I make a complaint about my Complete Motor Trade policy?

If you have a complaint about anything other than the sale of the policy please contact our Customer Satisfaction Manager at:

Essential Business Insurance Centre

PO Box 2934
Bristol
BS1 9ES
Telephone: 0844 893 9590
Email: esm@essentialbusinessinsurance.co.uk

If we are unable to resolve the problem we will provide you with information about the Financial Ombudsman Service.

Full details of our complaints procedure may be found in your policy documentation. Using our complaints procedure, referral to the Financial Ombudsman Service does not affect your legal rights.

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

Allianz 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 from:

Financial Services Compensation Scheme
7th Floor
Lloyds Chambers
Portsofen Street
London E1 8BN
Tel: 020 7892 7300
Fax: 020 7892 7301
Email: enquiries@fscs.org.uk
www.fscs.org.uk

Claims Handling Office

Essential Business Insurance Claims

500 Avebury Boulevard

Milton Keynes

MK9 2XX

Tel. 0844 893 9580

Lines are open Monday to Friday 9am to 5pm

For accidents outside the United Kingdom

You will need to call our International Claims Team on +44 (0) 1483 553 099. The lines are open Monday to Friday 9am to 5pm.

If your claim is for Motor Prosecution Defence:

You should contact Lawphone Legal Helpline on 0870 241 4140 quoting Master Policy Number 34048.

If your claim is for Commercial Legal Expenses:

You should contact Lawphone Legal Helpline on 0870 241 4140 quoting Master Policy Number 36445.

If your claim is for Personal Accident:

You should contact the Accident and Health Claims unit on telephone number 0844 871 0789.

Core Covers

The following will automatically be included in your policy. This is a summary only, full terms can be found in the policy wording, a copy of which is available on request.

Material Damage – Policy Section 1

Significant Features and Benefits

- 'All Risks' basis – loss or damage to property as shown on the Policy Schedule
- Inflation Protection – Reinstatement 'Day One Cover' of 115%
- Contract Price
- Money
- Section exclusions
- Public Authorities
- Capital Additions – up to maximum of 10% of sum insured
- Removal of Debris
- Loss of Metered Water – up to £10,000
- Personal Accident Assault & Victim Care

Significant Exclusions or Limitations

- Sums insured as shown on your Policy Schedule
- Computer Systems Records only for the cost of clerical labour and computer time expended up to £10,000
- Reinstatement 'Day One' excludes Vehicles, Stock and Money
- A minimum excess of £250 applies – unless shown differently on your Policy Schedule
- Terrorism
- Keys Removal Condition relating to unoccupied vehicles on The Premises
- Inherent Vice
- Collapse or cracking of Buildings
- Mechanical or Electrical Breakdown
- Faulty or defective materials or workmanship
- Frost
- Vehicles not in or on The Premises
- Dishonesty
- Theft by deception
- Unexplained losses discovered on taking inventory
- Subsidence, ground heave or landslip
- Pollution or Contamination
- Changes in water Table Level
- Theft or attempted theft is excluded unless:
 - a it involves entry to or exit from a building at The Premises by Forcible and violent means
 - b following hold up by violence or threat of violence
 - c if it occurs in respect of vehicles
- Portable Hand Tools
- Unoccupied Buildings
- Other than from unoccupied buildings

Material Damage – Policy Section 1

continued

Significant Features and Benefits

- New for Old (Vehicles) – in respect of any vehicle owned and registered by you or any Private Car or Motor Cycle owned and registered in the name of your Customer since new and within the first 12 months of registration
- Theft damage to buildings
- Replacement Locks and Keys following theft

- Temporary Removal

- Seasonal Increase of the Vehicle Sum Insured

- Employees Tools whilst away from the premises
- Clearing of Drains
- Fire Extinguishers and sprinklers
- Trace and Access
- Landscaped Grounds

Special Features for RMIF members

- New for Old extended to goods carrying vehicles under 7.5 tonnes gross vehicle weight less than 12 months old, registered in the name of the customer
- Option to include Rectification
- Standard Personal Accident Assault and Victim Care benefits are doubled
- Personal Accident Capital benefits of £20,000

Standard Inner Policy Limits (Provided the Sums Insured on the Policy Schedule are adequate)

Significant Exclusions or Limitations

- New for Old (Vehicles) – theft excluded if vehicle recovered within 28 days. Damage must exceed 50% of its list price

- Limited to a maximum of £10,000 any one occurrence of theft, £50,000 any one Period of Insurance
- Temporary Removal limited to 10% of each item's sum insured and a maximum of £15,000. Excludes property whilst at any exhibition, employees tools and stock and all other property in transit
- Limited to 30% of the sum insured during the months of February, March, August & September
- Limited to an amount of £2,500 any one employee

- Limited to £10,000 any one claim
- Limited to £10,000 any one claim

- £250 excess

As stated below unless otherwise agreed and shown on your Schedule

- Commercial Loads £0
- Portable Hand Tools £10,000
- In vehicle entertainment equipment, MP3 players and mobile phones £0
- Property In Transit (except money) £1,500
- Exhibition Cover £0
- Cigarettes, Tobacco, CDs, DVDs, wines and spirits and clothing stocks £0
- Contents of Customers Vehicles and personal property in any other vehicle £1,000
- Deterioration of Goods £0
- Money:
 - Non negotiable Money £250,000
 - In Transit £1,500
 - On premises during business hours £1,500
 - On premises out of business hours £500
 - In specified locked safe £1,500
 - In your personal custody £500

Core Covers (continued)

Motor Vehicle Road Risks – Policy Section 2

The Motor Vehicle Road Risks Section has the option of four types of cover, which are summarised with the lowest level of cover first; your insurance agent will tell you which level of cover you have been offered:

Third Party Only (TPO)	Third Party Fire & Theft (TPFT)	Partial Comprehensive (PART)	Comprehensive (COMP)
If you are involved in an accident, you are covered for damage you cause to other people's vehicles or property or for injuries they sustain.	In addition to the cover provided by TPO, you are also covered for loss or damage to the Insured Vehicle caused by fire, explosion or theft.	In addition to the cover provided by TPO & TPFT, you are also covered for parts and sundries following any damage to the Insured Vehicle sustained in an accident or for any damage caused by vandalism. You will provide or pay for the labour in return for a premium discount. Full Comprehensive cover applies to customers vehicles.	In addition to the cover provided by TPO & TPFT, you are also covered for any damage to the Insured Vehicle sustained in an accident or for any damage caused by vandalism.

Motor Vehicle Road Risks – Policy Section 2

Significant Features and Benefits	Significant Exclusions or Limitations	TPO	TPFT	Part/Comp
<p>Public Liability: Provides cover for your legal liabilities arising out of the use of the Insured Vehicle</p>	<ul style="list-style-type: none"> Property Damage limited to £10,000,000 (other than where Terrorism is involved when the limit is £5,000,000) Cover does not apply if the Insured Vehicle is used for a purpose that is not permitted by the Certificate of Motor Insurance Liability does not apply when the Insured Vehicle is being used on any airfield, airport aerodrome or military base 	Yes	Yes	Yes
<p>Loss or Damage to any motor vehicle the property of the Policyholder or in the custody or control of the Policyholder in connection with The Business including:-</p> <ul style="list-style-type: none"> New for Old – In respect of any vehicle owned or registered by you or any Private car or Motor Cycle owned and registered in the name of your Customer since new and within the first 12 months of registration 	<ul style="list-style-type: none"> New for Old – theft excluded if vehicle recovered within 28 days. Damage must exceed 50% of its list price A minimum excess of £250 applies- unless shown differently on your Policy Schedule. The following excess apply in addition to any other excess: <ul style="list-style-type: none"> Drivers aged under 21- £250 Drivers aged from 21 to 24 and inexperienced drivers aged 25 or more – £150 An inexperienced driver is one who holds a provisional licence or who has not held a full British licence for at least 12 consecutive months Keys removal Vehicles should be closed and secured by all locks, window fastenings and other protections and the vehicle keys or card removed 	No	Yes (Fire and theft only)	Yes

Motor Vehicle Road Risks – Policy Section 2

continued

Significant Features and Benefits	Significant Exclusions or Limitations	TPO	TPFT	Part/Comp
<ul style="list-style-type: none"> Replacement Locks and Keys 	<ul style="list-style-type: none"> Limited to £10,000 any one occurrence of theft, £50,000 any one Period of Insurance 	No	Yes (theft only)	Yes (theft only)
<ul style="list-style-type: none"> Contract Price Consequential loss or loss of use Contents of customers vehicles 	<ul style="list-style-type: none"> Up to £50,000 any one occurrence Up to £5,000 any one occurrence 			
Emergency Treatment	<ul style="list-style-type: none"> Limited to that required to satisfy Road Traffic Acts requirements 	Yes	Yes	Yes
Trailer: Provides cover for detached trailers	<ul style="list-style-type: none"> Limited to that required to meet the requirements of any law relating to compulsory insurance in the territory concerned Only applies if the insurance of the trailer is your responsibility 	Yes	Yes	Yes
Foreign Travel: European Union-wide Certificate wording includes all EU countries	<ul style="list-style-type: none"> Cover is restricted to that required to comply with laws relating to compulsory insurance unless otherwise specified by the Certificate of Motor Insurance 	Yes	Yes	Yes
Movement of Other Vehicles: For the purpose of parking, loading or unloading or allowing free passage of any Insured Vehicle	<ul style="list-style-type: none"> Restricted to Indemnities 1 & 3 of Policy Section 2 	Yes	Yes	Yes
Uninsured Loss Recovery and Injury: We will pay the costs of you taking legal action as a result of any road accident which causes your death or bodily injury or damage to your vehicle or property	<ul style="list-style-type: none"> Maximum we will pay is £100,000 Excludes any claim arising from a contract you have with another person or organisation Excludes any claims for an event which is not covered under your current motor insurance policy 	Yes	Yes	Yes
Motor Prosecution Defence: We will pay the costs of defending your legal rights following an event which results in; <ul style="list-style-type: none"> Criminal proceedings being brought against you for breach of road traffic laws or regulations A hearing about the withdrawal, restriction or suspension of your goods, public service vehicle, hackney carriage or private hire licence 	<ul style="list-style-type: none"> Maximum we will pay is £100,000 Excludes any claim where you do not have a valid motor insurance policy, road fund licence or MOT for the insured vehicle or driving licence Excludes any criminal proceedings to do with driving whilst under the influence of alcohol or drugs Excludes any costs or expenses awarded against you by a criminal court 	Yes	Yes	Yes
Unauthorised Use: Provides you with cover for claims arising when an Insured Vehicle is being used without your knowledge or consent		Yes	Yes	Yes
Special Features for RMIF members <ul style="list-style-type: none"> New for Old extended to goods carrying vehicles under 7.5 tonnes gross vehicle weight less than 12 months old, registered in the name of the customer Option to include Rectification No Inner Limit to liability for Customers' Consequential Loss or loss of use claims 				

Core Covers (continued)

Public & Products Liability – Policy Section 6

Significant Features and Benefits

Public and Products Liability – covers your legal liability in connection with your business for:

- Accidental injury to members of the public or accidental damage to property not owned by you up to £2 million any one claim
- Accidental injury or accidental damage caused by goods sold or supplied up to £2 million any one period of insurance

Geographical Limits:

- Anywhere in the World
- Consequential Loss or Loss of Use
- Damage to Leased or Rented Premises
- Health and Safety at Work legal defence costs
- Court Attendance Compensation if we request you to attend court as a witness in connection with a claim under this section
- Consumer Protection and Food Safety Acts Legal Defence Costs
- Data Protection Act; if you are legally liable we will pay compensation from a failure to comply with Data Protection legislation
- Defective Premises Act provides cover against liability incurred under this act
- Overseas Personal Liability

Special Features for RMIF members:

- Option to include Rectification
- No Inner Limit to liability for Customers' Consequential Loss or loss of use claims

Significant Exclusions or Limitations

- The standard limit of indemnity is £2,000,000 any one period of insurance or as shown in your Policy Schedule
- Terrorism – the limit of indemnity shall not exceed the limit shown in the schedule or £5,000,000
- Excess; a minimum of £250 in respect of loss or damage to property
- Up to £50,000 in respect of any one occurrence
- Liability assumed by you under any agreement
- Excluding appeals against deliberate acts or omissions and costs and expenses insured by any other policy
- Limit any director partner is £250 and any other employee £150 each day
- Maximum £25,000 in any one period of insurance
- Maximum £250,000 in any one period of insurance
- Excluding deliberate acts or omissions, fraud, dishonesty, costs of rectifying data, fines and penalties
- Cost of rectification of defects
- Liability insured elsewhere

This section does not apply to liability in respect of:

- Penalties and Liquidated Damages
- Injury to employees
- Any property belonging to or hired by you or in your custody or control (subject to Extension 1 Property)
- Removal, replacement, reinstatement or repair of any goods sold or supplied (subject to Extension 3 Vehicles Sold)
- Rectification of the original work
- Use of a Vehicle by or on behalf of you whilst on the road within the meaning of the Road Traffic Acts or other road traffic legislation
- Any craft designed to travel in, on or through air, water or space
- Court action brought in any country other than Great Britain, Northern Ireland, the Channel Isles or the Isle of Man)
- Pollution or Contamination
- Exports to the United States of America or Canada
- Products installed in any craft designed to travel in, on or through air or space
- Travel to or from or work on any Offshore Installation

Commercial Legal Expenses – Policy Section 14

Significant Features and Benefits

Contract:

We will cover the cost of the pursuit or defence of a dispute with a manufacturer, supplier or customer relating to the sale, purchase, hire, service, supply or repair of goods or the supply or purchase of a service

Employment:

We will cover the defence of your legal rights in a dispute in an Employment Tribunal with a previous, present or prospective employee arising from a contract of employment or a breach of employment or discrimination legislation

We will also cover Basic and Compensatory awards made against you or through a negotiated settlement with our agreement

Taxation Proceedings:

We will cover your professional fees and costs to represent you in:

- A full enquiry by HM Revenue & Customs into your business tax affairs;
- A PAYE investigation by HM Revenue & Customs
- A VAT Tribunal
- An appeal against a decision made by HM Revenue & Customs Commissioners or a VAT Tribunal

Criminal Prosecution Defence:

We will provide cover for the defence of a criminal prosecution arising out of your business activities

Property:

We will cover the cost of the pursuit of your legal rights for any actual physical damage to your premises, stock and all other property caused by another person or organisation and which results in proven financial loss to you

Significant Exclusions or Limitations

- Maximum we will pay is £50,000 for each claim
 - The cover carries an excess of £1,750 per claim
 - The amount in dispute must be at least £5,000 except for disputes relating to the construction, alteration or repair of buildings, where the amount in dispute must be at least £25,000
 - Excludes cover for any dispute which occurs within the first 3 months of the first period of insurance
 - Excludes any claim relating to computer hardware, software, systems or services
 - Excludes any claim relating to a lease, licence to occupy or tenancy of land or buildings
-
- Maximum we will pay is £100,000 for each claim
 - The cover carries an excess of £1,750 per claim
 - Excludes cover for any claim which arises from an event occurring within the first 3 months of the first period of insurance
 - Excludes any claim where you have not sought and followed the advice of Lawphone Legal Helpline before making significant changes to an employee's contract of employment or taking disciplinary action against an employee
 - Excludes cover for any dispute under the Transfer of Undertakings (Protection of Employment) Regulations 2006, the Acquired Rights Directive or any industrial dispute
-
- Maximum we will pay is £100,000 for each claim
 - The cover carries an excess of £250 per claim
 - Excludes the defence of any criminal prosecution
 - Excludes claims for any Aspect or IR35 enquiry by HM Revenue & Customs
 - Excludes claims which arise out of deliberate or reckless or careless misstatements by you to the relevant authorities
-
- Maximum we will pay is £100,000 for each claim
 - The cover carries an excess of £250 per claim
 - Excludes the defence of a prosecution in respect of, or related to, any actual or alleged fraud or theft or forceful or violent act
 - Excludes defence of a prosecution which relates to Taxation Proceedings or the ownership, possession or use of motor vehicles, aircraft, watercraft, trailers or caravans
-
- Maximum we will pay is £100,000 for each claim
 - The cover carries an excess of £250 per claim
 - Excludes cover for any incident which occurs within the first 3 months of the first period of insurance
 - Excludes a dispute arising from the actual or alleged performance of, or failure to perform an actual or alleged contract between you and a third party

Core Covers (continued)

Commercial Legal Expenses – Policy Section 14

continued

Significant Features and Benefits

Personal Injury:

We will cover the cost of pursuit of your legal rights following an event which causes your death or bodily injury

Jury Service Allowance:

We will pay a daily allowance as a result of any proprietor, partner, director or employee being absent from work as a result of attendance for jury service

Witness Attendance Allowance:

We will pay a daily allowance as a result of an employee being absent from work as a result of attendance as a witness for you in respect of a claim under Events 1, 2, 3, 4, 5 or 6

Contract, Employment, Taxation Proceedings, Criminal Prosecution Defence, Property, Personal Injury

Contract, Employment, Taxation Proceedings, Criminal Prosecution Defence, Property, Personal Injury, Jury Service

Significant Exclusions or Limitations

- Maximum we will pay is £100,000 for each claim
- Excludes any dispute between you and any employee
- Excludes any event that does not arise out of your business activities
- Maximum we will pay is £100 each day up to a maximum of £5000 per claim
- Excludes any amount that is recoverable from the relevant court
- Maximum we will pay is £100 each day up to a maximum of £5000 per claim
- Excludes any amount that is recoverable from the relevant court
- We will not provide cover for claims that you fail to notify us of within 6 months of the event that gives rise to the claim
- Any claim that arises out of something you did deliberately, consciously, intentionally or recklessly or failed to take all reasonable steps or avoid prevent or limit the claim
- We will not provide cover for claims that do not have reasonable prospects of a satisfactory outcome
- We will not cover any claim relating to a franchise or distribution agreement
- We will not cover any application for judicial review or any challenge or legislation
- We will not pay any VAT attaching to your legal costs if you can recover this from elsewhere
- We will pay up to £500,000 for all claims that occur during the period of insurance

Additional Benefits

Significant Features and Benefits

24 Hour Legal Advice Helpline:

You can ring our legal advice helpline to get advice on any commercial legal problem 24 hours a day 365 days a year

Significant Exclusions or Limitations

- Advice is only available over the telephone
- The advice will always be according to the laws of Great Britain and Northern Ireland
- Advice only relates to commercial legal matters

Optional Covers

The following sections are Optional Covers:

Self Drive Vehicle Hire – Policy Section 3

Significant Features and Benefits

Provides cover for Self Drive Hire Vehicles:

- Public Liability providing cover for your legal liabilities arising out of rental hire vehicles
- Loss or damage to the rental vehicle
- Emergency Treatment
- Trailers; provides cover for detached trailers
- Foreign Travel; European Union wide certificate wording includes all EU countries

Significant Exclusions or Limitations

- Damage to property limited to £10,000,000 (other than Terrorism where limit is £5,000,000)
- Liability does not apply when the rental vehicle is being used on any airfield, airport, aerodrome or military base
- A minimum excess of £250 applies unless otherwise stated on the Policy Schedule
- Limited to that required to satisfy Road Traffic Acts requirements
- Limited to that required to meet the requirements of any law relating to compulsory insurance in the territory concerned
- Only applies if the trailer is your responsibility
- Limited to that required to comply with compulsory insurance of motor vehicles in any country which is a member of the European Union

The following apply to all the Indemnities under this Section; this section does not cover:

- Any claim if the vehicle is being used for a purpose that is not permitted by the Certificate of Insurance
- In respect of theft or attempted theft by the Renter, you shall bear 25% of the loss

MOT – Loss of Licence – Policy Section 4

Significant Features and Benefits

Provides cover to replace loss of profit from MOT testing and associated repair and servicing work following suspension or withdrawal of your licence, cover includes:

- An appeal and consultancy service
- Free telephone helpline

Significant Exclusions or Limitations

- Limit of Indemnity £1,000,000 per location
- Excludes losses as a result of a suspension or warning received during the four weeks immediately following inception of cover.
- Losses arising from any policy by National or Local Government are excluded
- Loss arising from a criminal conviction is excluded

Optional Covers (continued)

Engineering – Policy Section 5

Significant Features and Benefits

- Engineering – This Section provides:
- Inspection Service – periodic examinations of all types of plant
 - Fragmentation – covers damage by impact to your property caused by fragmentation of any part of the insured plant
 - Breakdown – provides for the cost of repairs to plant following its electrical or mechanical breakdown
 - Cost of Hiring/Increased Costs to complete work as a result of an insured Breakdown under this section

Significant Exclusions or Limitations

- Inspection to take place during Normal Working Hours 8.00 am to 6.00 pm Monday to Friday excluding public bank and local holidays
 - Excludes the cost of maintenance and wear and tear
 - Excludes loss or damage due to virus or hacking
 - Excludes losses as a result of Terrorism
 - Limit of indemnity shown on your Policy Schedule
 - Excludes loss or damage caused by fire, theft and other specified perils
 - Does not cover maintenance, wear & tear, gradual damage, scratching of painted or polished surfaces and faulty workmanship
 - Excludes loss or damage to safety devices by their functioning, contents of the plant, tools, cables, conveyors and the like, property being processed, rubber tyres, gantries tracks and magnets
 - Loss or damage during installation or overload testing
 - Loss or damage arising from lifting/lowering operations where a single load is shared between two or more lifting machines
 - Excludes losses involving waterborne vessels
 - Excludes consequential loss other than under Indemnity 3
 - Excludes losses due to external causes
 - Excludes loss or damage due to virus or hacking
 - Excludes losses as a result of Terrorism
 - Limit of Indemnity shown on your Policy Schedule
- The costs must be:
- solely to complete work which would not have been completed had the additional costs not been incurred
 - as a result of a breakdown insured under Indemnity 2

Employers Liability – Policy Section 7

Significant Features and Benefits

- Employers Liability – covers your legal liability to your employees for death or injury happening in the course of their employment with you up to £10 million any one claim
- Health and safety at work – legal defence costs

Significant Exclusions or Limitations

- Limit of Indemnity as shown on the Policy Schedule except it shall not exceed £5,000,000 in respect of Terrorism
- Excluding any injury where motor insurance should have been in force
- Excluding any liability in respect of travelling to or from on or working on any offshore installations

Business Interruption – Policy Section 8

Significant Features and Benefits

Loss of Gross Profit if the business is interrupted or interfered with as a result of loss or damage by any cause covered by Section 1 Material Damage & Section 2 Motor Vehicle Road Risks. In addition cover includes:

- Book Debts
- Denial of Access
- Suppliers Extension
- Public Utilities

Special Feature for RMIF members:

- Vehicles in transit covered

Significant Exclusions or Limitations

- Loss of Gross Profit due to a reduction in turnover provided the amount of Gross Profit declared by you at inception of each Period of Insurance is not less than 75% of the actual Gross profit.
- Indemnity Period as shown on your Policy Schedule
- Excludes the deliberate act of the Electricity Authority in restricting the supply
- Terrorism
- Up to £25,000
- 15% limit Great Britain, Northern Ireland, the Channel Islands and Isle of Man
- Excludes any cessation of supply for less than 6 hours

Conversion – Policy Section 9

Significant Features and Benefits

Covers loss following purchase of a vehicle from a person who does not legally own it

Significant Exclusions or Limitations

- Limit of Indemnity shown in your Schedule
- You must be a subscriber to HPI Ltd or Experian Ltd
- Minimum excess of £250
- All payments for vehicles purchased or allowances for part exchange shall be by cheque, credit card payment or credit against a new purchase

Fidelity Guarantee – Policy Section 10

Significant Features and Benefits

Covers losses arising from acts of fraud and dishonesty by employees

Significant Exclusions or Limitations

- Limit of Indemnity shown in your Schedule
- Loss must be discovered within 18 months of the act of fraud or dishonesty

Optional Covers (continued)

Personal Accident – Policy Section 13

Significant Features and Benefits

This cover is for Proprietors, Partners, Directors and Employees against accidents and any subsequent first aid expenses incurred that result in:

Death

Loss of Limb

Loss of Hearing

Loss of Sight

Temporary Total Disablement

Temporary Partial Disablement

Choice of operative time for Proprietors, Directors and Partners:

- 24 hrs
- Occupational and commuting

A choice of 10 units for Proprietors, Partners and Directors. 4 units for Employees

One unit:

Capital benefits – £10,000

Temporary Total Disablement – £100 per week

Temporary Partial Disablement – £50 per week

Weekly benefits payable up to 104 weeks

First Aid expenses

Significant Exclusions or Limitations

- The first week is excluded for temporary disablement
- Occurs during the period of insurance
- Motor cycling, winter sports (other than curling) mountaineering or rock climbing (using ropes or guides), pot-holing, caving, any underwater activities using breathing apparatus, combat sports, hunting, riding or driving in any race
- Aviation other than as a fare paying passenger
- Due to suicide, intentional self injury, insanity or the influence of alcohol or drugs, pregnancy or childbirth, sexually transmitted diseases, HIV including AIDS
- Aircraft Accumulation Limit £750,000
- Event Accumulation Limit £1,000,000

Condition – Age Limitation

The cover will terminate at the end of the insurance period during which the age of 65 is attained

- up to 15% of total compensation payable, max £10,000

Directors & Officers – Section 15

Significant Features and Benefits	Significant Exclusions or Limitations
<p>This cover is personal liability protection for company directors against claims brought against them for actions taken whilst acting as a director or officer of their company up to the limit of liability stated in the schedule.</p>	<ul style="list-style-type: none"> – Maximum limit of indemnity is £3,000,000 – Excludes claims brought in the USA or Canada
<p>Claims made from shareholders against management</p>	<ul style="list-style-type: none"> – Excludes intentional or deliberate breach of duty (eg.) fraud
<p>Employment tribunal costs</p>	<ul style="list-style-type: none"> – Excludes claims arising from violation of pensions legislation
<p>Health & Safety Executive enquiry costs</p>	<ul style="list-style-type: none"> – Excludes bodily injury and property damage
<p>Legal Defence</p>	<ul style="list-style-type: none"> – Excludes fines and penalties
<p>Legal Representation Expenses</p>	<ul style="list-style-type: none"> – Excludes unjustified benefits & remuneration
<p>Heirs, spouses & domestic partners</p>	<ul style="list-style-type: none"> – Excludes offering of securities
<p>Damages arising from employment practices & discrimination</p>	<ul style="list-style-type: none"> – Excludes Professional services related claims – except for derivative actions
<p>Defence and appeal of extradition proceedings</p>	
<p>Prior Acts</p>	

General Conditions

Certain important policy conditions may apply to your policy. If you fail to comply with these conditions your policy cover may either not operate or not operate fully. Noted below are the significant conditions that apply and there may be other conditions which apply to each section or to the policy as a whole. Full details are contained in the policy document and schedule. A copy of which is available on request.

General Conditions	
Condition	Condition Summary
Intruder Alarm Installation	<ul style="list-style-type: none"> If your premises are protected by an Intruder Alarm Installation, certain important conditions relating to the operation of the alarm will apply
Additional Protection/Keys	<ul style="list-style-type: none"> Any additional protection required by us shall be fitted and together with all other devices for the protection of the property shall be kept in good order and put into full and effective operation
Supply of Vehicle Data	<ul style="list-style-type: none"> You must supply us with information necessary for entry on the Motor Insurance Database
Self Drive Vehicle Hire	<ul style="list-style-type: none"> Specific conditions apply to this section relating to rental of vehicles
MOT- Loss of Licence	<ul style="list-style-type: none"> You must notify E.B.L. Partnership (telephone number 01225 340 858) immediately you receive any disciplinary correspondence from the Vehicle and Operators Services Agency (VOSA)
Inspection Service	<ul style="list-style-type: none"> If you have selected this service, certain important conditions relating to this service will apply
Heat Application	<ul style="list-style-type: none"> If you carry our work away from your premises involving the use of any process for heat application or angle grinders certain conditions will apply
Change in Circumstance/Change of Risk	<ul style="list-style-type: none"> We must be informed of any important changes in your business occurring after the issue of your Policy to ensure you remain fully insured
Precautions	<ul style="list-style-type: none"> You must take reasonable precautions to prevent accidents and keep Property Insured secure and in a good state of repair
Cancellation	<ul style="list-style-type: none"> Details your and our cancellation rights
Law Applicable to Contract	<ul style="list-style-type: none"> English Law applies to this contract

General Exclusions

These General Exclusions will apply to all sections of the Policy. This is a summary only. Full details of these General Exclusions are contained in the Policy document. A copy of which is available on request.

General Exclusions	
Exclusion	What is not covered
Geographical Limits Motor Sports Radioactive Contamination Sonic Bangs War E.Risks	<ul style="list-style-type: none">• Losses outside the Geographical Limits• Losses arising from participation in, or participation in practice for, motor sports determined by time or speed• Losses arising from radioactive contamination• Losses arising from sonic bangs• Losses arising from war and kindred risks• Losses arising from computer hardware or software damaged by programming or operator error, virus or similar mechanism, hacking or malicious persons. Applies to Section 1 Material Damage, Section 8 Business Interruption and Section 10 Fidelity Guarantee

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