



keyfacts

Commercial Insurance Certificate Summary

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

Name of the Insurer

The insurer of the Certificate is Lloyd's of London and the Certificate is arranged by Glemham Underwriting Limited under a binding authority from them

Type of Insurance and Cover

The Commercial Insurance Certificate is a product designed to meet the needs of most industry sectors. The product allows you to select from a wide range of covers to tailor your Certificate to your insurance needs

Key Covers, Features and Exclusions

Your Certificate can include the following key covers, features and exclusions, which are detailed in your Certificate documentation

Certificate Exclusions

Your Certificate contains a number of exclusions, the following of which apply to all sections of the Certificate:

- War, Government Action & Terrorism
- Sonic Bangs
- Marine insurances
- Computer virus and hacking
- Mould and fungus
- Electronic data corruption
- Asbestos and asbestos products

Certificate Conditions

Your Certificate also contains a number of conditions which apply to all sections of the Certificate, the main one being shown below:

- Reasonable precautions must be taken to prevent a loss

Claims Conditions

Your Certificate contains conditions that apply in the event of a claim, the main ones being shown below:

- You must not admit liability in the event of a claim or allegation being made against you
- Claims must be notified in writing to Glemham Underwriting Limited within 14 days of the loss or intimation of a claim, however,
- Vandalism, theft and loss of money claims must be notified immediately they are discovered
- The Certificate becomes void if you make a fraudulent claim and all claims paid will be reimbursed by you under such circumstances
- Where a claim costs more as a result of your actions, we shall only be liable for the amount it would otherwise have cost to settle
- If you have another Certificate covering the same risk, this Certificate will only pay its share of the claim

Cover, key features and benefits	Principal exceptions and limitations
<p>Property Damage Cover</p> <p>Cover for buildings, contents, stock machinery & equipment and other property owned by you or held by you on behalf of other parties</p> <p>Cover is provided on either a Specified Perils basis meaning that the following perils are insured: Explosion, Aircraft, Riot, Civil Commotion and Malicious Damage, Earthquake, Subterranean Fire, Spontaneous Combustion, Impact by vehicle or animal, Escape of oil, Storm, Tempest and Flood, Escape of Water, Falling Trees, Theft, Hailstorm, Terrorism</p> <p>Accidental Damage and Theft are also insured if these additional cover options are selected</p> <p>Key Standard Extensions:</p> <ul style="list-style-type: none"> • Temporary Removal • Capital Additions • Professional Fees • Loss of Metered Water • Public Authorities • Theft Damage to Buildings <p>Optional Additional Extensions:</p> <ul style="list-style-type: none"> • Day One basis of reinstatement • Glass • Subsidence 	<p>Principal Exclusions</p> <ul style="list-style-type: none"> • Damage due to wear & tear or your own defective workmanship • Damage caused by Pollution or Contamination • Damage by storm, tempest or flood to boundary walls, fences, gates and moveable property in the open • Damage due to changes in the water table level • Theft not involving forcible & violent entry or exit • Consequential loss other than loss of rent (if insured) • The first part of any claim (your excess)
<p>Business Interruption Cover</p> <p>Interruption to your business following an insured loss under the Property Damage section which results in reduced turnover and/or increased running costs</p> <p>Optional Covers:</p> <ul style="list-style-type: none"> • Loss of Gross Profit, Revenue or Gross Fees • Increase in Cost of Working • Loss of Rent Receivable • Book debts • Declaration-linked growth 	<p>Principal Business Interruption Exclusions</p> <p>Consequential loss or increased cost of working following:</p> <ul style="list-style-type: none"> • Damage due to wear & tear or your own defective workmanship • Damage caused by Pollution or Contamination • Damage by storm, tempest or flood to boundary walls, fences, gates and moveable property in the open • Damage due to changes in the water table level • Theft not involving forcible & violent entry or exit

<p>Business Interruption Cover (continued)</p> <p>Optional Extensions:</p> <ul style="list-style-type: none"> • Specified or unspecified Customers & Suppliers • Transit • Accidental failure of public electricity, gas and water supplies 	
<p>Money and Assault Cover</p> <p>Loss of money belonging to your business or for which it is responsible</p> <p>Cover includes bodily injury to you or your employees as a result of assault or attempted assault whilst carrying money belonging to your business</p> <p>Key Extensions:</p> <ul style="list-style-type: none"> • Clothing and Personal Effects to GBP500 	<p>Principal Money & Assault Exclusions</p> <ul style="list-style-type: none"> • Shortages due to clerical or accounting errors • Losses due to the fraud or dishonesty of an employee not discovered within seven working days • Losses arising outside Great Britain, Northern Ireland, the Republic of Ireland, the Channel Islands and the Isle of Man • Loss from unattended vehicles
<p>Goods in Transit Cover</p> <p>Accidental loss or damage to goods you own or are responsible for whilst in transit by road, rail or post anywhere within United Kingdom</p>	<p>Principal Goods in Transit Exclusions</p> <ul style="list-style-type: none"> • Inadequate packing, variation in temperature or wear and tear • Theft from any unattended vehicles unless locked and secured • Carriage of livestock, precious metals and explosives or dangerous goods • The first part of any claim (your excess).
<p>Employers' Liability Cover</p> <p>Protection against your legal liability for bodily injury to your employees up to a limit of indemnity of GBP10,000,000 including costs and expenses</p> <p>Cover includes:</p> <ul style="list-style-type: none"> • Legal costs and expenses in defending prosecutions under all relevant Health & Safety Legislation in respect of an Employers Liability Claim 	<p>Principal Employers' Liability Exclusions</p> <ul style="list-style-type: none"> • Cover for acts of terrorism is limited to GBP5,000,000 per event • Liability in respect of liquidated damages, penalty clauses and fines • Work in or on, or travel to or from any offshore installation or support vessel

<p>Public & Products Liability Cover</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</p> <p>Cover includes:</p> <ul style="list-style-type: none"> • Personal liability of employees and directors whilst overseas on your business • Legal costs and expenses in defending prosecutions under all relevant Health and Safety Legislation in respect of a Public Liability claim • Contingent Motor liability • Damage to rented premises <p>Optional Extension:</p> <ul style="list-style-type: none"> • Financial Loss 	<p>Principal Public & Liability Exclusions</p> <ul style="list-style-type: none"> • Loss or damage to property in your custody or control or to products supplied • Injury to employees • Pollution or contamination that is not sudden, unintended and unexpected • Fines, penalties and liquidated damages • Product recall • Consultancy or designs provided for a fee • Terrorism • The first part of any claim (your excess)
<p>Excess Liability Cover</p> <p>Extends the limit of indemnity of your underlying Public & Products Liability insurance</p>	<p>Principal Excess Liability Exclusions</p> <ul style="list-style-type: none"> • Asbestos & asbestos products • Avionics • Inner limits in the underlying wording (ie limits for specific events that are lower than the main Certificate limit)
<p>Computer Cover</p> <p>Damage to your computer equipment</p> <p>Key Extensions:</p> <ul style="list-style-type: none"> • Incompatibility of computer programs with the replacement equipment • Reinstatement of software <p>Optional Extensions:</p> <ul style="list-style-type: none"> • Increased cost of working • Reinstatement of data 	<p>Principal Computer Exclusions</p> <ul style="list-style-type: none"> • Damage caused by your wilful act or neglect • Damage covered by a guarantee • Increased cost of working caused by failure of the public electricity supply for less than 4 hours • Terrorism • The first part of any claim (your excess)
<p>Theft by Employees Cover</p> <p>Your losses from the fraud and dishonesty of your employees</p> <p>Key Extensions:</p> <ul style="list-style-type: none"> • Auditor's fees up to GBP1,000 	<p>Principal Theft by Employees Exclusions</p> <ul style="list-style-type: none"> • Fraud and dishonesty of any person who owns more than 5% of the business • Unidentified fraud and dishonesty • Claims covered under the Money & Assault cover • Penalties, fines or consequential losses

<p>Loss of Licence Cover</p> <p>The reduction in value of your interest in the premises or your business following loss of liquor licence</p> <p>Key Extensions:</p> <ul style="list-style-type: none"> • Costs of an appeal against the loss of licence 	<p>Principal Loss of Licence Exclusions</p> <ul style="list-style-type: none"> • Loss where there is statutory compensation payable to you • Planning issues, compulsory purchase or surrender, reductions in the number of licences issued or changes in the law
<p>Frozen Foods Cover</p> <p>Damage to frozen foods by deterioration or contamination caused by a change in temperature</p> <p>Key Extensions:</p> <ul style="list-style-type: none"> • Accidental leakage of refrigerants 	<p>Principal Frozen Foods Exclusions</p> <ul style="list-style-type: none"> • Wear and tear or gradually developing flaws in the freezer unit • Contents of units over 10 years old unless specified in the Certificate Schedule • The first part of any claim (your excess)
<p>Business All Risks Cover</p> <p>Accidental loss or damage to business equipment such as office contents and other specified equipment at your premises or any other specified location</p>	<p>Principal Business All Risks Exclusions</p> <ul style="list-style-type: none"> • Wear and tear, gradual deterioration, faulty or defective design, materials or workmanship • Losses caused by mechanical or electrical breakdown • The first part of any claim (your excess)
<p>Contract Works Cover</p> <p>Damage to Contract Works, your own and hired-in plant and employee's tools whilst at your premises or on any site where you are working as specified in the Schedule</p> <p>Key Extensions:</p> <ul style="list-style-type: none"> • Additional interests in the Works specified in the contract • Works covered for 125% of the estimated original contract price • Off-site storage of materials within England, Scotland, Wales, Northern Ireland, the Channel Islands and the Isle of Man • Up to GBP5,000 for the contents of show homes and for redrawing plans if the Works are insured 	<p>Principal Contract Works Exclusions</p> <ul style="list-style-type: none"> • Contracts where the estimated original contract price exceeds the sum insured under this Certificate • Wear and tear and gradual deterioration • Damage after the hand-over of the Works unless during the Maintenance Period • Damage to existing structures • Damage by disappearance of shortage that only becomes evident in an inventory or not traceable to a specific event • Damage to property caused by a defective design, specification or workmanship • The first part of any claim (your excess)

<p>Personal Accident Cover</p> <p>Accidental death or bodily injury, total disablement from any occupation and permanent loss of sight or limb, payable in a single lump sum benefit</p> <p>Permanent and total disablement from usual occupation and partial disablement from a substantial part of the person's occupation, payable weekly for up to 104 weeks from the accident providing a lump sum benefit does not become payable for the same event</p> <p>Key Extensions:</p> <ul style="list-style-type: none"> • Medical expenses up to 15% of any weekly benefit payable <p>Optional Extensions:</p> <ul style="list-style-type: none"> • Sickness 	<p>Principal Personal Accident Exclusions</p> <ul style="list-style-type: none"> • Pre-existing physical conditions • Suicide • Pregnancy or child birth • Flying, other than as a passenger • The effects of alcohol or drugs or any treatment for drug addiction • The first part of any claim (your excess)
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Duration of Certificate

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

Right of cancellation

If you are an individual/sole trader (including a partnership in England and Wales) buying a Certificate which provides cover for you in both a private and business capacity, you have the right to cancel your Certificate during a period of 14 days either from the day of purchase of the contract or the day on which you receive your Certificate documentation, whichever is the later. A full explanation of the cancellation rights can be found in the Certificate documentation

How to claim

Claims must be notified in writing to Glemham Underwriting Limited within 14 days of the loss or intimation of a claim however, claims for vandalism, theft and loss of money must be notified immediately they are discovered

Our service to you

We hope that you will be very happy with the service we provide. However, if for any reason you are unhappy with this, we would like to hear from you

In the first instance, please contact the broker through whom you purchased your Certificate or you may contact The Managing Director, Glemham Underwriting Limited at 1, Pound Farm Cottages, Great Glemham, Saxmundham, Suffolk, IP17 2DQ or telephone 01728 664196

This product is covered by the Financial Ombudsman Service. If you have complained to Glemham Underwriting Limited and we have been unable to resolve your complaint, you may then be entitled to refer it to this independent body. The Financial Ombudsman Service is available to individuals, certain small businesses, charities and trusts

Full details of all parties' complaints procedures are set out in your Certificate document