

## Office – Comparison Document

### Policy Wording

Section/Title (Policy Wording)	Previous Version	New Version
Order of Policy & Layout	1) Guide 2) Index 3) Authorised Certificate 4) Obligations 5) Claims & Remedy Condition 6) Sections of Cover; i. Cover & Basis of Settlement ii. Conditions iii. Exclusions iv. Definitions v. Extensions 7) General Exclusions 8) General Certificate Conditions 9) Certificate Definitions 10) Complaints Procedure	1) Guide 2) Authorised Policy 3) Index 4) General Policy Definitions 5) Sections of Cover; i. Definitions ii. Cover iii. Extensions iv. Exclusions v. Basis of Settlement vi. Conditions 6) General Exclusions 7) General Policy Conditions 8) Claims Conditions 9) Complaints Procedure
Policy Title	Office Certificate Wording	Office Policy Wording
Throughout	Certificate	Policy
Throughout	Defined Peril	Insured Event
Guide	<p style="text-align: center;">Previous version included ‘obligations’.</p> <p>There are certain obligations contained in this Certificate that are important to us and that <b>We</b> rely upon <b>You</b> to comply with. The obligations clearly set out what <b>You</b> must do and what <b>You</b> must not do to ensure coverage under this <b>Certificate</b> is not prejudiced.</p> <p><b>You</b> should note that if <b>You</b> do not comply with the obligations, in certain circumstances specific coverage will be excluded or the certificate may be considered void.</p> <p>If <b>You</b> are unsure as to what an obligation means or <b>You</b> may not be able to comply with the terms <b>You</b> should consult with <b>Your</b> insurance advisor.</p> <p>The Certificate defines what is covered under separate sections A-F. Within those Sections the extent of cover is explained together with obligations and exclusions specific to that Section.</p> <p>Exclusions applying to the whole Certificate are contained within General Exclusions section and <b>We</b> will not pay a claim if these exclusions are applicable.</p>	<p style="text-align: center;">Obligations replaced by ‘general conditions and exclusions’.</p> <p>In deciding to accept this insurance and in setting the terms, <b>We</b> have relied on the information <b>You</b> have given <b>Us</b>. <b>You</b> must take care when answering any questions <b>We</b> ask by ensuring that any information provided is accurate and complete.</p> <p>This <b>Policy</b> sets out all the circumstances in which <b>You</b> can make a claim. It is not a maintenance contract and does not protect against every loss.</p> <p>There are General Policy and General claims conditions contained in this <b>Policy</b> and conditions specific to certain sections (additional requirements may be imposed by <b>Endorsement</b>) that are all important to <b>Us</b> and which <b>We</b> rely upon <b>You</b> to comply with.</p> <p>The conditions clearly set out what <b>You</b> must do to ensure cover under this <b>Policy</b> is not prejudiced. In the event <b>You</b> breach a condition(s) and <b>You</b> need to make a claim <b>You</b> will need to show that non - compliance with the condition could not have increased the risk of <b>Damage</b> which has occurred.</p> <p>If <b>You</b> are unsure as to what a condition means or if <b>You</b> are unable to comply</p>

	<p>The General Certificate conditions sets out certain rights of <b>You</b> and <b>Us</b> and include clauses that apply to the whole of the Certificate.</p> <p>The Certificate Definitions provide the meaning to words and phrases wherever they appear in the Certificate. <b>You</b> will see words in bold which means that wherever they appear in this Certificate they are a definition.</p> <p>The <b>Schedule</b> attaching to this Certificate will set out the period of this insurance and specify which Sections of this Certificate are operative including the <b>Sums Insured</b>.</p> <p>The <b>Schedule</b> may also contain clauses additional to the Certificate wording that <b>Underwriters</b> have imposed placing additional obligations on <b>You</b> and/or limiting coverage. The terms of those clauses will be attached to the <b>Certificate</b> in the form of an endorsement.</p> <p>In the unlikely event <b>You</b> feel that <b>You</b> need to make a complaint concerning this insurance <b>You</b> will find this in our complaints procedure section.</p> <p style="text-align: center;"><b>Reading the Certificate</b></p> <p>It is strongly recommended that <b>YOU</b> read the <b>Certificate</b> including the Certificate <b>Schedule</b> and any endorsements to ensure that the <b>Certificate</b> meets with your requirements.</p> <p>In the event that the <b>Certificate</b> does not meet with your requirements and/or that <b>YOU</b> are unable to comply with any of the <b>obligations, terms and conditions YOU</b> should immediately advise your insurance advisor. The <b>Underwriters</b> will then decide whether or not to agree to a variation of the Certificate. However, the terms of the <b>Certificate</b> will remain effective unless <b>Underwriters</b> have agreed to a variation in writing.</p>	<p>with the terms <b>You</b> should consult with <b>Your</b> insurance advisor.</p> <p>The <b>Policy</b> Definitions section provides the meaning to words and phrases wherever they appear in the <b>Policy</b>. <b>You</b> will see words in bold which highlights that for the purposes of this <b>Policy</b> they are a definition.</p> <p>The <b>Policy</b> defines what is covered under separate sections A-H. Within those Sections the extent of cover is explained together with conditions and exclusions specific to that Section. Exclusions applying to the whole <b>Policy</b> are contained within General Exclusions and <b>We</b> will not pay a claim if these exclusions are applicable.</p> <p>The General <b>Policy</b> conditions section covers certain rights of <b>You</b> and <b>Us</b> and include conditions that apply to the whole of the <b>Policy</b>. The General Claims conditions section covers certain rights of <b>You</b> and <b>Us</b> in the event of a claim and details what to do in the event of a claim under this <b>Policy</b>.</p> <p>The <b>Schedule</b> attaching to this <b>Policy</b> will set out the <b>Period of Insurance</b> and specify which Sections of this <b>Policy</b> are operative including the <b>Sums Insured</b>.</p> <p>The <b>Schedule</b> may also contain additional conditions to the <b>Policy</b> wording that <b>We</b> have imposed placing additional conditions on <b>You</b> and/or limiting coverage. The terms of those conditions will be attached to the <b>Policy</b> in the form of an <b>Endorsement</b>.</p> <p>In the unlikely event <b>You</b> feel that <b>You</b> need to make a complaint concerning this insurance <b>You</b> will find this in <b>Our</b> complaints procedure section.</p> <p style="text-align: center;"><b>Reading the Policy</b></p> <p>It is strongly recommended that <b>You</b> read the <b>Policy</b> including the <b>Policy Schedule</b> and any <b>Endorsements</b> to ensure that the <b>Policy</b> meets with your requirements. This <b>Policy</b> is a legally binding contract which <b>You</b> have made with the <b>Underwriters</b>.</p> <p>In the event that the cover does not meet with <b>Your</b> requirements <b>You</b> should advise <b>Your</b> insurance advisor without delay.</p> <p><b>We</b> will then decide whether or not to agree to a variation of the <b>Policy</b>. However, the terms of the <b>Policy</b> will</p>
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<p>Authorised Policy</p>	<p>This <b>Certificate</b> and any replacement <b>Schedule</b> and/or endorsement are to be read together as one document.</p> <p>This <b>Certificate</b> is a legally binding contract which <b>You</b> have made with <b>Underwriters</b>.</p> <p>In consideration of the payment by <b>You</b> of the premium specified in the <b>Schedule Underwriters</b> agree (subject to the terms, conditions and exclusions of the <b>Certificate</b>) to indemnify <b>You</b> against <b>Damage</b>, accident or injury occurring during the <b>Period of Insurance</b>.</p> <p>Provided always that:-</p> <p>(i) The liability of the <b>Underwriters</b> shall not exceed the <b>Sums Insured</b> or limits of liability stated in the <b>Schedule</b> or such other <b>Sums Insured</b> or limits of liability as maybe substituted by endorsement or attached hereto;</p> <p>(ii) This <b>Certificate</b> insures <b>You</b> only in respect of the sections where a <b>Sum Insured</b> or a limit of liability is specified in the <b>Schedule</b></p> <p>Any dispute arising out of or in connection with this <b>Certificate</b> shall be subject to and construed solely in accordance with the laws of England and Wales. <b>You</b> and the <b>Underwriters</b> agree that all disputes arising out of or in connection with the <b>Certificate</b> shall be subject to the jurisdictions of the courts of England and Wales or as otherwise agreed in accordance with the EU Disclosure Clause.</p> <p>This is to certify that authorisation has been granted to Commercial Express Quotes Ltd under Contract Numbers JRPCX1702B1021 - ERGO Versicherung AG (UK Branch) 50% for their proportion, UKBPY1700016 - AmTrust Europe Limited 30% for their proportion and JRPCX1702B3004 &amp; JRPCX1702B3005 - Certain Underwriters at Lloyd's 20% for their proportion for sections A-E.</p> <p>Authorisation has been granted to Commercial Express Quotes Ltd under Contract Number B1262BW0181717 - Argo Direct Limited 35% for their proportion, AIG Europe Limited 35% for their proportion and Covéa</p>	<p><b>Authorised Policy</b></p> <p>In consideration of the payment by <b>You</b> of the premium specified in the <b>Schedule Underwriters</b> agree (subject to the terms, conditions and exclusions of the <b>Policy</b>) to indemnify <b>You</b> against <b>Damage</b>, accident or injury occurring during the <b>Period of Insurance</b>.</p> <p>Provided always that: -</p> <p>(i) The liability of the <b>Underwriters</b> will not exceed the <b>Sums Insured</b> or <b>Limits of Indemnity</b> stated in the <b>Schedule</b> or such other <b>Sums Insured</b> or <b>Limits of Indemnity</b> as maybe substituted by <b>Endorsement</b> attached to the <b>Policy</b>;</p> <p>(ii) This <b>Policy</b> insures <b>You</b> only in respect of the sections where a <b>Sum Insured</b> or a <b>Limit of Indemnity</b> is specified in the <b>Schedule</b></p> <p>Any dispute arising out of or in connection with this <b>Policy</b> will be subject to and interpreted solely in accordance with the laws of England and Wales. <b>You</b> and the <b>Underwriters</b> agree that all disputes arising out of or in connection with the <b>Policy</b> will be subject to the jurisdictions of the courts of England and Wales or as otherwise agreed in accordance with the EU Disclosure Clause (as documented in the <b>Policy</b> Conditions section within this <b>Policy</b>).</p> <p>This <b>Policy</b> is underwritten by AXIS Managing Agency Ltd. AXIS Managing Agency Ltd is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (Firm Reference Number 754962). AXIS Managing Agency Ltd is the managing agent of AXIS Syndicate 1686 and 2007 at Lloyd's and subject to the supervision of the Society of Lloyd's. AXIS Managing Agency Ltd is registered at Willkie, Farr &amp; Gallagher (UK) LLP, Citypoint, 1 Ropemaker Street, London EC2Y 9AW (Company Number 08702952).</p> <p>This is to certify that authorisation has been granted to Commercial Express Quotes Ltd under Contract Number B1262BW0231418 by AXIS Managing Agency Limited.</p>

	Insurance plc 30% for their proportion for section F.	
FSCS	<p><b>Financial Services Compensation Scheme</b></p> <p>Insurers are covered by the FSCS. This means that <b>You</b> may be entitled to compensation from the scheme in the unlikely event that Insurers cannot meet its obligations. Further details can be obtained from FSCS, 10<sup>th</sup> Floor, Beaufort House, 15 St Botolph Street, London, EC3A 7QU Tel: 0207 741 4100 Fax: 0207 741 4101 or <a href="http://www.fscs.org.uk">www.fscs.org.uk</a></p> <p><b>Identity of Insurers</b></p> <p>Section A - E:</p> <p>ERGO Versicherung AG (UK Branch) ERGO Versicherung AG is a German insurance company with its headquarters at Victoriaplatz 2, 40477 Düsseldorf. Registered No: HRB36466. UK Branch registered in England and Wales, Registration No. BR016401. Registered Office: 55 King William Street, London, EC4R 9AD. ERGO Versicherung AG, UK Branch is authorised by Bundesanstalt für Finanzdienstleistungsaufsicht and subject to limited regulation by the Financial Conduct Authority and Prudential Regulation Authority. Details about the extent of Our regulation by the Financial Conduct Authority and Prudential Regulation Authority are available from Us on request.</p> <p>Section F:</p> <p>Argo Direct Limited Argo Direct Limited on behalf of ArgoGlobal SE. Argo Direct Limited is registered in England and Wales: No. 4019569. Registered address: Exchequer Court, 33 St Mary Axe, London, EC3A 8AA. AIG Europe Limited AIG Europe Limited is registered in England: company number 1486260. Registered address: The AIG Building, 58 Fenchurch Street, London EC3M 4AB. Covéa Insurance plc Covéa Insurance plc, Registered in England and Wales No. 613259. Registered office, Norman Place, Reading, RG1 8DA. Argo Direct Limited is authorised and regulated by the Financial Conduct</p>	<p><b>Financial Services Compensation Scheme (FSCS)</b></p> <p>Certain Underwriters at Lloyd’s (AXIS Managing Agency Limited – Syndicate 1686 and 2007) are covered by the FSCS. This means that <b>You</b> may be entitled to compensation from the scheme in the unlikely event that AXIS Managing Agency Limited cannot meet its obligations to <b>You</b> under this insurance. Further details about the scheme can be obtained from FSCS, 10th Floor, Beaufort House, 15 St Botolph Street, London, EC3A 7QU Tel: 0207 741 4100 Fax: 0207 741 4101 or <a href="http://www.fscs.org.uk">www.fscs.org.uk</a></p>

	Authority. ArgoGlobal SE is authorised by the Malta Financial Services Authority to carry on General Insurance Business under the Insurance Business Act, 1998. AIG Europe Limited and Covea Insurance plc are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority	
Policy Definitions – Asylum Seeker	n/a	New Definition: <b>Asylum Seeker(s)</b> Person who seeks the status of refugee in national or international law.
Policy Definitions – Consequential Loss	n/a	New Definition: <b>Consequential Loss</b> Any loss which happens as a result of, or is a side effect of, an event for which <b>You</b> are insured.
Policy Definitions – Heave	n/a	New Definition: <b>Heave</b> Upward movement of the ground beneath the <b>Buildings</b> as a result of the soil expanding.
Policy Definitions – Landslip	n/a	New Definition: <b>Landslip</b> Downward movement of sloping ground.
Policy Definitions – Policy	n/a	New Definition (replaced <b>Certificate</b> ):  <b>Policy</b> The entirety of the <b>Policy</b> , the <b>Schedule</b> and/or any <b>Endorsements</b> or amendments (whether or not such <b>Endorsements</b> or amendments are agreed prior to the <b>Policy</b> of insurance coming into force or at any time thereafter). All references to the terms, conditions and exclusions of the <b>Policy</b> will be considered as referring to the entire <b>Policy</b> .
Policy Definitions – Property	n/a	New Definition: <b>Property</b> means material property.
Policy Definitions – Settlement	n/a	New Definition: <b>Settlement</b> Downward movement as a result of the ground being compressed by the weight of the <b>Buildings</b> within 10 years of construction.
Policy Definitions – Stock	n/a	New Definition: <b>Stock</b> <b>Your</b> stock in trade or for which <b>You</b> are responsible excluding:

		<p>a) motor vehicles, their contents or accessories, bonds, bills of exchange, deeds, promissory notes, cheques, securities, money and stamps</p> <p>b) medals, coins, furs, gold and silver articles, precious metals, precious stones or livestock unless agreed in writing by Underwriters and specified in the <b>Schedule</b> paintings, prints and works of art with an individual value exceeding £500</p>
Policy Definitions – Subsidence	n/a	<p>New Definition:</p> <p><b>Subsidence</b> Downward movement of the ground beneath the <b>Buildings</b> where the movement is unconnected with the weight of the building.</p>
Policy Definitions – Unoccupied	n/a	<p>New Definition:</p> <p><b>Unoccupied</b> When the <b>Premises</b> (or any part of the <b>Premises</b>) are closed for trade for a period in excess of fourteen consecutive days.</p>
Policy Definitions – Savings	<b>Savings</b> - shall mean such charges and expenses of the <b>Business</b> (normally payable out of <b>Net Revenue</b> ) as may cease or be reduced during the <b>Indemnity Period</b> in consequence of the <b>Damage</b> .	<p>(Moved from Section C – Business Interruption – Definitions)</p> <p><b>Savings</b> Such charges and expenses of the <b>Business</b> (normally payable out of <b>Net Revenue</b>) as may cease or be reduced during the <b>Indemnity Period</b> as a result of the <b>Damage</b>.</p>
Policy Definitions – Bodily Injury	<b>Bodily Injury</b> means death, illness, disease or injury	<p><b>Bodily Injury</b></p> <p>a. Accidental Death, illness, disease or injury</p> <p>b. Wrongful arrest, wrongful detention, false imprisonment or malicious prosecution</p> <p>c. Mental injury, mental anguish or shock but not defamation</p>
Policy Definitions – Business	<b>Business</b> means the <b>Insured's Business</b> stated in the Schedule.	<p><b>Business</b> The business stated in the <b>Schedule</b> including</p> <p>a. The provision and management of canteens, clubs, sports, athletic and social welfare organisations of the benefit of <b>Your Employees</b></p> <p>b. The ownership, repair, maintenance and decoration of <b>Your Premises</b> and the provision and management of first aid and ambulance services</p>
Policy Definitions – Contents	<b>Contents</b> means all contents including office equipment decorations and improvements fixtures and fittings and landlords fixtures and fittings for	<p><b>Contents</b> all contents including office equipment decorations and improvements, fixtures</p>

	<p>which the <b>You</b> are responsible including:</p>	<p>and fittings and for which <b>You</b> are responsible including:</p> <ul style="list-style-type: none"> <li>a. Personal effects and pedal cycles belonging to <b>You</b>, <b>Your</b> partners, directors or <b>Employees</b> up to an amount not exceeding £750 any one person</li> <li>b. Documents, plans, manuscripts, design and business books but only for the value as stationery together with the cost of clerical labour expended in their reproduction up to an amount not exceeding £10,000 or 15% of the <b>Contents Sums Insured</b> whichever is the less</li> <li>c. computer system records but only for the value of materials together with the cost of clerical labour and computer time expended in reproducing such records (excluding the cost of reproducing the information on such records) up to an amount not exceeding £10,000 or 15% of the <b>Contents Sum Insured</b> whichever is the less.</li> </ul> <p>This definition does not include:</p> <ul style="list-style-type: none"> <li>a. motor vehicles, their contents or accessories, binds, bill of exchange, deeds, promissory notes, cheques, securities, money and stamps</li> <li>b. medals, coins, furs, gold and silver articles, precious metals, precious stones or livestock unless agree in writing by <b>Underwriters</b> and specified in the <b>Schedule</b></li> <li>c. paintings, prints and works of art with an individual value exceeding £500</li> </ul>
<p>Policy Definitions – Damage</p>	<p><b>Damage(d)</b> means accidental physical loss, damage or destruction.</p>	<p><b>Damage/Damaged (d)</b> Accidental physical loss or destruction of or damage to the <b>Property Insured</b>.</p>
<p>Policy Definitions – Employee</p>	<p>Employee - shall mean:</p> <ul style="list-style-type: none"> <li>a. any person under a contract of service or apprenticeship with the <b>Insured</b></li> <li>b. any labour master or labour only subcontractor or person supplied or employed by them <ul style="list-style-type: none"> <li>ii) any self-employed person</li> <li>iii) any person hired or borrowed by the <b>Insured</b> from another employer under an agreement by which the person is deemed to be employed by the <b>Insured</b></li> </ul> </li> <li>iv) any student or person undertaking work for the Insured under a work experience or similar scheme while</li> </ul>	<p>(Moved from Liability Definitions)</p> <p><b>Employee</b></p> <ul style="list-style-type: none"> <li>a. any person under a contract of service or apprenticeship with <b>You</b></li> <li>b. any labour master or labour only subcontractor or person supplied or employed by them undertaking work for <b>You</b> in the course of the <b>Business</b></li> <li>c. any self-employed person undertaking work for <b>You</b> in the course of the <b>Business</b></li> <li>d. any person hired or borrowed by <b>You</b> from another employer under an agreement by which the person</li> </ul>

	engaged in the course of the <b>Business</b> .	is considered to be employed by <b>You</b> e. any student or person undertaking work for <b>You</b> under a work experience scheme while in the course of the <b>Business</b> f. any voluntary helper undertaking work for <b>You</b> in the course of the <b>Business</b>
Policy Definitions – Excess	<b>Excess</b> means the first part of each and every claim as ascertained after all other terms of this Certificate have been applied.	<b>Excess</b> The amount <b>You</b> will have to pay towards each separate claim.
Policy Definitions – Insured Event	<b>Insured Event</b> means a claim <b>You</b> have made under a section of this <b>Certificate</b> for which <b>Underwriters</b> have agreed to provide indemnity	<b>Insured Event</b> The words <b>Insured Event</b> mean: a) fire, but excluding any <b>Damage</b> to the <b>Property Insured</b> caused by: i) explosion resulting from fire ii) earthquake or subterranean fire iii) its own spontaneous fermentation or heating iv) its undergoing any heating process or any process involving the application of heat b) lightning c) explosion but excluding any <b>Damage</b> caused by or consisting of the bursting of a boiler or other vessel, machine or apparatus used for non-domestic purposes where internal pressure is due to steam only belonging to or under <b>Your</b> control d) aircraft or other aerial devices or articles dropped from them e) riot, civil commotion, strikers, locked out workers, persons taking part in labour disturbances or malicious persons excluding <b>Damage</b> : i. arising from confiscation, requisition or destruction by order of the government or any public authority ii. arising from cessation of work f) theft or attempted theft g) earthquake h) storm or flood excluding: i. <b>Damage</b> attributable solely to a change in the water table level i) overflowing, discharge or leaking of any sprinkler apparatus j) escape of water or oil from any tank, apparatus or pipe k) impact by any road vehicle (including goods falling from them) or animal not belonging to <b>You</b> or



		<p>under <b>Your</b> control, falling trees, branches and falling aerials</p> <p>l) <b>Subsidence</b> – (This operates only if stated in the <b>Schedule</b>) – <b>Damage</b> caused by <b>Subsidence</b> or <b>Heave</b> of the site the <b>Buildings</b> stand on or <b>Landslip</b> subject to the following exclusions:</p> <ol style="list-style-type: none"> <li>1) <b>Damage</b> caused by or resulting from the <b>Settlement</b> or movement of made up ground or coastal or river or watercourse erosion</li> <li>2) <b>Damage</b> caused by faulty design, workmanship or material</li> <li>3) <b>Damage</b> caused by demolition of or alterations or repairs to the <b>Buildings</b></li> <li>4) <b>Damage</b> caused by solid floor slabs moving, unless the foundations beneath the outside walls of the <b>Buildings</b> are <b>Damaged</b> at the same time and by the same cause</li> <li>5) <b>Damage</b> to walls, gates, fences, terraces, patios, paths, drives, footpaths, walls, hedges, swimming pools, tennis courts &amp; squash courts or service tanks unless the <b>Buildings</b> were <b>Damaged</b> at the same time and by the same cause</li> <li>6) <b>Damage</b> which originated prior to the Inception of this cover</li> <li>7) <b>We</b> will not pay for normal <b>Settlement</b> or bedding down of new structures</li> </ol> <p>m) Accidental Damage - (This operates only if stated in the <b>Schedule</b>) – Accidental <b>Damage</b> to the <b>Buildings</b> or <b>Contents</b> subject to the following exclusions:</p> <ol style="list-style-type: none"> <li>i) <b>We</b> will not pay for faulty or defective design materials or workmanship, inherent vice, gradual deterioration wear tear or frost</li> <li>ii) <b>We</b> will not pay for explosion occasioned by the bursting of a boiler (not used for domestic purposes only) economiser or other vessel machine or apparatus in which internal pressure is due to steam only and belonging to or under <b>Your</b> control</li> <li>iii) <b>We</b> will not pay for <b>Damage</b> caused by collapse or cracking of the <b>Buildings</b></li> <li>iv) <b>We</b> will not pay for corrosion, rust, change in temperature, dampness,</li> </ol>
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Policy Definitions – Offshore	conveyance at the point of final departure to an offshore rig or offshore platform until disembarkation from a conveyance onto land upon return from such offshore rig or offshore platform	(Moved from Liability Exclusions)  <b>Offshore</b> From the time of embarkation onto a conveyance at the point of final departure from land to any offshore rig or any offshore platform and until such time of disembarkation from a conveyance onto land upon return from any offshore rig or any offshore platform.
Policy Definitions – Premises	<b>Premises</b> means the Building or <b>Buildings</b> and any <b>Outbuildings</b> occupied by the <b>Insured</b> in connection with the <b>Business</b> including walls, gates and fences at the <b>Premises</b> specified in the <b>Schedule</b> to each Section.	<b>Premises</b> The insured address(es) specified in the <b>Schedule</b> relating to the <b>Business</b>
Policy Definitions – Product Supplied	<b>Product Supplied</b> - shall mean any product or thing sold supplied erected repaired altered treated installed tested serviced or delivered by or through the <b>Insured</b> in the course of the <b>Business</b> in or from Great Britain Northern Ireland the Isle of Man or the Channel Islands.	(Moved from Liability Definitions)  <b>Product Supplied</b> Any product or thing sold, supplied, erected, repaired, altered, treated, installed, tested, serviced or delivered by <b>You</b> in the course of the <b>Business</b> in or from the <b>Territorial Limits</b>
Policy Definitions – Property Insured	<b>Property Insured</b> means <b>Buildings, Household Goods, Trade Contents, Stock</b> and goods in trusts	<b>Property Insured</b> means <b>Buildings, Household Goods, Contents, Stock</b> and goods in trust.
Policy Definitions – Schedule	<b>Schedule(s)</b> means the <b>Schedule</b> specifying the terms and extent of this <b>Certificate</b>	New Definition: <b>Schedule(s)</b> The document showing <b>Your</b> name, the <b>Premises</b> , the <b>Sums Insured</b> , the <b>Period of Insurance</b> and the sections of this insurance which apply.
Policy Definitions – Territorial Limits	<b>Territorial Limits</b> - shall mean: a. Great Britain Northern Ireland the Isle of Man or the Channel Islands b. elsewhere in the world where directors partners or <b>Employees</b> of the <b>Insured</b> who are ordinarily resident in 6 a) above are on a temporary visit for the purpose of non-manual work on the <b>Business</b> of the <b>Insured</b>  Provided that the Insurers shall not be liable to indemnify the <b>Insured</b> in respect of any amount payable under Workmen's Compensation Social Security or Health insurance legislation.	(Moved from Liability Definitions)  <b>Territorial Limits</b> United Kingdom, the Channel Islands or the Isle of Man.
Policy Definitions – We/Us/Our/Underwriters	<b>We/Us/Our/Underwriters</b> Section A-E - ERGO Versicherung AG (UK Branch), AmTrust Europe Limited and Certain Underwriters at Lloyd' s Section F -	<b>We/Us/Our/Underwriters</b> AXIS Managing Agency Limited (AXIS Syndicate 1686 and 2007 at Lloyd's)

	<p><b>Identity of insurers:</b>          Argo Direct Limited on behalf of ArgoGlobal SE. Argo Direct Limited is registered in England and Wales: No. 4019569. Registered address: Exchequer Court, 33 St Mary Axe, London, EC3A 8AA.          AIG Europe Limited. Registered in England and Wales: No. 1486260. Registered address: The AIG Building, 58 Fenchurch Street, London EC3M 4AB.          Covéa Insurance plc. Registered in England and Wales: No.613259. Registered office: Norman Place, Reading, RG1 8DA          Argo Direct Limited is authorised and regulated by the Financial Conduct Authority. ArgoGlobal SE is authorised by the Malta Financial Services Authority to carry on General Insurance Business under the Insurance Business Act, 1998. AIG Europe Limited and Covea Insurance plc are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.</p>	
<p>Policy Definitions – You/Your</p>	<p><b>Insured(s)/You/Your</b> means The firm, company, entity or individual named in the <b>Schedule</b>.</p>	<p><b>You/Your</b>          The company, entity or individual named in the <b>Schedule</b>.          (Removed Insured)</p>
<p>Policy Definitions – Certificate</p>	<p><b>Certificate</b> means the entirety of the <b>Certificate</b>, the <b>Schedule</b> and/or any endorsements or amendments (whether or not such endorsements or amendments are agreed prior to the <b>Certificate</b> of insurance coming into force or at any time thereafter). All references to the terms, conditions and exclusions of the <b>Certificate</b> shall be construed as referring to the entire <b>Certificate</b>.</p>	<p>Removed and replaced by <b>Policy</b></p>
<p>Policy Definitions – Defined Peril</p>	<p><b>Defined Peril</b> means:          a) fire, but excluding any <b>Damage</b> to the <b>Property Insured</b> caused by:              i) explosion resulting from fire              ii) earthquake or subterranean fire              iii) its own spontaneous fermentation or heating              iv) its undergoing any heating process or any process involving the application of heat              d) lightning          e) explosion but excluding any <b>Damage</b> caused by or consisting</p>	<p>Removed and replaced by <b>Insured Event</b></p>

	<p>of the bursting of a boiler or other vessel, machine or apparatus used for non-domestic purposes where internal pressure is due to steam only belonging to or under <b>Your</b> control</p> <p>f) aircraft or other aerial devices or articles dropped from them</p> <p>g) riot, civil commotion, strikers, locked out workers, persons taking part in labour disturbances or malicious persons excluding</p> <p><b>Damage:</b></p> <p>i. arising from confiscation, requisition or destruction by order of the government or any public authority</p> <p>ii. arising from cessation of work</p> <p>h) theft or attempted theft</p> <p>i) earthquake</p> <p>j) storm excluding:</p> <p>i. <b>Damage</b> by flood whether resulting from storm or otherwise</p> <p>ii. <b>Damage</b> attributable solely to a change in the water table level</p> <p>k) flood excluding <b>Damage</b> attributable solely to a change in the water table level</p> <p>l) overflowing, discharge or leaking of any sprinkler apparatus</p> <p>m) escape of water or oil from any tank, apparatus or pipe</p> <p>n) impact by any road vehicle (including goods falling from them) or animal not belonging to <b>You</b> or under <b>Your</b> control, falling trees, branches and falling aerials</p> <p>o) Subsidence – (This operates only if stated in the <b>Schedule</b>) – <b>Damage</b> caused by Subsidence or heave of the site the <b>Buildings</b> stand on or landslip subject to the following exclusions:</p> <p>1) <b>Damage</b> caused by or resulting from the <b>Settlement</b> or movement of made up ground or coastal or river or watercourse erosion</p> <p>2) <b>Damage</b> caused by faulty design, workmanship or material</p> <p>3) <b>Damage</b> caused by demolition of or alterations or repairs to the <b>Buildings</b></p> <p>4) <b>Damage</b> caused by solid floor slabs moving, unless the foundations beneath the outside walls of the <b>Buildings</b> are</p>	
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	<p><b>Damaged</b> at the same time and by the same cause</p> <p>5) <b>Damage</b> to walls, gates, fences, terraces, patios, paths, drives, footpaths, walls, hedges, swimming pools, tennis courts &amp; squash courts or service tanks unless the <b>Buildings</b> were <b>Damaged</b> at the same time and by the same cause</p> <p>6) <b>Damage</b> which originated prior to the Inception of this cover</p> <p>7) <b>We</b> will not pay for normal settlement or bedding down of new structures</p> <p>p) Accidental Damage - (This operates only if stated in the <b>Schedule</b>) –</p> <p>Accidental <b>Damage</b> to the <b>Buildings</b> or <b>Contents</b> subject to the following exclusions:</p> <ol style="list-style-type: none"> <li>1. <b>We</b> will not pay for faulty or defective design materials or workmanship, inherent vice, latent defect, gradual deterioration wear tear or frost</li> <li>2. <b>We</b> will not pay for explosion occasioned by the bursting of a boiler (not used for domestic purposes only) economiser or other vessel machine or apparatus in which internal pressure is due to steam only and belonging to or under <b>Your</b> control</li> <li>3. <b>We</b> will not pay for <b>Damage</b> caused by collapse or cracking of the <b>Buildings</b></li> <li>4. <b>We</b> will not pay for corrosion, rust, change in temperature, dampness, dryness, wet or dry rot, shrinkage, evaporation, Loss of weight, contamination, change in colour, flavour, texture or finish, vermin, insects, marring or scratching</li> <li>5. <b>We</b> will not pay for acts of fraud or dishonesty</li> <li>6. <b>We</b> will not pay for disappearance unexplained or inventory shortage misfiling or misplacing of information</li> <li>7. <b>We</b> will not pay for cracking, fracturing, collapse or overheating of boilers, economisers, vessels, tubes or</li> </ol>	
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	<p>pipes, nipple leakage and or the failure of welds of boilers</p> <p>8. <b>We</b> will not pay for mechanical or electrical breakdown or derangement of machinery or equipment</p> <p>9. <b>We</b> will not pay for bursting overflowing discharging or leaking of water tanks apparatus or pipes occurring whilst the whole of the <b>Buildings</b> are <b>Unoccupied</b></p> <p>10. <b>We</b> will not pay for normal <b>Settlement</b> or bedding down of new structures</p> <p>11. <b>We</b> will not pay for <b>Damage</b> to property as a result of its undergoing any process</p> <p>12. <b>We</b> will not pay for <b>Damage</b> to property in transit</p> <p>13. <b>We</b> will not pay for <b>Damage</b> to vehicles licensed for road use (including accessories thereon), caravans, trailers, railway, locomotives or rolling stock, water craft or aircraft</p> <p>14. <b>We</b> will not pay for property or structures in the course of construction or erection</p> <p>15. <b>We</b> will not pay for any <b>Damage</b> specifically excluded elsewhere under the <b>Contents</b> Section or elsewhere in this <b>Certificate</b></p> <p>16. <b>We</b> will not pay for <b>Damage</b> caused by tearing or fouling or chewing by animals</p> <p>17. <b>We</b> will not pay for <b>Loss</b> or <b>Damage</b> to the interior of any <b>Building</b> or to the <b>Contents</b>, caused by rain, snow, sand or dust, whether driven by wind or not, unless the <b>Building</b>, first sustains storm <b>Damage</b> to its roof through which the rain, snow, sand or dust enters</p> <p>18. <b>We</b> will not pay for the cost of general maintenance or upkeep</p>	
<p>Policy Definitions – Proposal</p>	<p><b>Proposal</b> means any information or declaration provided by <b>You</b> or on <b>Your behalf</b> in connection with this insurance.</p>	<p>Removed</p>
<p>Section A – Buildings – Definitions – Removal of Debris</p>	<p><b>Removal of Debris</b> means following an <b>Insured Event</b> costs and expenses necessarily incurred by <b>You</b> with the consent of the <b>Underwriters</b> in;</p> <p>a) removing debris</p>	<p><b>Removal of Debris</b> Costs and expenses necessarily incurred by <b>You</b> with the consent of the <b>Underwriters</b> in;</p> <p>a) removing debris</p>

	<p>b) dismantling and/or demolishing  c) shoring up or propping of the portions of the <b>Buildings</b>  d) clearing drains sewers and gutters at the <b>Premises</b>  The <b>Underwriters</b> will not pay for any costs or expenses;  a) incurred in removing debris except from the site of such property destroyed or <b>Damaged</b> and the area immediately adjacent to such site  b) arising from pollution or contamination of property not insured by this Section</p>	<p>b) dismantling and/or demolishing  c) shoring up or propping of the portions of the <b>Buildings</b>  d) clearing drains, sewers and gutters at the <b>Premises</b>  following an <b>Insured Event</b> which results in a valid claim under this <b>Policy</b>.  The <b>Underwriters</b> will not pay for any costs or expenses;  a) incurred in removing debris except from the site of such property destroyed or <b>Damaged</b> and the area immediately adjacent to such site  b) arising from pollution or contamination of property not insured by this Section</p>
Section A – Buildings – Extensions – Capital Additions	n/a	<p>New Extension:  f) <b>Capital Additions - We</b> will pay for;  i) Any newly acquired or newly erected property.  ii) Alterations, additions and improvements to the <b>Premises</b>, but not for any appreciation in value  For which <b>You</b> are legally responsible for anywhere within the <b>Territorial Limits</b> up to a maximum amount of 10% of the <b>Buildings Sums Insured</b> or £250,000 whichever is lower.  <b>You</b> must notify Commercial Express Quotes Limited, via <b>Your</b> insurance advisor, without delay and pay the appropriate additional premium.</p>
Section A – Buildings – Exclusions	n/a	<p>New Exclusion:  e. when the <b>Buildings</b> are <b>Unoccupied</b> all <b>Damage</b> caused by or arising from the following <b>Insured Events</b> will be excluded:  i. riot, civil commotion, strikers, locked out workers, persons taking part in labour disturbances or malicious persons  ii. theft or attempted theft  iii. earthquake  iv. storm or flood  v. overflowing, discharge or leaking of any sprinkler apparatus or pipe  vi. escape of water or oil from any tank, apparatus or pipe  vii. impact by any road vehicle (including goods falling from them) or animal not belonging to <b>You</b> or under <b>Your</b> control, falling trees, branches and falling aerial</p>
Section A – Buildings – Exclusions	d. <b>Damage</b> to any Property Insured directly or indirectly caused or contributed from:	d. <b>Damage</b> to any <b>Property Insured</b> directly or indirectly caused or contributed by:



	<p>i) moth, termites, vermin or insect, wear, tear, gradual deterioration, rust or oxidisation, rot, mould or mildew, inherent vice, latent defect unless resulting from <b>Damage</b> not otherwise excluded</p>	<p>i) moth, termites, vermin or insect, wear, tear, gradual deterioration, rust or oxidisation, rot, mould or mildew, inherent vice (a quality in property that causes it to damage or destroy itself), unless resulting from <b>Damage</b> not otherwise excluded (removed latent defect)</p>
<p>Section A – Buildings – Exclusions</p>	<p>ii) corrosion, rust, wet or dry rot, shrinkage, evaporation, loss of weight, dampness, dryness, marring, scratching or denting unless resulting from <b>Damage</b> not otherwise excluded</p>	<p>ii) corrosion, rust, wet or dry rot, shrinkage, evaporation, loss of weight, dampness, dryness, scratching or denting unless resulting from <b>Damage</b> not otherwise excluded (removed marring)</p>
<p>Section A – Buildings – Conditions – Average</p>	<p style="text-align: center;"><b>Average</b></p> <p>Each item insured under this Condition is declared to be separately subject to the following Condition of Average, namely; If at the time of repair or rebuilding or replacement the <b>Cost of Reinstatement</b> which would have been incurred in reinstatement if the whole of the property by such item had been destroyed exceeds the <b>Sum Insured</b> thereon at the commencement of any <b>Damage</b> to such property then <b>You</b> shall be considered as being <b>Your</b> own insurer for the difference between the <b>Sum Insured</b> and the sum representing the <b>Cost of Reinstatement</b> of the whole of the property and shall bear a rateable proportion of the loss accordingly. The <b>Excess</b> shall not be reduced in the event that the <b>Average</b> clause applies to <b>Your</b> claim.</p> <p>If the Alternative Basis of Settlement Condition is applied this <b>Average</b> clause is amended to:</p> <p>The <b>Sum Insured</b> by each item is separately declared to be subject to Average.</p> <p>In the event that the <b>Sum Insured</b> for any such item shall, at the commencement of <b>Damage</b>, be less than the value of the property covered, then the amount payable by <b>Underwriters</b> shall be proportionately reduced.</p>	<p style="text-align: center;"><b>Average</b></p> <p>Each item insured under this Condition is declared to be separately subject to the following Condition of Average; If at the time of any <b>Damage</b> the <b>Cost of Reinstatement</b> of the whole of the <b>Buildings</b>, in a new condition similar in size, shape and form, is more than the <b>Sum Insured</b>, <b>We</b> will pay only for the loss in the same proportion. For example, if <b>Your Sum Insured</b> only covers two-thirds of the cost of rebuilding the <b>Buildings</b>, <b>We</b> will only pay two-thirds of the claim.</p> <p>The <b>Excess</b> will not be reduced in the event that the Average clause applies to <b>Your</b> claim.</p> <p>If the “Alternative Basis of Settlement Condition” is applied this <b>Average</b> clause is amended to:</p> <p>The <b>Sum Insured</b> by each item is separately declared to be subject to Average.</p>
<p>Section A – Buildings – Conditions – Transfer of Interest</p>	<p><b>Transfer of interest</b> - if at the time of <b>Damage</b> to the <b>Buildings covered</b> by this Section <b>You</b> shall have contracted to sell <b>Your</b> interest in such <b>Buildings</b></p>	<p>Moved from Extensions to Conditions</p> <p style="text-align: center;"><b>Transfer of interest</b></p>

	<p>and the purchase has not been but shall thereafter be completed the purchaser on completion of the purchase if and so far as the property is not otherwise insured by or on behalf of the purchaser against such <b>Damage</b> shall be entitled to the benefit of this Section so far as it relates to such <b>Damage</b> without prejudice to <b>Your or Our</b> rights and liabilities under this Section up to the date of completion.</p>	<p>If <b>You</b> sell the <b>Premises</b>, from the date <b>You</b> exchange contracts, <b>We</b> will give the buyer the benefit of Section A - <b>Buildings</b> until completion of the sale, as long as this is within the <b>Period of Insurance</b>.</p> <p><b>We</b> will not pay for any claim to the <b>Buildings</b> if the buyer is insured under any other insurance.</p>
<p>Section B – Contents – Extensions – Capital Additions</p>	<p>n/a</p>	<p>New Extension:</p> <p>q) <b>Capital Additions</b> - <b>We</b> will pay for;</p> <p>i) any newly acquired, newly erected trade fixtures and fittings at the <b>Premises</b></p> <p>ii) any alterations, additions and improvements to the trade fixtures and fittings at the <b>Premises</b>, but not for any appreciation in value</p> <p>For which <b>You</b> are legally responsible for anywhere within the <b>Territorial Limits</b> up to a maximum limit of 10% of the <b>Trade Contents Sums Insured</b> or £100,000 whichever is lower.</p> <p><b>You</b> must notify Commercial Express Quotes Ltd, via <b>Your</b> insurance advisor without delay and pay the appropriate additional premium.</p>
<p>Section B – Contents – Extensions – Locks and Keys</p>	<p>b) <b>Locks and Keys</b> - costs of replacement locks or lock mechanisms and keys necessary to maintain the security of the <b>Premises</b> following theft of keys by force or violence subject to a maximum of £1,000 any one claim</p>	<p>b) <b>Locks and Keys</b> - costs of replacement locks or lock mechanisms and keys necessary to maintain the security of the <b>Premises</b> (including final exit doors for individual flats or apartments for which <b>You</b> are responsible) following theft or <b>Damage</b> of keys subject to a maximum of £1,000 any one claim.</p>
<p>Section B – Contents – Exclusions</p>	<p>n/a</p>	<p>New Exclusion:</p> <p>9) <b>Damage</b> when the <b>Buildings</b> are <b>Unoccupied</b> caused by or arising from the following <b>Insured Events</b>:</p> <p>i. riot, civil commotion, strikers, locked out workers, persons taking part in labour disturbances or malicious persons</p> <p>ii. theft or attempted theft</p> <p>iii. earthquake</p> <p>iv. storm or flood</p> <p>v. overflowing, discharge or leaking of any sprinkler apparatus or pipe</p> <p>vi. escape of water or oil from any tank, apparatus or pipe</p>

		vii. impact by any road vehicle (including goods falling from them) or animal not belonging to <b>You</b> or under <b>Your</b> control, falling trees, branches and falling aerial
Section B – Contents – Exclusions	2) <b>Damage</b> caused by a) inherent vice, latent defect, gradual deterioration, wear and tear, frost, change in water table level, the <b>Insured' s</b> own faulty or defective design or materials	2) <b>Damage</b> caused by a) inherent vice (a quality in property that causes it to damage or destroy itself), gradual deterioration, wear and tear, frost, change in water table level, faulty or defective design or materials (removed latent defect)
Section B – Contents – Exclusions	3) <b>Damage</b> caused by a) corrosion, rust, wet or dry rot, shrinkage, evaporation, loss of weight, dampness, dryness, marring scratching, vermin or insects;	3) <b>Damage</b> caused by a) corrosion, rust, wet or dry rot, shrinkage, evaporation, loss of weight, dampness, dryness, scratching, vermin or insects; (removed marring)
Section B – Contents – Exclusions	4) any loss from Unattended Vehicle or Trailer	4) <b>Damage</b> from Unattended Vehicle(s) or Trailer(s).
Section B – Contents – Basis of Claims Settlement	n/a	<p>New Statement:</p> <p><b><u>Basis of Claims Settlement</u></b></p> <ol style="list-style-type: none"> <li>Where <b>We</b> can repair or replace an item of <b>Trade Contents</b> or <b>Household Goods</b>, but <b>We</b> agree to <b>Your</b> request for a cash settlement <b>We</b> will only pay what it would cost <b>Us</b> to repair or replace the item using <b>Our</b> own network of suppliers.</li> <li><b>We</b> will not pay the cost of replacing or repairing any undamaged parts of the <b>Trade Contents</b> or <b>Household Goods</b> which form part of a pair, set or suite or part of a common design or function when the <b>Damage</b> is restricted to a clearly identifiable area or to a specific part.</li> <li>If <b>You</b> are under-insured, which means the cost of replacing or repairing the <b>Trade Contents, Stock</b> or <b>Household Goods</b> at the time of the <b>Damage</b> is more than <b>Your Sum Insured</b> for each item, then <b>We</b> will only pay a proportion of the claim. For example, if <b>Your Sum Insured</b> only covers one half of the cost of replacing or repairing the <b>Trade Contents, Stock</b> or <b>Household Goods</b>, <b>We</b> will only pay one half of the cost of repair or replacement.</li> </ol>
Section C – Business Interruption – Definitions – Net Revenue	<b>Net Revenue</b> - shall mean the money paid or payable <b>You</b> for goods sold and services rendered in the <b>Business</b>	<b>Net Revenue</b> The money paid or payable to <b>You</b> for goods sold and services provided in the

	at the <b>Premises</b> less the cost of purchases relative thereto	<b>Business</b> at the <b>Premises</b> less the cost of purchases.
Section D – Money – Definitions – Business Hours	n/a	New Definition: <b>Business Hours</b> the usual hours of <b>Your Business</b> and all hours during which <b>You</b> or <b>Your</b> directors, partners or <b>Employees</b> entrusted with <b>Money</b> are on the <b>Premises</b> for the purpose of <b>Your Business</b>
Section D – Money – Definitions – Money	n/a	New Definition: <b>Money</b> Current coinage, bank and currency notes, uncrossed cheques, giro cheques, bankers’ drafts, uncrossed postal and money orders, unexpired units in franking machines, unused postage and National Insurance stamps, business travel tickets, luncheon vouchers, trading stamps, holiday with pay stamps, gift vouchers and bills of exchange.
Section D – Money – Definitions – Non Negotiable Items	n/a	New Definition: <b>Non Negotiable Items</b> Money consisting of crossed cheques, crossed national giro payment orders, crossed bankers’ drafts, VAT purchase invoices, crossed postal orders, crossed money orders, national savings certificates, premium bonds, credit card and debit card vouchers and unused franking machine units.
Section D – Money – Cover	<b>Underwriters</b> agree to indemnify <b>You</b> for amounts not exceeding the <b>Sum Insured</b> stated against each item(s) in the <b>Schedule</b> against; a) <b>Damage</b> to <b>Money</b> items from any cause whilst:	<b>Underwriters</b> agree to indemnify <b>You</b> for amounts not exceeding the <b>Sum Insured</b> stated against each item(s) in the <b>Schedule</b> against; a) <b>Damage</b> to <b>Money</b> items from an <b>Insured Event</b> which results in a valid claim under this <b>Policy</b> whilst:  (Remainder of the cover text remains as per Previous wording)
Section D – Money – Conditions	b) Where the amount of <b>Money</b> exceeds £ 1,000 in transit <b>You</b> ensure that the number of <b>Insured Persons</b> accompanying the transit meet with the minimum security stated below GBP 2,500 – GBP 5,000   2 able bodied and responsible <b>Insured Persons</b> GBP 5,001 – GBP 7,500   3 able bodied and responsible <b>Insured Persons</b> GBP 7,500 – GBP 10,000   4 able bodied and responsible <b>Insured Persons</b>	b) Where the amount of <b>Money</b> exceeds GBP 2,500 in transit <b>You</b> must ensure that the number of <b>Employees</b> accompanying the <b>Money</b> are as follows: GBP 2,500 – GBP 5,000   2 able bodied and responsible <b>Employees</b> or <b>You</b> GBP 5,001 – GBP 7,500   3 able bodied and responsible <b>Employees</b> or <b>You</b> GBP 7,501 – GBP 10,000   4 able bodied and responsible <b>Employees</b> or <b>You</b>

Section D – Money – Assault – Definitions – Compensation	n/a	New Definition: <b>Compensation</b> The amount payable under the appropriate item specified in the <b>Schedule</b> .
Section D – Money – Assault – Definitions – Injury	n/a	New Definition: <b>Injury</b> Bodily injury and death.
Section D – Money – Assault – Definitions – Permanent Total Disablement	n/a	New Definition: <b>Permanent Total Disablement</b> Any director, partner, principal or <b>Employee</b> of the <b>Business</b> being totally disabled solely and directly caused by <b>Injury</b> (not resulting in <b>Loss of Limb(s)</b> or <b>Loss of Sight</b> ) and prevented from attending to their usual business or occupation with proof satisfactory to the <b>Underwriters</b> that such disablement has continued for one year from the date of the occurrence of <b>Injury</b> and will in all probability continue for the remainder of the insured person's life.
Section D – Money – Assault – Definitions – Pre-Existing	n/a	New Definition: <b>Pre-Existing</b> Any condition, whether diagnosed or not, for which <b>You</b> or the <b>Employee</b> has sought advice, diagnosis, treatment or counselling or of which they were aware or should have been aware at inception of this contract of insurance or for which they have been treated at any time during the 5 years prior to the inception or date of addition of this contract of insurance (inception relates to the start date shown in the current <b>Schedule</b> ).
Section D – Money – Assault – Definitions – Temporary Total Disablement	n/a	New Definition: <b>Temporary Total Disablement</b> Any director, partner, principal or <b>Employee</b> of the <b>Business</b> being totally disabled resulting solely and directly from <b>Injury</b> within 12 calendar months of such <b>Injury</b> and prevented from attending to their usual business or occupation for a period not exceeding 104 weeks.
Section D – Money – Assault – Definitions – Loss of Sight	n/a	New Definition: <b>Loss of Sight</b> Total and irrecoverable loss of sight in one or both eyes.
Section D – Money – Assault – Definitions – Loss of Limb	n/a	New Definition: <b>Loss of Limb</b> Physical severance or the total or permanent loss of use of one or both arms, hands, legs or feet resulting solely and directly

		from <b>Injury</b> within 12 calendar months of such <b>Injury</b> .
Section D – Money – Assault – Definitions – Medical Expenses	n/a	<p>New Definition:  <b>Medical Expenses</b>          Medical, hospital, surgical, manipulative, therapeutic and x-ray fees and nursing treatment, emergency dental and emergency optical charges incurred as a direct result of <b>Injury</b>. This will include the costs of medical supplies and ambulance hire.</p>
Section E – Book Debts – Definitions	n/a	<p>New Definition:  <b>Customers' Accounts</b>          The accounts of all <b>Your</b> customers and/or agents who purchase goods from <b>You</b> or to whom <b>Your</b> services are rendered.</p>
Section E – Book Debts – Definitions – Customer's Accounts	n/a	<p>New Definition:  <b>Customers' Accounts</b>          The accounts of all <b>Your</b> customers and/or agents who purchase goods from <b>You</b> or to whom <b>Your</b> services are rendered.</p>
Section E – Book Debts – Cover	<p><b>The Cover</b>          The Insurers will indemnify the <b>Insured</b> in respect of <b>Outstanding Debit Balances</b> resulting from an <b>Insured Event</b> under Section B of this <b>Certificate</b>.</p>	<p><b>Cover</b>  <b>Underwriters</b> will indemnify <b>You</b> if <b>Your</b> books of accounts, other business books, records or Computer records at the <b>Premises</b> should be destroyed or <b>Damaged</b> by an <b>Insured Event</b> and as a result <b>You</b> are unable to trace or establish the <b>Outstanding debit balance</b> in whole or in part due to <b>You</b>, then <b>Underwriters</b> will pay to <b>You</b> the loss sustained in respect of <b>Outstanding debit balances</b> directly due to the <b>Damage</b> and the amount payable in respect of any one occurrence will not exceed:-</p> <ul style="list-style-type: none"> <li>i) the difference between             <ul style="list-style-type: none"> <li>a) the <b>Outstanding debit balances</b>, and</li> <li>b) the total of the amounts received or traced</li> </ul> </li> <li>ii) the additional expenditure incurred with the previous consent of the <b>Underwriters</b> in tracing and establishing <b>Outstanding debit balances</b> after the <b>Damage</b>.</li> </ul> <p>If the <b>Sum Insured</b> is less than the <b>Outstanding debit balances</b> the amount payable will be proportionately reduced.  <b>We</b> include all charges payable by <b>You</b> to <b>Your</b> auditors for producing and identifying any particulars or details contained in the books of account or</p>

		other business books or records, or documents or such other proofs, information or evidence as may be required by <b>Underwriters</b> .
Section E – Book Debts – Extensions	<p><b>Extensions</b></p> <p>Cover under this Section is extended to include:</p> <ol style="list-style-type: none"> <li>1) <b>Temporary Removal</b> - loss in respect of <b>Outstanding Debit Balances</b> caused by <b>Damage to Your</b> books of account or other <b>Business</b> records or documents whilst temporarily in <b>Buildings</b> occupied by persons acting on behalf of <b>You</b> or whilst in transit thereto and therefrom all within Great Britain Northern Ireland the Isle of Man or the Channel Islands.</li> <li>2) <b>Automatic Reinstatement</b> - in the absence of written notice by You or the Underwriters to the contrary the Sum Insured reducing following the loss shall be reinstated to the full Sum Insured provided that the aggregate of the amounts reinstated during any one Period of Insurance shall not exceed the amount of the Sum Insured and You undertaking to pay the appropriate ad</li> </ol>	<p><b>Extensions to Section E</b></p> <p>Cover under this Section is extended to include:</p> <ol style="list-style-type: none"> <li>1) <b>Temporary Removal</b> – loss in respect of <b>Outstanding Debit Balances</b> caused by <b>Damage to Your</b> books of account or other <b>Business</b> records or documents whilst temporarily in <b>Buildings</b> occupied by persons acting on behalf of <b>You</b> or whilst in transit thereto and therefrom within the <b>Territorial Limits</b>.</li> <li>2) <b>Automatic Reinstatement of Loss</b> Following an <b>Insured Event</b> under this Section the <b>Sum Insured</b> will be immediately and automatically reinstated, and <b>You</b> undertake to pay the additional premium on the amount of loss at the rate applicable pro-rata from the date of the loss to the expiration of this <b>Policy</b>.</li> </ol>
Section F – Liability – Definitions	Various	Definitions specific to this section are now contained with General Policy Definitions
Section F – Liability – Extensions – Non-Manual Work Overseas	n/a	<p>New Extension:</p> <p>viii. <b>Non-Manual Work Overseas</b> - The <b>Underwriters</b> will indemnify <b>You</b> in respect of the cover for Events 1 &amp; 2, in respect of compensation, costs and expenses, where <b>Your</b> directors, partners or <b>Employees</b> who are ordinarily resident in the <b>Territorial Limits</b> are on temporary non-manual visits for the purposes of the <b>Business</b> anywhere in the world.</p> <p>Provided that the <b>Underwriters</b> will not be liable to indemnify <b>You</b> in respect of any amount payable under Workmen's Compensation Social Security or Health insurance legislation.</p>
Section F – Liability – Exclusions	It is a condition precedent to the liability of Underwriters that the insured do not manufacture mine process distribute test remediate remove store dispose sell or use	Removed

	asbestos or materials or products containing asbestos.	
General Exclusions – Sanctions	n/a	<b>New Exclusion:</b> <b>Sanctions Exclusion</b> We will not provide any benefit under this insurance to the extent of providing cover, payment of any claim or the provision of any benefit where doing so would breach any sanction, prohibition or restriction imposed by law or regulation.
General Exclusions – Asbestos	<b>Asbestos Exclusion</b> This <b>Certificate</b> does not cover any loss, cost or expense directly or indirectly arising out of, resulting as a consequence of, or related to the manufacture, mining, processing, distribution, testing, remediation, removal, storage, disposal, sale, use of or exposure to Asbestos or materials or products containing asbestos whether or not there is another cause of loss which may have contributed concurrently or in any sequence to a loss.	<b>Asbestos Exclusion</b> This <b>Policy</b> does not cover any loss, cost or expense directly or indirectly arising out of, resulting as a consequence of, or related to the manufacture, mining, processing, distribution, testing, remediation, removal, storage, disposal, sale, use of or exposure to Asbestos or materials or products containing asbestos whether or not there is another cause of loss which may have contributed concurrently or in any sequence to a loss. This Exclusion does not apply to Section F Event 1.
General Exclusions – Northern Ireland Overriding Exclusion	<b>Northern Ireland Overriding Exclusion</b> Notwithstanding anything within the <b>Certificate</b> or in any extensions thereof it is hereby declared and agreed that as an exclusion overriding all other terms (including the nature and terms of perils insured against) this <b>Certificate</b> does not cover loss or destruction of or <b>Damage</b> to any property in Northern Ireland or loss resulting there from caused by or happening through or in consequence directly or indirectly of; i) civil commotion ii) any unlawful, wanton or malicious act committed maliciously by a person or persons acting on behalf of or in connection with any <b>Unlawful Association</b>  In any action suit or other proceedings where <b>Underwriters</b> allege that by reason of the provisions of this exclusion any loss, destruction or <b>Damage</b> or consequential loss is not covered by this <b>Certificate</b> the burden of proving that such loss is covered shall be upon <b>You</b> .	Removed
General Policy Conditions – Roof Maintenance	n/a	<b>New Condition:</b> <b>Roof Maintenance</b>



		<p><b>You</b> must ensure that:</p> <p>i) any flat roof portion of the <b>Buildings</b> over ten years old have been inspected within the last two years by a qualified builder or property surveyor and any defects brought to light by that inspection are repaired, and</p> <p>ii) at commencement and throughout the currency of <b>Period of Insurance</b>, <b>You</b> must have documentation evidencing that such inspections and repairs described above have taken place otherwise all <b>Damage</b> arising from or caused by the <b>Insured Event</b> of storm will be excluded in respect of or as a result of the flat roof at the <b>Premises</b>. This does not apply to concrete roofs.</p>
<p>General Policy Conditions – Information You have given Us</p>	<p>n/a</p>	<p>New Statement:</p> <p><b>Information You have given Us</b></p> <p>In deciding to accept this insurance and in setting the terms and premium, <b>We</b> have relied on the information <b>You</b> have given <b>Us</b>. <b>You</b> must take care when answering any questions <b>We</b> ask by ensuring that all information provided is accurate and complete.</p> <p>If <b>We</b> establish that <b>You</b> deliberately or recklessly provided <b>Us</b> with false or misleading information <b>We</b> will treat this insurance as if it never existed and decline all claims.</p> <p>If <b>We</b> establish that <b>You</b> carelessly provided <b>Us</b> with false or misleading information, it could adversely affect <b>Your</b> insurance and any claim. For example, <b>We</b> may:</p> <ul style="list-style-type: none"> <li>• treat this insurance as if it had never existed and refuse to pay all claims and return the premium paid. <b>We</b> will only do this if <b>We</b> provided <b>You</b> with insurance cover which <b>We</b> would not otherwise have offered; or</li> <li>• amend the terms of <b>Your</b> insurance. <b>We</b> may apply these amended terms as if they were already in place if a claim has been adversely impacted by <b>Your</b> carelessness; or</li> <li>• charge <b>You</b> more for <b>Your</b> insurance or reduce the amount <b>We</b> pay on a claim in the proportion the premium <b>You</b> have paid bears to the premium <b>We</b> would have charged <b>You</b>; or</li> </ul>

		<ul style="list-style-type: none"> <li>cancel <b>Your</b> insurance in accordance with the “Cancellation” condition of this <b>Policy</b>.</li> </ul> <p><b>We</b> or <b>Your</b> insurance advisor will write to <b>You</b> if <b>We</b>:</p> <ul style="list-style-type: none"> <li>intend to treat this insurance as if it never existed; or</li> <li>need to amend the terms of <b>Your</b> insurance; or             <ul style="list-style-type: none"> <li>require <b>You</b> to pay more for <b>Your</b> insurance.</li> </ul> </li> </ul>
General Policy Conditions – Alteration in Risk	<p><b>Alteration in Risk</b></p> <p><b>You</b> must immediately notify <b>Underwriters</b> if the risk has altered:</p> <p>a) by removal of any fire and security protections or building component designed to prevent <b>Damage</b> to the <b>Property Insured</b>, or</p> <p>b) whereby the risk of <b>Damage</b> accident or liability is increased ,or</p> <p>c) by the <b>Business</b> being wound up or carried on by a liquidator or receiver or permanently discontinued ,or</p> <p>d) whereby the <b>Your</b> interest ceases except by will or operation of law, or</p> <p>e) by a change in the type of business <b>You</b> operate, or the <b>Buildings</b> becoming <b>Unoccupied</b> otherwise the <b>Certificate</b> will be treated as cancelled and all cover will terminate unless <b>You</b> have notified <b>Underwriters</b> of any such alteration (s) and at their option they have agreed in writing to vary the <b>Certificate</b>.</p>	<p><b>Alteration in Risk</b></p> <p><b>You</b> must notify <b>Underwriters</b>, via <b>Your</b> insurance advisor, without delay if the risk has altered:</p> <p>a) by removal of any fire and security protections or building component designed to prevent <b>Damage</b> to the <b>Property Insured</b>, or</p> <p>b) whereby the risk of <b>Damage</b>, accident or liability is increased, or</p> <p>c) by the <b>Business</b> being wound up or carried on by a liquidator or receiver or permanently discontinued, or</p> <p>d) whereby the <b>Your</b> interest ceases except by will or operation of law, or</p> <p>e) by a change in the type of business <b>You</b> operate, or the <b>Buildings</b> becoming <b>Unoccupied</b> otherwise <b>Underwriters</b> may refuse to pay <b>Your</b> claim(s) or provide indemnity under this <b>Policy</b>.</p>
General Policy Conditions – Portable Heating	<p><b>Portable Heating</b></p> <p><b>You</b> must not provide, use or store on the <b>Premises</b> paraffin, portable electric or gas heaters or gas containers unless specifically agreed in writing by the <b>Underwriters</b> prior to such use or storage otherwise all <b>Damage</b> arising from or caused by defined perils of fire and explosion will be excluded.</p>	<p><b>Portable Heating</b></p> <p><b>You</b> must not provide, use or store on the <b>Premises</b> paraffin, portable electric or gas heaters or gas containers unless specifically agreed in writing by the <b>Underwriters</b> otherwise all <b>Damage</b> arising from or caused by the use or storage of paraffin, portable electric or gas heaters or gas containers will be excluded from this <b>Policy</b>.</p>
General Policy Conditions – Cancellation	<p><b>Cancellation</b></p> <p><b>We</b> may cancel the <b>Certificate</b> by writing to <b>You</b> at <b>Your</b> last or known address confirming that all cover will end 14 days after the date of <b>Our</b> letter.</p> <p><b>You</b> may cancel this insurance within 14 days of the day you purchase this insurance or the day on which you</p>	<p><b>Cancellation</b></p> <p><b>Your Cancellation Rights</b></p> <p><b>You</b> may cancel this insurance within 14 days of the day <b>You</b> purchase this insurance or the day on which <b>You</b> receive the <b>Policy</b> wording, whichever is the later by contacting Commercial Express Quotes Limited via <b>Your</b> insurance advisor.</p>

	<p>receive the <b>Certificate</b> wording, whichever is the later. <b>Underwriters</b> reserve their rights to charge a proportion of the premium or, if you have made a claim under this <b>Certificate</b> not to refund any premium.</p> <p>This <b>Certificate</b> may be cancelled at any time at <b>Your</b> request in writing to the Intermediary who effected the <b>Certificate</b>.</p> <p>A pro-rata return will be issued subject to a minimum time on risk charge of £75.00 + IPT + any administration fees that have been paid to us.</p>	<p><b>You</b> may also cancel this insurance at any other time by contacting Commercial Express Quotes Limited via <b>Your</b> insurance advisor.</p> <p>If this insurance is cancelled then, provided <b>You</b> have not made a claim, <b>You</b> will be entitled to a refund of any premium paid, subject to a deduction for any time for which <b>You</b> have been covered. This will be calculated on a proportional basis. For example, if <b>You</b> have been covered for six (6) months, the deduction for the time <b>You</b> have been covered will be half the annual premium.</p> <p>If <b>You</b> cancel this insurance outside the 14 day cooling off period, there will be an additional charge, as stated in the <b>Schedule</b>, to cover the administrative cost of providing the insurance.</p> <p>If <b>We</b> pay any claim, in whole or in part, then no refund of premium will be allowed.</p> <p style="text-align: center;"><b>Our Cancellation Rights</b></p> <p><b>We</b> may cancel this insurance by giving <b>You</b> 30 days' notice in writing. <b>We</b> will only do this for a valid reason. Examples of valid reasons are as follows but these are not limited to:</p> <ul style="list-style-type: none"> <li>i) non-payment of premium in which case cancellation is effective from the start date of the <b>Period of Insurance</b> this has the same effect as if <b>You</b> have never had any cover or protection from this <b>Policy</b>.</li> <li>ii) a change in risk occurring which means that <b>We</b> can no longer provide <b>You</b> with insurance cover;</li> <li>iii) <b>Your</b> non-cooperation or failure to supply any information or documentation <b>We</b> request;</li> <li>iv) <b>Your</b> threatening or abusive behaviour or use of threatening or abusive language.</li> </ul> <p>If <b>We</b> decide to cancel this <b>Policy</b> Commercial Express Quotes Limited will advise <b>You</b> by sending a letter of cancellation to <b>Your</b> last known address. If this insurance is cancelled by <b>Us</b> then, provided <b>You</b> have not made a claim, <b>You</b> will be entitled to a refund of any premium paid, subject to a deduction for any time for which <b>You</b> have been covered. This will be calculated on a proportional basis. For example, if <b>You</b> have been covered for six (6) months,</p>
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		the deduction for the time <b>You</b> have been covered will be half the annual premium.
General Policy Conditions	<p><b>E.U. Disclosure Clause</b></p> <p>The Parties are free to choose the law applicable to this Insurance Contract. Unless specifically agreed to the contrary this insurance shall be subject to English Law.</p>	<p><b>E.U. Disclosure Clause</b></p> <p>The Parties are free to choose the law applicable to this Insurance Contract. Unless specifically agreed to the contrary this insurance will be subject to the laws of England and Wales and subject to the exclusives jurisdiction of the courts in England and Wales.</p>
General Claims Conditions	<p><b>Claims - Your Duties</b></p> <p>In the event of any occurrence likely to give rise to a claim under this Certificate <b>You</b> must report it immediately to <b>Underwriters</b> and provide in writing full details within 30 days (within seven days if caused by riot or civil commotion) and at <b>Your</b> own expense You must adhere to the conditions below:</p> <p>i) in the event of <b>Damage</b> by malicious persons or theft notify the Police immediately and render all reasonable assistance in causing the discovery of any guilty person and in tracing and recovering the stolen property</p> <p>ii) take immediate action to minimise loss and avoid interruption or interference with the <b>Business</b> and to prevent further <b>Bodily Injury</b> or <b>Damage</b></p> <p>iii) give all evidence information and assistance as the Insurers may require together with (if demanded) a statutory declaration of the truth of the claim and of any matters connected with such claim</p> <p>iv) forward to the Insurers immediately upon receipt every letter claim writ summons or legal process</p> <p>v) notify the Insurers immediately when <b>You</b> have knowledge of an impending prosecution coroner's inquest or fatal accident inquiry</p> <p>vi) No admission offer promise payment or indemnity shall be made or given by or on <b>Your</b> behalf without the written consent of <b>Underwriters</b> who shall be entitled at their discretion to take over and conduct in the name of the <b>Insured</b> the defence or settlement of any claim and to take proceedings at their own expense and for their own benefit in the name of</p>	<p><b>Claims Conditions</b></p> <p>These are the claims conditions of the insurance <b>You</b> will need to meet as <b>Your</b> part of the contract. If <b>You</b> do not, a claim may be rejected, or payment could be reduced. In some circumstances <b>Your</b> claim might become invalid.</p> <p><b>Claims - Your Duties</b></p> <p>On the happening of any event which may give rise to a claim <b>You</b> must;</p> <p>a) General applicable to all Sections;</p> <p>i) notify the <b>Underwriters'</b> Claims Representatives without delay, but in any event, within 30 days by calling 01732 520288</p> <p>ii) take all practicable steps to recover property lost and otherwise minimise the claim</p> <p>iii) inform the Police without delay if the <b>Damage</b> is caused by thieves, malicious persons or vandals or by riot, civil commotion, strikes or labour disturbances</p> <p>iv) give all information and assistance the <b>Underwriters</b> may require in a timely manner. The <b>Underwriters</b> will only request information relevant to <b>Your</b> claim.</p> <p>b) Applicable to Section A – Buildings and Section B – Contents; Within 30 days or such further time as the <b>Underwriters</b> may in writing allow, deliver to the <b>Underwriters</b> a written claim providing at <b>Your</b> own expense, all details, proofs and information regarding the cause and amount of <b>Damage</b> as the <b>Underwriters</b> may reasonably require including any other insurances on any <b>Property Insured</b> by this <b>Policy</b> and (if demanded) a statutory declaration of the truth of the claim and of any related matters.</p> <p>If any item under Sections A or B is to be reinstated or replaced by the</p>

	<p>the <b>Insured</b> to recover compensation or secure indemnity from any third party in respect of any event <b>insured</b> by this Certificate and the <b>Insured</b> shall give all information and assistance in respect of such action.</p> <p>vii) On the happening of any <b>Damage to Property Insured</b> the <b>Underwriters</b> shall be entitled to enter any <b>Buildings</b> where the <b>Damage</b> has occurred and to take and keep possession of the <b>Property Insured</b> and to deal with the salvage in a reasonable manner and this Condition shall be proof of leave and licence for such purpose. No property may be abandoned to the <b>Underwriters</b>.</p> <p>viii) at <b>Your</b> own expense provide all details proofs and information regarding the cause and amount of <b>Damage</b> as the <b>Underwriters</b> may reasonably require including any other insurances on any <b>Property Insured</b> by this <b>Certificate</b> and (if demanded) a statutory declaration of the truth of the claim and of any related matters.</p> <p style="text-align: center;"><b>Claims Notification Notice</b></p> <p>a. In respect of claims under this Certificate <b>You</b> should: To make a claim under your Certificate (Sections A-E) telephone - 0345 604 6615 or 02920 558639</p> <p>b. In respect of any other information where <b>Underwriters</b> require <b>You</b> to notify them under the terms of this Certificate, <b>You</b> should contact <b>Your</b> insurance intermediary.</p>	<p><b>Underwriters, You</b> must at <b>Your</b> own expense provide all such plans, documents, books and information as may be reasonably required.</p> <p>In certain circumstances <b>Underwriters</b> may require sight of freehold title or the lease which <b>You</b> must provide within 30 days of any such a request.</p> <p>No claim under this Section will be payable unless the terms of this condition have been complied with.</p> <p>c) Applicable to Section C – Business Interruption;</p> <p>i) within 14 days after the expiry of the <b>Indemnity Period</b> or within such further time as the <b>Underwriters</b> may in writing allow at <b>Your</b> own expense deliver to the <b>Underwriters</b> a statement setting out particulars of the claim together with details of all other insurances covering any part of the <b>Damage</b> or resulting loss of revenue</p> <p>ii) <b>You</b> must at <b>Your</b> own expense also provide the <b>Underwriters</b> with such books of account and other business books, vouchers, invoices, balance sheets, and other documents, proofs, information, explanations and other evidence as may reasonably be required by the <b>Underwriters</b> for the purpose of investigating or verifying such claim together with (if demanded) a statutory declaration of the truth of the claim and of any related matter.</p> <p>No claim under this Section will be payable unless the terms of this condition have been complied with and in the event of non-compliance therewith in any respect any payment on account of the claim already made will be repaid to the <b>Underwriters</b> without delay.</p> <p>d) Applicable to Section H - Liability;</p> <p>i) not make or allow to be made on their behalf any admission, offer, promise, payment or indemnity without the written consent of the <b>Underwriters</b></p> <p>ii) forward without delay to Commercial Express Quotes Limited, via <b>Your</b> insurance advisor, every letter, claim, writ, summons and process without acknowledgement</p>
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<p>General Claims Conditions – Fraud</p>	<p><b>Fraud</b></p> <p>If any claim be in any respect fraudulent or if any fraudulent means or devices be used by the Insured or anyone acting on their behalf to obtain any benefit under this Certificate or if any Damage be occasioned by the wilful act or with the connivance of the then Underwriters shall be entitled:</p> <p>a) not to pay the claim, b) recover from You any sums paid by the Underwriters to the in respect of the claim, and c) to treat this Certificate as being terminated with effect from the time of the fraudulent act.</p> <p>If the Certificate is treated as having been terminated the Underwriters shall be entitled to:</p> <p>a) refuse all liability to the under the Certificate in respect of the relevant event occurring after the time of the fraudulent act, and b) not return any of the premiums paid under the Certificate</p>	<p><b>Fraud</b></p> <p>If <b>You</b> make a fraudulent claim under this insurance contract, then <b>We</b>:</p> <p>(a) Are not liable to pay the claim; and (b) May recover from <b>You</b> any sums paid by <b>Us</b> to <b>You</b> in respect of the claim; and (c) May by notice to <b>You</b> treat the contract as having been terminated with effect from the time of the fraudulent act</p> <p>If <b>We</b> exercise <b>Our</b> right under clause (c) above:</p> <p>(a) <b>We</b> will not be liable to <b>You</b> in respect of a relevant event occurring after the time of the fraudulent act. A relevant event is whatever gives rise to <b>Our</b> liability under the insurance contract (such as the occurrence of a loss, the making of a claim, or the notification of a potential claim); and (b) <b>We</b> need not return any of the premiums paid.</p>
<p>Complaints</p>	<p><b>Complaints</b></p>	<p><b>Complaints Procedure</b></p>

	<p>If <b>You</b> have any questions or concerns about <b>Your</b> insurance or the handling of a claim <b>You</b> should, in the first instance, contact <b>Your</b> broker or insurance advisor who arranged this Policy for <b>You</b>.</p> <p>Please quote <b>Your</b> Policy number in all correspondence so that <b>Your</b> concerns may be dealt with speedily. If <b>Your</b> Insurance Broker is unable to resolve the complaint to <b>Your</b> satisfaction by close of business the following day and <b>Your</b> complaint relates to a claim then <b>You</b> should contact:</p> <p>In respect of Sections A - E then please write to</p> <p>The Complaints Manager Ergo Versicherung AG, UK Branch Munich RE GROUP offices Plantation Place - 3rd Floor 30 Fenchurch Street London EC3M 3AJ Phone 020 3003 7444 Complaints@ergo-commercial.co.uk</p> <p>In respect of Section F please write to</p> <p>The Complaints Manager Commercial Express B1 Custom House The Waterfront Level Street Brierley Hill DY5 1XH Phone 0800 978 8007 Email complaints@commercialexpress.co.uk</p> <p>And your concerns will be forwarded onto <b>Your</b> Insurer. Whilst reviewing your complaint <b>Your</b> Insurer will:</p> <ul style="list-style-type: none"> <li>· Acknowledge <b>Your</b> complaint promptly</li> <li>· Investigate <b>Your</b> complaint quickly and thoroughly</li> <li>· Keep <b>You</b> informed of the progress of <b>Your</b> complaint</li> <li>· Do everything possible to resolve <b>Your</b> complaint</li> </ul> <p><b>Your</b> Insurer is obliged to provide <b>You</b> with a written offer of resolution within 8 weeks of the date <b>Your</b> complaint was received.</p> <p>If <b>Your</b> Insurance Broker or <b>Your</b> Insurer remain unable to resolve the complaint to <b>Your</b> satisfaction then <b>You</b> may also have the right to refer Your complaint to:</p> <p><b>The Financial Ombudsman Service</b></p>	<p>If <b>You</b> wish to make a complaint about the sales process or suitability of <b>Your Policy</b>, <b>You</b> should contact the Insurance advisor who arranged this <b>Policy</b> for <b>You</b>.</p> <p>If <b>Your</b> complaint relates to any other matter including claims, <b>You</b> should contact:</p> <p>The Complaints Manager Commercial Express B1 Custom House The Waterfront Level Street Brierley Hill DY5 1XH Phone 0800 978 8007 Email <a href="mailto:complaints@commercialexpress.co.uk">complaints@commercialexpress.co.uk</a></p> <p>Alternatively, <b>You</b> can refer <b>Your</b> complaint to the Complaints team at Lloyd's at any time:</p> <p>Complaints Lloyd's One Lime Street London EC3M 7HA Tel: 020 7327 5693 Fax: 020 7327 5225 E-mail: <a href="mailto:complaints@lloyds.com">complaints@lloyds.com</a> Website: <a href="http://www.lloyds.com/complaints">www.lloyds.com/complaints</a></p> <p>Details of Lloyd's complaints procedures are set out in a leaflet "Your Complaint - How We Can Help", which is available from <a href="http://www.lloyds.com/complaints">www.lloyds.com/complaints</a>. <b>You</b> can also ask Lloyd's for a copy of this leaflet using the contact details shown above.</p> <p>If <b>You</b> are dissatisfied with the outcome of <b>Your</b> complaint, <b>You</b> may have the right to refer <b>Your</b> complaint to an alternative dispute resolution body. If <b>You</b> live in the United Kingdom or the Isle of Man, the contact information is:</p> <p>The Financial Ombudsman Service Exchange Tower London E14 9SR Tel: 0800 023 4567 (calls to this number are free from "fixed lines" in the UK) Tel: 0300 123 9123 (calls to this number cost the same as 01 and 02 numbers on mobile phone tariffs in the UK) Email: <a href="mailto:complaint.info@financial-ombudsman.org.uk">complaint.info@financial-ombudsman.org.uk</a></p> <p>If <b>You</b> live in the Channel Islands, the contact information is: Channel Islands Financial Ombudsman</p>
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	<p>Exchange Tower, London, E14 9SR Phone 08000 234 567 Further information is available from them and on <a href="http://www.financial-ombudsman.org.uk">www.financial-ombudsman.org.uk</a> <b>Your</b> rights as a customer to take legal action are not affected by the existence or use of the complaints procedure mentioned above. However the Financial Ombudsman Service will not adjudicate on any cases where litigation has commenced.</p>	<p>PO Box 114 Jersey Channel Islands JE4 9QG Tel: Jersey +44 (0)1534 748610; Guernsey +44 (0)1481 722218; International +44 1534 748610 Fax: +44 1534 747629 Email: <a href="mailto:enquiries@ci-fo.org">enquiries@ci-fo.org</a> Website: <a href="http://www.ci-fo.org">www.ci-fo.org</a> If <b>You</b> purchased this insurance online, <b>You</b> can also make a complaint via the EU's online dispute resolution (ODR) platform. The website for the ODR platform is: <a href="http://ec.europa.eu/odr">http://ec.europa.eu/odr</a> This complaints procedure does not affect <b>Your</b> right to take legal action.</p>
Financial Services Register	<p><b>Financial Services Register</b> The Financial Services Register can be checked by visiting the Financial Conduct Authority website on <a href="http://www.fca.org.uk">www.fca.org.uk</a> or by calling 0800 111 6768.</p>	Removed
Identity of Insurers	<p><b>Identity of Insurers</b> Section A - E: ERGO Versicherung AG (UK Branch) ERGO Versicherung AG is a German insurance company with its headquarters at Victoriaplatz 2, 40477 Düsseldorf. Registered No: HRB36466. UK Branch registered in England and Wales, Registration No. BR016401. Registered Office: 55 King William Street, London, EC4R 9AD. ERGO Versicherung AG, UK Branch is authorised by Bundesanstalt für Finanzdienstleistungsaufsicht and subject to limited regulation by the Financial Conduct Authority and Prudential Regulation Authority. Details about the extent of Our regulation by the Financial Conduct Authority and Prudential Regulation Authority are available from Us on request. Section F: Argo Direct Limited Argo Direct Limited on behalf of ArgoGlobal SE. Argo Direct Limited is registered in England and Wales: No. 4019569. Registered address: Exchequer Court, 33 St Mary Axe, London, EC3A 8AA. AIG Europe Limited AIG Europe Limited is registered in England: company number 1486260. Registered address: The AIG Building,</p>	Removed



## Change of Underwriter Document – Office

	<p>58 Fenchurch Street, London EC3M 4AB.</p> <p>Covéa Insurance plc Covéa Insurance plc, Registered in England and Wales No. 613259. Registered office, Norman Place, Reading, RG1 8DA.</p> <p>Argo Direct Limited is authorised and regulated by the Financial Conduct Authority. ArgoGlobal SE is authorised by the Malta Financial Services Authority to carry on General Insurance Business under the Insurance Business Act, 1998. AIG Europe Limited and Covea Insurance plc are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.</p>	
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