

Summary of Cover

Shop Policy Summary of Cover

Purpose of this Document

The purpose of this document is to provide you with a summary of the cover available under your Shop insurance policy which is designed to provide cover for you as owners and/or operators of retail premises. The information provided is "Key Information" you should read, it does not contain the full terms, conditions & exclusions. These are detailed in the policy wording, including the schedule. You should review your policy regularly to ensure that it meets your requirements, in the event that it does not meet your requirements you should advise your insurance advisor without delay.

Policy Sections

Section A – Buildings	Section E - Frozen Food
Section B – Contents	Section F - Loss of Licence
Section C - Business Interruption	Section G - Book Debts
Section D - Money	Section H - Liability

About the Insurer

This Policy is underwritten by Fortegra Insurance UK Limited. Fortegra Insurance UK Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority (Firm Reference Number 1007149). Registered in England and Wales No. 15182608. Registered Office: 20 Fenchurch Street, 5th Floor, London, United Kingdom EC3M 3BY

This policy is arranged by Commercial Express Quotes Limited who act as agent of the Insurers.

Commercial Express Quotes Limited is registered in England and Wales under company number 03862468 and is authorised and regulated by the Financial Conduct Authority. Firm Reference Number 311067. Registered office B1 Custom House, The Waterfront, Level Street, Brierley Hill, DY5 1XH.

Period of Insurance

The period specified in the schedule and any additional period agreed by the insurers as provided in any endorsement, or until cancelled.

The Cover Available	Exclusions
<u>Buildings</u> (operative only if stated in your schedule) If during the period of insurance an item of buildings at the premises sustains damage due to an insured event, then following a valid claim we will pay you: i) the cost of reinstatement of the buildings provided that reinstatement or replacement takes place in accordance with the “reinstatement conditions” as detailed within the policy section, or if the buildings is an individual flat, forming part of a block, we will pay to reinstate the damaged buildings belonging to you in accordance with the reinstatement conditions but we will not pay for any damage to common parts other than those parts owned by you or for which you are individually legally responsible. ii) where reinstatement or replacement of the buildings does not take place in accordance with (i) above for any reason the “alternative basis of settlement condition” as detailed within the policy wording, will apply. The insured events are: Fire Lightning Explosion Aircraft or other aerial devices Riot, civil commotion, strikers, locked out workers, persons taking part in labour disturbances or malicious persons Theft or attempted theft Earthquake Storm or flood Overflowing, discharge or leaking of any sprinkler apparatus Escape of water or oil from any tank, apparatus or pipe Impact by any road vehicle or animal not belonging to you or under your control, falling trees, branches and falling aerals	- Damage arising from confiscation, requisition or destruction by order of the government of any public authority or arising from cessation of work; - The amount of the excess stated in the schedule; - Loss of market, consequential loss of any and every description; - Damage to any property insured directly or indirectly caused or contributed by: i) moth, termites, vermin or insect, wear, tear, gradual deterioration, rust or oxidation, rot, mould or mildew, inherent vice (a quality in property that causes it to damage or destroy itself), unless resulting from damage not otherwise excluded; ii) corrosion, rust, wet or dry rot, shrinkage, evaporation, loss of weight, dampness, dryness, scratching or denting unless resulting from damage not otherwise excluded; iii) change in climatic or atmospheric conditions or in water table levels; iv) theft, wind, rain, hail, sleet, snow, storm, flood or dust damage to movable property in the open, fences and gates, terraces, patios, paths, drives, footpaths, walls, hedges, swimming pools, tennis courts, squash courts, greenhouses and outbuildings; v) infidelity or dishonesty by you or any of your employees or other persons to whom property insured may be entrusted; vi) any unexplained loss or loss or shortage disclosed on taking inventory, misfiling or misplacing of information; vii) theft or attempted theft: a) unless accompanied by forcible and/or violent entry into or exit from the building or involving violence or the threat of violence viii) any undamaged part or item forming part of a set; ix) damage to: a) property or structures in course of construction or erection and materials or supplies in connection with all such property, and b) land, roads, piers, jetties, bridges, culverts or excavations.

The Cover Available	Exclusions
<u>Optional insured events (operative only if stated in your schedule)</u> Subsidence Accidental damage <u>Extensions to Buildings section</u> This section is extended to include: Underground services – accidental physical damage to underground pipes services and cables at the premises. Trace and access – the costs necessarily incurred in locating the source of and subsequent making good damage caused in locating such source, resulting from the escape of water or oil from any tank, apparatus or pipe or accidental damage to cables, underground pipes and drains serving the building and the cost of replacing any fuel oil lost as a consequence of locating the source of the escape. Rent receivable – where the building becomes uninhabitable we will pay you the amount by which the rent receivable falls short of the rent which would have been received during the same period had the damage not occurred. Tree Removal – the cost of lopping, felling, or clearing fallen trees or branches that affect the safety of or access to the insured premises. Contents - If during the period of insurance an item of trade contents, stock or household goods at the premises sustains damage due to an insured event, then following a valid claim we will pay you:	- Damage caused by or resulting from the settlement or movement of made up ground or coastal or river or watercourse erosion; - Damage caused by solid floor slabs moving, unless the foundations beneath the outside walls of the buildings are damaged at the same time and by the same cause; - Damage to walls, gates, fences, terraces, patios, paths, drives, footpaths, hedges, swimming pools, tennis courts & squash courts or service tanks unless the buildings were damaged at the same time and by the same cause; - normal settlement or bedding down of new structures; - Faulty or defective design materials or workmanship, inherent vice, gradual deterioration wear tear or frost; - 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 your control; - Damage caused by collapse or cracking of the buildings; - 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 or scratching; - Disappearance, misfiling or misplacing of information; - Cracking, fracturing, collapse or overheating of boilers, economisers, vessels, tubes or pipes, nipple leakage and or the failure of welds of boilers; - Mechanical or electrical breakdown or derangement of machinery or equipment; - Bursting overflowing discharging or leaking of water tanks apparatus or pipes occurring whilst the whole of the buildings are unoccupied; - Damage to property as a result of its undergoing any process; - Damage to vehicles licensed for road use (including accessories thereon), caravans, trailers, railway, locomotives or rolling stock, water craft or aircraft; - Damage caused by tearing or fouling or chewing by animals. - More than £250,000 in any one period of insurance. - Savings in respect of expenditure payable out of rent receivable which reduces or ceases as a result of the damage. - More than £2,500 in any one period of insurance - Routine maintenance, upkeep, and preventative tree surgery. - Consequential loss of any kind or description; - Damage caused by inherent vice (a quality in property that causes it to damage or destroy itself), gradual

The Cover Available	Exclusions
(i) Trade contents - the cost of replacing the item as new, or - pay the cost of repairing any item (ii) Stock – the cost price of the goods to you (iii) Household goods - the cost of repair or replacement as new other than for clothing and soft furnishings for which a deduction for wear, tear and depreciation will be made. Provided that the sum insured is at least equal to replacing all items under this section, otherwise you will be considered as being your own insurer for the difference and will bear a rateable share of the loss accordingly. For the insured events refer to the building section summary. <u>Extensions to Contents section</u> This section is extended to include: Removal of debris - costs and expenses necessarily incurred following damage to the property insured. Locks and keys - costs of replacement locks or lock mechanisms and keys necessary to maintain the security of the premises (including final exit doors for individual flats or apartments for which you are responsible following theft or damage of keys. Architects, surveyors, legal and other fees - costs incurred in the reinstatement of the trade contents following damage Seasonal increase the sums insured for stock only will all be increased by 25% during the months of November and December and the first 14 days of January. Fixed glass, signs, blinds and canopies - accidental damage to fixed glass, signs, blinds or canopies occurring at the premises including: - costs involved in necessary boarding up pending replacement of glass or a provision of a temporary door - any lettering, ornamentation or alarm foil - damage to contents of display windows, showcases or counters. Goods in transit - damage to stock whilst in transit anywhere in the United Kingdom including: - damage arising from loading and unloading of vehicles - the costs of removal of debris and site clearance following damage - the cost of the transfer of property to another vehicle following damage insured - the cost of any damaged items used to secure stock such as restraints or tarpaulins.	deterioration, wear and tear, frost, change in water table level, faulty or defective design or materials; or faulty or defective workmanship, operational error or omission on behalf of you or any of your employees but this will not exclude subsequent Damage which itself results from an insured event or from any other cause not otherwise excluded; - Damage caused by corrosion, rust, wet or dry rot, shrinkage, evaporation, loss of weight, dampness, dryness, scratching, vermin or insects; or change in temperature or atmospheric or climatic conditions; or mechanical or electrical breakdown or failure in respect of the particular machine, apparatus or equipment in which such breakdown or derangement originates erasure or distortion of information on computer systems or other records but this will not exclude damage which itself results from an insured event or from any other cause not otherwise excluded; - Damage from unattended vehicle(s) or trailer(s) other than the cover provided in the Goods in Transit extension; - Damage by confiscation or detention by customs or other officials or authorities; - Damage caused by acts of fraud or dishonesty; or unexplained disappearance, misfiling of information; or any process of fitting, testing, servicing, repair, renovation or adjustment; - Theft or attempted theft (this exclusion does not apply to Business Equipment All Risks extension or trade contents item (customer goods) if operative: - unless accompanied by forcible and violent entry into or exit from the building or involving violence or the threat of violence; - Damage caused by wind, rain, hail, sleet, snow, storm, flood or dust damage to movable property in the open; - The excess specified in the schedule in respect of each and every loss. - More than £25,000. - More than £1,000 any one claim. - More than £25,000; - Fees for the preparation of any claim. - More than £1,000 any one claim under i, ii or iii in total and £1,000 any one sign, blind or canopy unless otherwise stated in the schedule; - For damage to frames or framework unless the glass therein is broken at the same time; - For superficial cracks or chipping. - Theft, attempted theft or malicious persons unless vehicles are contained in a securely locked building if left unattended overnight (from 9pm or whenever the vehicle was last occupied whichever is the earlier to 6.00am or until the vehicle is first used whichever is the later); - More than £5,000 any one claim or the sum insured stated

The Cover Available	Exclusions
Garden furniture - damage to garden furniture in the grounds of the premises stated in the schedule including theft not involving forcible and violent entry to the premises. Theft damage to buildings - damage to the buildings for which you are responsible caused by theft or any attempt. Loss of metered water, gas, electricity charges and accidental loss of heating oil - arising from accidental escape from tanks, apparatus and pipes as a result of damage caused by an insured event. Rent payable - your legal liability as tenant to pay rent for the period not exceeding two years during which the accommodation is un-tenantable. Damage to landscaped grounds/gardens - the cost of restoring any damage done to landscaped grounds/gardens for which you are responsible by the emergency services. Capital additions - newly acquired, newly erected trade fixtures and fittings at the premises and any alterations, additions and improvements to the trade fixtures and fittings at the premises for which you are legally responsible for anywhere within the United Kingdom of Great Britain, Northern Ireland, Isle of Man and Guernsey. Fly Tipping – the cost of removing property illegally deposited on the insured premises. Unauthorised use of utilities – the cost of metered electricity, gas or water used without your permission by unauthorised occupiers, provided you take reasonable steps to stop unauthorised use when discovered. Reward costs - covers reward payments for information leading to the conviction of offenders following insured arson, theft, or other criminal acts, subject to our prior written consent. Decontamination and Decommissioning – covers necessary decontamination costs following insured damage, subject to our prior consent.	- in the schedule; - The first £100 of each and every claim. - More than £500 anyone claim; - The first £100 of each and every claim. - More than £10,000 or 10% of the trade contents sum insured whichever is greater. - More than £10,000 in total in any one period of insurance; - Losses not discovered and remedial action take within 7 days of the occurrence. - More than 25% of the sum insured. - More than £25,000 in total in any one period of Insurance. - more than 10% of the trade contents sum insured or £250,000 whichever is lower. - More than £5,000 in total in any one period of insurance. - More than £25,000 in total in any one period of insurance. - More than £10,000 in total in any one period of insurance (this is the maximum amount payable regardless of if Section A – Buildings is insured or not). - More than £50,000 any one occurrence or series of occurrences attributable to one source or cause; - Cost and expenses of removing debris; - Costs and expenses arising from pollution and contamination.
<u>Optional extensions (operative only if stated in your schedule)</u>	
Business equipment all risks – if trade contents stated in the schedule sustains damage, we will replace the damaged items or at our option pay you either the cost of replacing the item as new or the cost of repairing the item.	- Damage occurring outside of the territorial limits.
Accidental damage	- Gradual deterioration wear tear or frost; - 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 your control; - 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 or scratching; - Disappearance, misfiling or misplacing of information; - Bursting overflowing discharging or leaking of water tanks apparatus or pipes occurring whilst the whole of the buildings are unoccupied; - Damage to property as a result of its undergoing any process; - Damage caused by tearing or fouling or chewing by

The Cover Available	Exclusions
	animals.
Business Interruption – loss of net revenue and increased cost of working resulting from damage at the premises which causes interruption with your business by an insured event. <u>Extensions to Business Interruption section</u> Denial of access - damage as a result of an insured event to property within 250 metres of the premises which prevents or hinders the use of or access to the premises whether the property insured is damaged or not. Loss of utilities - failure of any public or private supply undertaking from whom you obtain electricity, gas or water. Suppliers - damage as a result of an insured event to your supplier's premises that is situated within the United Kingdom, the Channel Islands and the Isle of Man. Closure of the premises - closure by the authorities following murder or suicide, food poisoning or drink poisoning, vermin or pests, defective sanitation equipment or accidental damage to the drains or sanitary apparatus. Alternative Residential Accommodation – where the residential portions of the property are unfit to live in or access is denied for: - the costs of reasonable alternative accommodation and the temporary storage of residents' furniture - the cost of reasonable accommodation in kennels or catteries for residents' dogs and cats. Legionella - covers interruption following an outbreak of legionellosis at the premises resulting in restrictions on use by order or advice of a competent authority.	- Damage to property of any supply undertaking from which you obtain electricity gas or water or telecommunications services which prevent or hinders the supply of such services. - Where such failure is for a period of less than 60 minutes; - In consequence of the deliberate act of any supply undertaking or by the exercise by any such undertaking of its power to withhold or restrict supply as a result of drought or any other reason; - As a result of a fault in any part of the installation belonging to you. - From the premises of any public or private supply undertaking from whom you obtain electricity, gas or water; - More than 10% of the sum insured on loss of net revenue or £25,000 whichever is less. - For any period exceeding three months from the beginning of the occurrence during which the results of the business are affected as a result of the damage. - More than 20% of the sum insured of the property insured that has been damaged. - More than £500,000 or the sum insured in the schedule any one occurrence.
Money – damage to - money from an insured event whilst: - in the premises during business hours or in transit or bank night safe - in the premises or your private dwelling or domestic living quarters or any authorised partner director or employee outside business hours contained in a securely locked safe or strongroom - in the premises outside business hours not contained in a securely locked safe - in the custody or private dwelling or domestic living quarters of you or any authorised partner, director or employee out of business hours - in a gaming, amusement or vending machine not exceeding £300 any one claim. - non-negotiable Items from an insured event up to £250,000 in any one period of insurance. Assault - injury to you or an employee as a direct result of assault, robbery or hold up or any attempt at the premises or whilst carrying money belonging to the business and insured under this policy in respect of: - death - loss of sight - loss of limb(s) - permanent total disablement - medical expenses - temporary total disablement	- Damage due to the fraud or dishonesty of any person employed by you not discovered within 7 working days of its occurrence; - Damage to money and or non-negotiable items from vending or gaming machines unless specifically stated in the schedule or unattended vehicles or any unattended room in the premises during business hours for an amount exceeding £500 unless in a locked desk or cupboard, strong box or safe with keys removed from the room; - Damage to money and/or non-negotiable items from theft or attempted theft unless accompanied by forcible and violent entry into or exit from the building or involving violence or the threat of violence; - Damage to money in transit that is left unaccompanied. - The excess specified in the schedule. - More than one item of a) to d) in connection with the same incident, except that if any personal injury is payable under item d) it will be deducted from any amount subsequently paid under items a) b) or c); - Death, injury, permanent total disablement or temporary total disablement caused or contributed to or arising from any pre-existing condition, injury, illness or disease.
Frozen Food (operative only if stated in your schedule) Covers damage caused by deterioration, contamination or putrefaction to your foodstuff for which you are responsible at the premises whilst	- Damage resulting from: - failure if the public supply services which do not exceed 30 consecutive minutes; - failure of the public supply services due to any

The Cover Available	Exclusions
contained in the refrigerated units arising from a rise or fall in temperature or accidental failure of refrigerant fumes from the unit.	deliberate act; iii) wear and tear, deterioration or gradually developing flaws or defects in the refrigerating unit or incorrect setting of thermostats and automatic controls; iv) the failure of any cold chamber or deep freeze which is over 10 years old; v) the excess specified in the schedule.
Loss of Licence (operative only if stated in your schedule) In the event of a licence granted in respect of the premises for the sale by retail of excisable liquors becoming suspended or forfeited or refused renewal after due application for such renewal occasioned by reasons beyond your control we will pay or make good all loss that you sustain in respect of: a) the depreciation in value of your interest in the premises and loss of net revenue by the suspension, forfeiture of or refusal to renew the Licence up to the amount stated in the schedule b) in addition, the costs and expenses incurred by you with our written consent connection with any appeal against the suspension, forfeiture of or refusal to renew the licence.	- The refused renewal suspension or forfeiture of the licence arising directly or indirectly from any scheme of town or country planning, improvement or redevelopment, compulsory purchase or from any alteration of the law affecting the grant surrender, refusal to renew, suspension or forfeiture of licences.
Book Debts (operative only if stated in your schedule) If your books of accounts, other business books, records or computer records at the premises should be destroyed or damaged by an insured event and as a result you are unable to trace or establish the outstanding debit balance in whole or in part due to you.	
Employer's Liability – all sums which you become legally liable to pay as compensation arising out of events occurring during the period of insurance in the course of the business within the territorial limits for bodily injury caused to an employee. Extensions to Employer's Liability Non-manual work overseas – compensation, costs and expenses, where your directors, partners or employees who are ordinarily resident in the territorial limits are on temporary non-manual visits for the purposes of the business anywhere in the world.	We will not indemnify you in respect of liability: - incurred in circumstances where any road traffic legislation requires compulsory insurance or security and an indemnity is afforded to you by any such insurance or security; - liability arising out of work undertaken or operations offshore; - arising out of or related to the manufacture, mining, processing, distribution, testing, remediation, removal, storage, disposal, sale, use or exposure to asbestos or materials or products containing asbestos, except to the extent that an indemnity is deemed to be required in accordance with the provisions of any law relating to compulsory insurance of liability to employees, in which case a sub-limit of indemnity of £5,000,000 will apply. - War, civil war or political risk and terrorism, or any action taken in controlling, preventing, suppressing or in any way relating to any act of terrorism except under Event 1 – Employers Liability where our liability is restricted to £5,000,000. We will not indemnify you in respect of liability: - in respect of any amount payable under workmen's compensation social security or health insurance legislation.
Public Liability - all sums which you become legally liable to pay as compensation arising out of events occurring during the period of insurance in the course of the business within the territorial limits for accidental bodily injury to any person or accidental damage to property or obstruction, trespass or nuisance.	We will not indemnify you in respect of liability: - arising out of the ownership, possession or use by or on behalf of you of any aircraft, aero spatial device or hovercraft, watercraft or mechanically propelled vehicle licensed for road use; - in respect of damage to property belonging to you or in the custody or under the control of you or any employee (other than property belonging to visitors, directors, partners or employees of you); - the first £250 of damage to property other than for damage to premises leased or rented by you; - arising out of breach of professional duty, or wrongful or inadequate advice given separately for a fee or in

The Cover Available	Exclusions
Products Liability - all sums which you become legally liable to pay as compensation arising out of events occurring during the period of insurance in the course of the business within the territorial limits for accidental bodily injury to any person or accidental damage to property occurring anywhere in the world caused by any product supplied.	- circumstances where a fee would normally be charged; - liability caused by or attributable to any treatment given by or on behalf of you unless stated as insured in the schedule; - arising out of pollution of the atmosphere or of any water, land, buildings or other tangible property except to the extent that such pollution; a. was the direct result of a sudden, identifiable, unintended and unexpected incident occurring in its entirety at a specific time and place during the period of insurance b. was not the direct result of you failing to take reasonable precautions to prevent such pollution; - directly or indirectly caused by, resulting from or in connection with any component building material that must be removed, encapsulated, or otherwise abated because its presence or release is a hazard to human health; - liability arising out of work undertaken or operations offshore; - arising out of or related to the manufacture, mining, processing, distribution, testing, remediation, removal, storage, disposal, sale, use or exposure to asbestos or materials or products containing asbestos. - War, civil war or political risk and terrorism, or any action taken in controlling, preventing, suppressing or in any way relating to any act of terrorism We will not indemnify you in respect of liability: - in respect of damage to or the cost or expenses of recalling, repairing, replacing, altering, removing or making any refund in respect of any product supplied; - arising from any product supplied which to the knowledge of you is for use in or on any aircraft, missile or for aviation or aero spatial purposes (including drones), offshore structures, or for the safety or navigation of marine craft of any sort; - arising from any action brought against you in any country not being a member of the European Union where you have a branch, parent or subsidiary company; - arising from any product supplied, which to the knowledge of you is for use in or supply to the United States of America or Canada; - arising out of breach of professional duty, or wrongful or inadequate advice given separately for a fee or in circumstances where a fee would normally be charged; - liability caused by or attributable to any treatment given by or on behalf of you unless stated as insured in the schedule; - arising out of pollution of the atmosphere or of any water, land, buildings or other tangible property except to the extent that such pollution; a. was the direct result of a sudden, identifiable, unintended and unexpected incident occurring in its entirety at a specific time and place during the period of insurance b. was not the direct result of you failing to take reasonable precautions to prevent such pollution - directly or indirectly caused by, resulting from or in connection with any component building material that must be removed, encapsulated, or otherwise abated because its presence or release is a hazard to human health; - liability arising out of work undertaken or operations offshore; - arising out of or related to the manufacture, mining, processing, distribution, testing, remediation, removal, storage, disposal, sale, use or exposure to asbestos or materials or products containing asbestos.

The Cover Available	Exclusions
	- War, civil war or political risk and terrorism, or any action taken in controlling, preventing, suppressing or in any way relating to any act of terrorism

General Exclusions (applicable to all sections unless stated otherwise)

- Building works
- Communicable infectious disease
- Contaminations and pollution
- Cyber
- Asbestos, other than:
 - Section H - Liability Event 1 Employers Liability where this coverage is limited to £5,000,000 any one occurrence, and
 - cover for asbestos physically incorporated in an insured building, limited to that part of the building containing the asbestos, where it is directly damaged by fire, lightning, explosion or aircraft, subject to the policy terms, conditions and limits.
- Terrorism, other than:
 - Section H – Liability Event 1 – Employers Liability where this coverage is limited to £5,000,000 in respect of any one claim or series of claims.
- Institute radioactive contamination
- Invasive plant species
- Fungus and Mould
- Nuclear energy risks
- Sonic Bangs
- War and Civil War
- Sanctions

Cancellation Rights

You may cancel this insurance at any time by contacting Commercial Express Quotes Limited via your insurance advisor.

Before the Period of Insurance Begins

If you cancel before the period of insurance begins and no cover has been provided, you will receive a full refund of the premium and arrangement fee charged by Commercial Express.

During the Cooling Off Period of 14 days

You have a statutory right to cancel within 14 days of the date you purchased the policy, the renewal date, or the date you receive your policy documents (whichever is later). If no claim has been made, any refund will be calculated based on the unused period of insurance (*).

After the Cooling Off Period

You can also cancel after cover has started, if no claim has been made, any refund will be calculated based on the unused period of insurance and will be subject to a minimum time on risk charge of £75 plus insurance premium tax (*).

(*) Commercial Express does not charge a cancellation fee if you decide to cancel your policy. However, where cover has been in force, any arrangement or administration fees previously charged by Commercial Express are non-refundable, as set out in your schedule.

Insurance premium refunds are calculated on a proportionate (pro-rata) basis, based on the period of insurance remaining and if cancelled outside of the cooling off period will be adjusted for the minimum time on risk charge. The Cancellation section in the policy wording provides an example of how the refund is calculated and how the minimum time on risk charge is applied.

If any claim is paid, in whole or in part or there are circumstances which may lead to a claim we will not return any premium paid.

Our Cancellation Rights

We can cancel this insurance by giving you 30 days' notice in writing where there is a valid reason for doing so. Where cancellation is due to a change in risk, such cancellation will be made in accordance with the procedure set out in the Alteration in Risk Condition.

In all other cases, we will refund the part of your premium which applies to the remaining period of insurance providing you have not made a claim. There are certain exceptions to giving 30 days' notice such as where we have not received the premium from you or where a change in risks means that we would no longer insure you.

Excess Applicable

Unless otherwise stated you will be responsible for the following portion of each and every loss

▪ Building	£500
▪ Contents	£500
▪ BI	£500
▪ Money	£250
▪ Public/Products Liability	£250
▪ Third Party Property Damage	£250
▪ Frozen Food	£100
▪ Loss of Licence	Nil
▪ Book Debts	£100
▪ Subsidence	£1,500

Law Applicable to Contract

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 exclusive jurisdiction of the courts in England and Wales.

The Duty of Disclosure

Under the Insurance Act 2015 you have a duty to make fair presentation of the risk before this policy starts at each renewal and when you make any amendment(s) to cover. This means you must disclose all material facts which you know, make the disclosure in a reasonably clear and

accessible way and make sure that every material representation of fact is substantially correct and made in good faith. A material fact is information that would influence our decision as to whether to insure you and, if so, on what terms.

If we establish that:

- a) you deliberately or recklessly provided us with false or misleading information we will treat this insurance as if it never existed, decline all claims and keep all premiums paid.
- b) the breach was neither deliberate nor reckless, but we would not have provided cover we may treat this insurance as if it never existed, refuse all claims and return the premium paid.
- c) the breach was neither deliberate or reckless, and we would have provided cover we may amend the terms of your insurance as if they were already in place or a claims payment could be reduced.

Policy Conditions

There are conditions of the insurance you will need to meet as your part of the contract. If you do not, a claim may be rejected, or payment could be reduced. In some circumstances your policy might become invalid.

The conditions can be found in the policy wording under General Policy Conditions and relate to:

- Alteration in risk
- Frying and cooking equipment
- Maintenance and safety
- Stock
- Roof maintenance
- Security
- Portable heating
- Reasonable precautions
- External smoking condition
- Storage of combustibles materials in the open

Important – Portable Heating

You must not provide, use or store on the premises paraffin, portable electric or gas heaters or gas containers unless specifically agreed in writing by us otherwise all damage arising from or caused by the use or storage of paraffin, portable electric or gas heaters or gas containers will be excluded from this policy.

There are also conditions that apply to specific sections of cover, including Money, Assault, Frozen Food, Loss of Licence and Book Debts. You must comply with the requirements set out within each relevant section of the policy wording. Failure to meet these conditions may affect the validity of a claim.

How do I pay?

The premium for this policy is shown in your schedule. The insurance advisor that arranged the insurance on your behalf will discuss methods of payment with you.

How to make a claim

- To make a claim you must notify the insurers claims representatives without delay, but in any event, within 30 days using the below contact details:

Woodgate and Clark Limited, 42 Kings Hill Avenue, Kings Hill, West Malling, Kent, ME19 4AJ.

Telephone: +44 (0) 1732 520288 (including out of office hours)

Email: intake@woodgate-clark.co.uk

Ideally, as part of the initial notification, you will provide the policy number stated on your schedule and full details of the claim.

- Conditions apply when you notify the claims representative of a claim such as providing all details and information regarding the cause, informing the Police without delay if damage is caused by thieves, malicious persons, vandals, riot, civil commotion, strikes or labour disturbances and forwarding to the claims representatives every letter, summons and writ which may give rise to proceedings without delay and without acknowledgement.

Full details of all the claims conditions can be found in the General Claims Conditions section of the Policy Wording.

Complaints procedure

At all times we are committed to providing you with the highest standard of service. If you wish to make a complaint about:

- Sales or suitability of your policy: Contact the insurance advisor who arranged your policy.
- Claims: Contact Woodgate and Clark Limited, 42 Kings Hill Avenue, Kings Hill, West Malling, Kent, ME19 4AJ
Telephone: +44 (0) 1732 520288
Email: complaintsdept@woodgate-clark.co.uk
- All other complaints: Contact: Complaints Department, Commercial Express, B1 Custom House, The Waterfront, Lev Street, Brierley Hill, DY5 1XH
Phone: +44 (0) 1384 473021
Email: complaints@commercialexpress.co.uk

Alternative Dispute Resolution Body

If you remain dissatisfied after your complaint has been considered, or you have not received a final decision within 8 (eight) weeks, you may be eligible to refer your complaint to the Financial Ombudsman Service. Contact details:

If you live in the United Kingdom or the Isle of Man, the contact information is:

The Financial Ombudsman Service Exchange Tower Harbour Exchange London E14 9SR

Tel: +44 (0) 800 023 4567

Email: complaint.info@financial-ombudsman.org.uk

Website: www.financial-ombudsman.org.uk

If you live in the Channel Islands, the contact information is:

Channel Islands Financial Ombudsman, PO BOX 114, Jersey, Channel Islands, JE4 9QG.

Tel: Jersey +44 (0) 1534 669800;

Email: enquiries@ci-fo.org

Guernsey +44 (0) 1481 722218;

Website: www.ci-fo.org

International +44 1534 669800.

This does not affect your legal rights.

Full details of the complaints procedure can be found in the “How to make a complaint” section of the policy wording.

Financial Services Compensation Scheme (FSCS)

The insurers are covered by the FSCS. This means that you may be entitled to compensation from the scheme in the unlikely event that the insurer cannot meet their obligations to you under this insurance. Further details about the scheme can be obtained by contacting them on: Tel: 0800 678 1100 or + 44 (0) 207 741 4100 or <https://www.fscs.org.uk/>