

# Commercial Guard - Small Business



## Policy Summary

This is a summary of the standard cover available under the Ageas Small Business insurance policy. The summary does not include all the policy benefits, limits and exclusions; full terms and conditions can be found in the policy wording, a copy of which is available from your insurance agent on request. The policy, and not this summary, is the basis of the contract of insurance.

The policy is an annual insurance contract which provides a wide range of covers for businesses as detailed below whether you are working from home or separate business premises. It is underwritten by Ageas Insurance Limited.

The number of principals, partners and employees must be accurate, otherwise the validity of your cover could be affected. The limits you select must be representative of the full values at risk; if they are not, payments may be reduced in the event of a claim. Refer to your insurance adviser for full advice on your limits and cover requirements.

Standard Covers	Standard Cover	Optional Cover	Standard Limit
Public and Products Liability with extensions to include: <ul style="list-style-type: none"> <li>• Tenants Liability for leased, hired or rented premises</li> <li>• Indemnity for liability incurred under the Defective Premises Act 1972</li> <li>• Legal Defence costs for liability incurred under:               <ul style="list-style-type: none"> <li>- Corporate Manslaughter and Corporate Homicide Act 2007</li> <li>- Food Safety Act 1990</li> <li>- Health and Safety at Work Act 1974 etc</li> <li>- Consumer Protection Act 1987</li> <li>- Data Protection Act 1998</li> </ul> </li> </ul>	✓		Selectable limits available £1m, £2m or £5m any one occurrence (aggregate limit for Products Liability)
Employers Liability * Optional covers include: work away, treatment extensions, liability for products supplied to the USA or Canada		✓	£10 million any one occurrence
Buildings		✓	Sum insured selected
Tools and related equipment		✓	Selectable limits available
Business Contents		✓	Selectable limits available
(*see page 2)			



\* Where Business Contents is selected, the following Covers and Extensions are provided as Standard:

<b>Business Contents Standard Covers and Extensions</b>	<b>Standard Limit</b>
<ul style="list-style-type: none"> <li>• Computer equipment</li> <li>• Internal fixed plate glass</li> <li>• External signs</li> <li>• Cost of replacement sanitary ware</li> <li>• External blinds</li> <li>• All other glass</li> </ul>	<ul style="list-style-type: none"> <li>£10,000</li> <li>£2,500</li> <li>£1,500</li> <li>£2,500</li> <li>£2,500</li> <li>Cost of repair/replacement</li> </ul>
With extensions to include: <ul style="list-style-type: none"> <li>• Theft of keys</li> <li>• Property whilst at exhibitions anywhere within the Territorial Limits</li> <li>• Loss of metered water/oil and LPG</li> <li>• Freezer contents</li> <li>• Cost of locating the source of an escape of water from any fixed pipe or water apparatus at the premises</li> </ul>	<ul style="list-style-type: none"> <li>£1,000</li> <li>£2,500</li> <li>£2,500</li> <li>£2,000</li> <li>£5,000</li> </ul>
Money and Malicious Attack including: <ul style="list-style-type: none"> <li>• Money in transit, in the premises during business hours, and in any bank night safe</li> <li>• Money in a locked unspecified safe outside business hours</li> <li>• Money at the private residence of the Insured or an Employee and at the premises outside of business hours not in a locked safe</li> <li>• Death and disablement benefits following malicious attack</li> <li>• Weekly disablement benefit following malicious attack</li> </ul>	<ul style="list-style-type: none"> <li>£5,000</li> <li>£2,500</li> <li>£500</li> <li>£10,000</li> <li>£100 per week</li> </ul>
Goods in Transit	£5,000
Non-Production Machinery and Computer Breakdown including: <ul style="list-style-type: none"> <li>• Breakdown of machinery at the premises other than computer equipment</li> <li>• Breakdown of computer equipment at the premises</li> <li>• Additional costs necessary to make temporary repairs and expedite permanent repairs or replacement of damaged property</li> <li>• Cost of hiring a substitute item while repairs are being carried out or a replacement item sought</li> <li>• Cost of reinstating data onto computer media including where necessary cost of modifying or replacing computer equipment to achieve compatibility</li> <li>• Contamination of insured machinery by hazardous substances</li> <li>• Loss of oil tank contents</li> <li>• Measures taken to avoid breakdown which would otherwise have been covered by the policy</li> <li>• Own surrounding property damage caused by steam explosion</li> <li>• Debris removal</li> </ul>	<ul style="list-style-type: none"> <li>£1,000,000</li> <li>£100,000</li> <li>£20,000</li> <li>£5,000</li> <li>£25,000</li> <li>£10,000</li> <li>£5,000</li> <li>£5,000</li> <li>£1,000,000</li> <li>£25,000 or 20% of the loss (whichever is the lower)</li> <li>£25,000</li> </ul>
• Repair investigation costs £25,000	

\* Where Business Contents is selected, the following Optional Covers and Extensions are available:

<b>Business Contents Optional Covers and Extensions</b>	<b>Standard Limit</b>
Business Equipment Outside the UK	Selectable limits available
Stock	Selectable limits available
Loss of Income up to 12 months Indemnity Period with extensions to include: <ul style="list-style-type: none"> <li>• Alternative accommodation</li> <li>• Denial of access</li> <li>• Public utilities</li> <li>• Book debts</li> <li>• Unspecified customers / suppliers</li> <li>• Transit</li> <li>• Notifiable Diseases, food poisoning, defective drains and murder or suicide</li> <li>• Exhibitions</li> <li>• Loss of income and increased cost of working following machinery or computer breakdown</li> </ul>	<ul style="list-style-type: none"> <li>£100,000</li> <li>£10,000</li> <li>See Loss of Income</li> <li>See Loss of Income</li> <li>£25,000</li> <li>£25,000</li> <li>£5,000</li> <li>Annual Income</li> <li>£5,000</li> </ul>

# Significant or Unusual Exclusions

- The first amount, detailed in the quotation and schedule, of any claim
- Theft that does not involve entry to or exit from the premises by forcible and violent means or that does not involve actual or threatened assault or violence or use of force (please refer to Section 1 of the policy wording)
- Theft from any garden, yard or open space unless cover is specifically included (please refer to Section 1 of the policy wording)
- Theft from any outbuilding unless there has been forcible and violent entry to or exit from the outbuilding (please refer to Section 1 of the policy wording)
- Theft by any employee lawfully on the premises unless there has been forcible and violent entry to or exit from the premises (except as covered by Fidelity Guarantee) (please refer to Section 1 of the policy wording)
- Theft, riot, malicious damage, escape of oil or water or sprinkler leakage when the premises are unoccupied for 21 or more consecutive days (please refer to Section 1 of the policy wording)
- Storm or flood damage to fences, gates and moveable property in the open or open sided buildings, unless cover is specifically included (please refer to Section 1 of the policy wording)
- Liability arising:
  - out of pollution or contamination unless caused by a sudden, identifiable, unintended, and unexpected incident; the maximum liability of the company for pollution or contamination which is deemed to have occurred during any one period of insurance is £1m in aggregate
  - through the defective design, plan, formula, or specification of products supplied given for a fee or for which a fee would normally be payable
  - out of technical, professional or remedial instruction and advice given for a fee or for which a fee would normally be charged
  - out of treatment given or administered (except for any treatments that have been specifically noted on the schedule), or any failure to give advice or treatment, or any lack of professional skill
  - from errors in connection with the sale, supply, making up or prescribing or dispensing of any drug, medicine, medical, cosmetic or toilet preparation
- from work away other than delivery or collection of goods, messages or money to or from the Premises, unless cover is specifically included (please refer to Section 3 of the policy wording)
- Liability for property being worked on where the damage is the direct result of the work undertaken (please refer to Section 3 of the policy wording)
- Liability for damage to products supplied or the cost of repairing or replacing such products or costs incurred by anyone in recalling, removing, repairing, rectifying, replacing, reapplying or guaranteeing any product supplied (please refer to Section 3 of the policy wording).

## Cancellation Procedure

There is an option to cancel this policy within 14 days of receipt of the policy schedule and wording. A refund of premium will be allowed for the time that was left on the policy.

## Claim Notification

For all claims other than legal expenses claims, contact the Ageas Claims Department on the number in the schedule on the front of the policy. Alternatively you can fax details to the number in the schedule or write to Commercial Claims, Ageas Insurance Limited, Ageas House, The Square, Gloucester Business Park, Brockworth, Gloucester GL3 4FA.

Full claims procedures are noted in the policy wording under the General Conditions and extra details are noted on the Policy Schedule.

## Complaint Procedure

Should there ever be an occasion where you need to complain, we will sort this out as quickly and fairly as possible.

If your complaint is about the way your Policy was sold to you, please contact your insurance agent to report your complaint. If you have a complaint regarding your claim, please telephone us on the number shown in your claims documentation.

Alternatively, for claims or any other type of complaint, you can also write to us at the address shown below or email us through our website at [www.ageas.co.uk/complaints](http://www.ageas.co.uk/complaints) (please include your policy number and claim number if appropriate). Customer Services Advisor, Ageas Insurance Limited, Ageas House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire SO53 3YA

We will try to resolve your complaint by the end of the next working day. If we are unable to do this, we will write to you within five working days to either:

- tell you what we have done to resolve the problem; or
- acknowledge your complaint and let you know when you can expect a full response. We will also let you know who is dealing with the matter.

We will always aim to resolve your complaint within four weeks of receipt. If we are unable to do this we will give you the reasons for the delay and indicate when we will be able to provide a final response.

If we cannot resolve the differences between us, you may refer your complaint to the Financial Ombudsman Service (FOS) if:

- you have an annual turnover of less than EUR 2million and fewer than 10 employees and,
- if for any reason you are still dissatisfied with our final response, or
- if we have not issued our final response within eight weeks from you first raising the complaint.

You can contact the Financial Ombudsman Service at the address below, however they will only consider your complaint once you've tried to resolve it with us.

South Quay Plaza, 183 Marsh Wall, London, E14 9SR

Using this complaints procedure will not affect your legal rights.

## Financial Services Compensation Scheme

In the event that Ageas Insurance Limited are unable to meet their liabilities you may be entitled to compensation from the Financial Services Compensation Scheme

For compulsory insurance you may be entitled to compensation up to 100% of the claim. For all other types of insurance you may be entitled to compensation up to 90% of the claim

Further information is available from the Financial Services Compensation Scheme; their telephone number is **0207 741 4100**. Alternatively, more information can be found at [www.fscs.org.uk](http://www.fscs.org.uk)

### Ageas Insurance Limited

#### Office address

Ageas House, The Square, Gloucester Business Park, Brockworth, Gloucester GL3 4FA

#### Registered office address

Ageas House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire SO53 3YA

[www.ageas.co.uk](http://www.ageas.co.uk)

Registered in England and Wales No 354568

Ageas Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

The logo for Ageas, featuring the word "ageas" in a lowercase, sans-serif font. The letter "a" is stylized with a horizontal bar extending to the right, and the "s" has a registered trademark symbol (®) to its upper right.