



## Policy Summary

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

### Name of the Insurance Undertaking

The insurer of the policy is Covéa Insurance plc.

### Type of Insurance and Cover

The Clubsure policy offers you the flexibility to select from a wide range of covers and services to provide you with the protection that your business needs.

### Key Covers, Features and Exceptions

Your policy includes the following key covers, features and exceptions, which are detailed in your policy booklet.

Cover, Features and Benefits	Exceptions and Limitations
<p><b>Property Damage</b> Covers for your buildings, machinery and business contents are on an All Risks basis.</p> <p><b>All Risks</b> – includes loss or damage from specific causes – fire, lightning, earthquake, explosion, aircraft, riot, civil commotion, strikes, locked-out workers, persons taking part in labour disturbances or malicious persons, storm or flood, falling trees, escape of water from any tank apparatus or pipe or escape of fuel from any fixed oil heating installation, impact, leakage of bulk supplied beverages, plus accidental damage.</p> <p>Cover includes:</p> <ul style="list-style-type: none"> <li>• Costs and expenses in locating the source of water damage up to £2,500</li> <li>• Seasonal increase for stock for any three months you require of up to 25% of your stock sum insured or £500,000</li> <li>• Paintings, curios and works of art with a single article limit of £2,500</li> <li>• Emergency Services Damage to gardens – up to £25,000</li> <li>• Nameplates, lamps and signs up to £1,000</li> </ul> <p>Optional Cover:</p> <ul style="list-style-type: none"> <li>• Damage to playing surfaces, greens and floodlights</li> <li>• Subsidence, ground heave and landslip</li> <li>• Terrorism.</li> </ul>	<p><b>Please refer to the Property Damage section of the policy booklet</b></p> <ul style="list-style-type: none"> <li>• Wear and tear, corrosion, rust or rot, gradual deterioration, faulty or defective design, materials or workmanship</li> <li>• Faulty or defective workmanship, operational error or omission by you or your employees</li> <li>• Mechanical or electrical breakdown or derangement</li> <li>• Pollution or contamination</li> <li>• Theft or attempted theft</li> <li>• Fire damage involving the application of heat</li> <li>• Damage to gates, fences, playing surfaces, greens, floodlights or moveable property in the open by weather related incidents</li> <li>• Damage other than by fire, arising from production, servicing or testing</li> <li>• Damage due to escape of water from tanks and pipes, malicious persons (other than fire and explosion) and theft in respect of buildings which are unoccupied or disused</li> <li>• Indirect loss or damage</li> <li>• Damage to boilers and pressure vessels caused by their own explosion or collapse</li> <li>• Damage due to water table level changes or frost</li> <li>• The first part of any claim (your excess)</li> </ul>

Cover, Features and Benefits	Exceptions and Limitations
<p><b>Theft</b></p> <p>Theft or attempted theft involving entry or exit to your premises including acts of violence against you or your staff.</p> <p>Cover includes:</p> <ul style="list-style-type: none"> <li>• Theft or attempted theft involving entry or exit to your premises including acts of violence against you or your staff</li> <li>• Seasonal increase for stock for any three months you require of up to 25% of your stock sum insured or £500,000</li> <li>• Paintings, curios and works of art with a single article limit of £2,500</li> <li>• Nameplates, lamps and signs up to £1,000</li> <li>• Personal effects up to £1,000 per person for you, employees, residents and visitors</li> </ul>	<p><b>Please refer to the Theft section of the policy booklet</b></p> <ul style="list-style-type: none"> <li>• Unexplained losses, acts of fraud or dishonesty and inventory shortage</li> <li>• Indirect loss or damage</li> <li>• Theft loss from any building incapable of being locked or any open space, yard or garden</li> <li>• Loss where you or your partner, director or employee or members of your family is involved or caused by a person lawfully on the premises</li> <li>• Theft whilst the premises are unoccupied or disused</li> <li>• The first part of any claim (your excess)</li> </ul>
<p><b>Optional – Business All Risks</b></p> <p>Cover for your business equipment such as medical or sporting equipment whilst away from your premises following loss or damage from one or more of the specified contingencies below:</p> <p><b>Specified Contingencies</b> – fire, lightning, explosion, aircraft and other aerial devices or articles dropped from them, riot, civil commotion, strikes, locked-out workers, persons taking part in labour disturbances or malicious persons, earthquake, storm or flood, falling trees, escape of water or fuel from any tank apparatus, pipe or fixed oil heating installation, falling trees, impact, sprinkler leakage</p> <p>Cover includes Theft and Accidental Damage</p>	<p><b>Please refer to the Business All Risks section of the policy booklet</b></p> <ul style="list-style-type: none"> <li>• Wear and tear, gradual deterioration, faulty or defective design, materials or workmanship</li> <li>• Mechanical or electrical breakdown or derangement</li> <li>• Changes in temperature, colour, flavour, texture or finish</li> <li>• Acts of fraud or dishonesty</li> <li>• Theft or attempted theft from any unattended motor vehicle</li> <li>• The first part of any claim (your excess).</li> </ul>
<p><b>Goods in Transit</b></p> <p>Cover for your goods or stock whilst in transit, over land or sea, anywhere in Great Britain, Northern Ireland, the Republic of Ireland, the Channel Islands and the Isle of Man.</p> <p>Cover includes:</p> <ul style="list-style-type: none"> <li>• Cover for you or your drivers’ personal belongings up to £500</li> <li>• Losses to sheets, ropes and packing materials</li> <li>• Loading and unloading</li> <li>• Whilst temporarily stored during transit</li> </ul>	<p><b>Please refer to the Goods in Transit section of the policy booklet</b></p> <ul style="list-style-type: none"> <li>• Losses caused by defective or inadequate packing, insulation and labelling</li> <li>• Theft, or attempted theft, from an unattended vehicle unless certain guidelines regarding security are followed</li> <li>• Losses caused by vermin, wear, tear, gradual deterioration or contamination</li> <li>• The first part of any claim (your excess).</li> </ul>

Cover, Features and Benefits	Exceptions and Limitations
<p><b>Money and Assault</b></p> <ul style="list-style-type: none"> <li>Loss of money belonging to your business or for which it is responsible, on your premises, in transit, on site, at the private homes of key staff, and in any bank night safe.</li> <li>Bodily injury to you or your employees as a result of theft or attempted theft whilst carrying money belonging to your business.</li> </ul>	<p><b>Please refer to the Money and Assault section of the policy booklet</b></p> <ul style="list-style-type: none"> <li>Shortages due to clerical or accounting errors</li> <li>Losses due to the fraud or dishonesty of any employees not discovered within seven working days</li> <li>Loss from unattended vehicles</li> <li>Loss arising outside Great Britain, Northern Ireland, the Channel Islands or the Isle of Man.</li> </ul>
<p><b>Glass</b></p> <p>Provides cover for the breakage of all external and internal glass at your premises including sanitary fittings</p> <p>Cover includes:</p> <ul style="list-style-type: none"> <li>Costs incurred in boarding up damaged glass</li> <li>Damage to window and door frames, maximum £2000</li> <li>Replacement of replacing alarm foil, lettering, painting or other ornamental work on glass</li> </ul>	<p><b>Please refer to the Glass section of the policy booklet</b></p> <ul style="list-style-type: none"> <li>Breakage of glass in light fittings, signs, vehicles, vending machines or stock and materials in trade or goods in trust</li> <li>Damage caused by scratching, gradual deterioration, wear or tear and change in colour or finish</li> <li>The first part of any claim (your excess).</li> </ul>
<p><b>Frozen Foods</b></p> <p>Deterioration or contamination of foods following the breakdown of refrigeration units or accidental failure of the public electricity supply</p>	<p><b>Please refer to the Frozen Foods section of the policy booklet</b></p> <ul style="list-style-type: none"> <li>Wear and tear, deterioration, or gradually developing flaws or defects in the unit</li> <li>Failure to correctly set the temperature</li> <li>The first part of any claim (your excess).</li> </ul>
<p><b>Business Interruption</b></p> <ul style="list-style-type: none"> <li>Interruption to you business following an insured loss under the Property Damage section, which results in reduced earnings and increased running costs</li> </ul> <p>Cover includes:</p> <ul style="list-style-type: none"> <li>Payment of expenses incurred despite a reduction in your income</li> <li>Additional expenses to assist you in preventing or reducing a drop in income such as overtime payments</li> <li>Interruption due to accidental failure of public electricity, gas, water and telecommunication supplies including the supply to floodlights</li> <li>Damage at the premises of a supplier</li> <li>The occurrence of any notifiable disease, infestation or defective sanitation at the premises</li> <li>Interruption due to Property in the vicinity of The Premises which hinders or prevents access to the Premises – Specified Eventualities</li> <li>Interruption due to Property in the vicinity of The Premises which causes a loss of custom to The Business directly due to a reduction in customers visiting the area – Specified Eventualities</li> </ul>	<p><b>Please refer to the Business Interruption section of the policy booklet</b></p> <ul style="list-style-type: none"> <li>Losses excluded under the Property Damage and Theft section</li> <li>If the business is wound up or carried on by a liquidator or receiver or permanently discontinued</li> </ul>

Cover, Features and Benefits	Exceptions and Limitations
<p><b>Employee Dishonesty</b></p> <p>Cover that protects you against loss of money and other property following theft or fraud by your employees</p> <p>Cover includes:</p> <ul style="list-style-type: none"> <li>• Professional fees required to establish extent of loss</li> <li>• Cost of labour to reinstate destroyed or erased computer records</li> <li>• sCheque forgery</li> <li>• Third Party computer and fund transfer fraud</li> </ul>	<p><b>Please refer to the Employees Dishonesty section of the policy booklet</b></p> <ul style="list-style-type: none"> <li>• Indirect losses</li> <li>• Loss of confidential information or trade secrets</li> <li>• Any further losses that occur after the discovery that an Employee is dishonest</li> <li>• Employees based outside of the geographical limits</li> <li>• Malicious Damage</li> <li>• Losses caused by or involving a principal of the business</li> <li>• The excess</li> </ul>
<p><b>Employers' Liability</b></p> <p>Protection against your legal liability for bodily injury to your employees up to a limit of indemnity of £10,000,000 including costs and expenses</p> <p>Cover includes:</p> <ul style="list-style-type: none"> <li>• Legal costs and expenses in defending prosecutions under health and safety legislation</li> <li>• Unsatisfied court judgements in favour of employees injured in your employment by third parties</li> <li>• Worldwide cover for employees temporarily working overseas</li> <li>• Work experience and government scheme trainees</li> </ul>	<p><b>Please refer to the Employers' Liability section of the policy booklet</b></p> <ul style="list-style-type: none"> <li>• Cover for acts of terrorism is limited to £5,000,000 per event</li> <li>• Liability in respect of liquidated damages, penalty clauses and fines</li> <li>• Work in or on, or travel to or from any offshore installation or support vessel</li> <li>• Bodily injury to an employee carried in or on, entering or alighting a vehicle where Road Traffic Act Legislation applies</li> </ul>
<p><b>Public and Products Liability</b></p> <ul style="list-style-type: none"> <li>• Protection against your legal liability for bodily injury to third parties and damage to their property, including obstruction, trespass, nuisance, interference, wrongful arrest and eviction</li> <li>• Legal liability for fees, expenses, damages and claimants costs following injury or damage by goods that you have supplied, sold, repaired, tested or maintain and damage</li> </ul> <p>Cover includes:</p> <ul style="list-style-type: none"> <li>• Legal expenses and costs in defending prosecutions under all relevant health and safety legislation</li> <li>• Defective Premises Act liability</li> <li>• Personal liability cover for you and your staff whilst overseas in connection with the business</li> <li>• Employees' and visitors' personal belongings</li> </ul>	<p><b>Please refer to the Public and Products section of the policy booklet</b></p> <ul style="list-style-type: none"> <li>• Cover for acts of terrorism is limited to £2,000,000 or the Limit of Indemnity specified in the Policy Schedule, whichever is the lower</li> <li>• Loss or damage to property in your custody or control</li> <li>• Liability arising out of products supplied in the knowledge that they will be used in the navigation, propulsion or safety of any aircraft or other aerial devices</li> <li>• Pollution caused gradually over a period of time</li> <li>• Vehicles or goods to be used in the USA or Canada</li> <li>• Work in or on, or travel to or from any offshore installation or support vessel</li> <li>• Liability in respect of liquidated damages, penalty clauses and fines</li> <li>• Exposure to, inhalation of, fears of the consequences of exposure to/inhalation of, costs incurred in repairing, removing, replacing, recalling, rectifying, reinstating, or managing any property arising out of the presence of Asbestos</li> <li>• The first part of any claim (your excess).</li> </ul>

Cover, Features and Benefits	Exceptions and Limitations
<p><b>Loss of Licence</b></p> <p>The reduction in value of your interest in the premises or in the business as a result of non-renewal or withdrawal of your licence from causes beyond your control</p>	<p><b>Please refer to the Loss of Licence section of the policy booklet</b></p> <ul style="list-style-type: none"> <li>• Losses arising from a revision in town or country planning, improvement or redevelopment</li> <li>• Reduction or redistribution of licences</li> <li>• Compulsory purchase orders or surrenders</li> <li>• Any changes by law</li> </ul>
<p><b>Book Debts</b></p> <ul style="list-style-type: none"> <li>• Loss of book debts as a result of your business records being lost, destroyed or damaged due to an insured event</li> </ul>	<p><b>Please refer to the Book Debts section of the policy booklet</b></p> <ul style="list-style-type: none"> <li>• Losses excluded under the Property Damage section</li> <li>• Deliberate falsification</li> <li>• Erasure of information on computer system records due to inherent defects</li> <li>• Mislaying or misfiling, clerical errors, damp, mildew, vermin, mould or fungus</li> </ul>
<p><b>Personal Accident</b></p> <p>Cover for you, your directors, officers, committees, members and employees against accidental bodily injury. You can choose to protect on a named or unnamed persons basis or a combination of both.</p> <p>Cover against accidental bodily injury</p> <ul style="list-style-type: none"> <li>• Death, loss of limb(s), eye(s)</li> <li>• Permanent total disablement from usual occupation</li> <li>• Temporary total disablement from usual occupation</li> <li>• Temporary Partial disablement</li> </ul> <p>Cover is provided whilst on the business of the policyholder.</p> <p>Cover includes medical and surgery expenses up to 15% of weekly compensation.</p>	<p><b>Please refer to the Personal Accident section of the policy booklet</b></p> <ul style="list-style-type: none"> <li>• Cover for acts of terrorism is limited to £1,000,000 per event and excludes harm by nuclear, chemical, biological and radiological means</li> <li>• Sickness, disease or any gradually operating cause</li> <li>• Suicide, attempted suicide or deliberate exposure to danger</li> <li>• Pregnancy or childbirth</li> <li>• Flying or other aerial activities (except while travelling in an aircraft of a recognised airline) as a passenger</li> <li>• Accidents caused through participation in certain hazardous activities.</li> <li>• The effects of alcohol or drugs or any treatment for drug addiction.</li> </ul>

Cover, Features and Benefits	Exceptions and Limitations
<p><b>Directors and Officers Liability</b></p> <p>Cover that protects you whilst performing your duties as a director, officer or trustee, committee member (insured person)</p> <p>Cover includes:</p> <ul style="list-style-type: none"> <li>• Losses and defence costs           <ul style="list-style-type: none"> <li>– the insured may be liable to pay</li> <li>– the spouse, heir or legal representative of an insured person may become legally liable for</li> <li>– in the event of any action or proceedings brought against the insured by the company or another insured arising from the wrongful act of a insured person</li> </ul> </li> <li>• Extended reporting period</li> </ul> <p>Cover is provided specifically for Claims against a director arising out of:</p> <ul style="list-style-type: none"> <li>• Regulatory Proceedings</li> <li>• Employment Practice Proceedings</li> <li>• Civil Proceedings</li> <li>• Criminal Proceedings</li> </ul>	<p><b>Please refer to the Directors and Officers Liability section of the policy booklet</b></p> <ul style="list-style-type: none"> <li>• Claims or losses arising out of:           <ul style="list-style-type: none"> <li>– acts of war and terrorism</li> <li>– asbestos</li> <li>– property damage</li> <li>– fraudulent</li> <li>– fines, penalties or punitive damages</li> <li>– pollution</li> <li>– professional advice or services</li> </ul> </li> </ul>

### Duration of Policy

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

### Your Cancellation Rights

There are no statutory cancellation rights under this policy

### How to Claim

Should you be unfortunate enough to make a claim, Covéa Insurance Commercial Care Line will manage all aspects of the claim for you from the time it is reported. They can be contacted using the following methods:

Dedicated telephone number – 0844 902 0790

Dedicated fax number – 0845 604 8628

### Complaints Procedure

It is always our intention to provide a first class standard of service. However we do appreciate that occasionally things go wrong. In some cases your broker or intermediary who arranged the insurance will be able to resolve any concerns, and you should contact them directly.

Alternatively, if you need to complain, please contact us at the following address, quoting your policy or claim number.

Quality Assurance, Covéa Insurance plc, Norman Place, Reading RG1 8DA. Telephone: 0844 902 1000

Website: [www.coveainsurance.co.uk](http://www.coveainsurance.co.uk)

Full details of the Covéa Insurance Internal Complaints Procedure are detailed in our leaflet ‘Complaints Procedure’ which is available on request or may be downloaded from our website.

If you should remain dissatisfied, once Covéa Insurance has had the opportunity to resolve your complaint, you may be eligible to refer your complaint to the Financial Ombudsman Service (FOS). For further details they can be contacted at South Quay Plaza, 183 Marsh Wall, London E14 9SR. [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk).

### Financial Services Compensation Scheme

We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to receive compensation from the scheme if we cannot meet our obligations.

Further information is available from the Financial Services Compensation Scheme, 7th Floor, Lloyds Chambers, Portsoken Street, London E1 8BN. [www.fscs.org.uk](http://www.fscs.org.uk)