



POLICY SUMMARY – SEPTEMBER 2025

CLUBROOM

KEY FACTS SUMMARY

The Clubroom policy is a comprehensive All Risks product that is designed to meet your business and commercial insurance needs and therefore we are able to offer you the option to purchase the following, creating a single policy solution.

- Section 1: Property Damage
- Section 2: Business Interruption
- Section 3: Specified All Risks
- Section 4: Money and Assault
- Section 5: Goods in Transit
- Section 6: Employers' Liability
- Section 7: Public Liability
- Section 8: Products Liability
- Section 9: Commercial Legal Expenses
- Section 10: Personal Accident
- Section 11: Officers' and Trustees' Liability

Your cover is valid for a period of 12 months or as detailed in your policy schedule and is renewable annually.

Importance of having adequate sums insured

You can ask Magnet Insurance for advice on sums insured and indemnity limits but it is your responsibility to ensure that sums insured are adequate.

You should regularly review your sums insured. Sums insured should include VAT if applicable.

If the sum insured is not adequate we may reduce the amount of the claim payment in equal proportion.

The following significant benefits are available to you as a Clubroom policyholder.

All Risks Cover as Standard

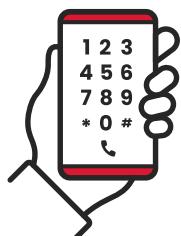
Property Damage and Business Interruption covers are not restricted to loss or damage at your business being attributed to specified events.

Helplines

A number of 24 hour Helpline services will be available to you, your business and employees including business assistance following premises damage or glass breakage plus Commercial Legal & Tax Advice and Employee Counselling.

Important

This document provides a summary of the significant benefits, features and limitations of the cover. The full terms, conditions and exclusions of your policy can be found in your policy wording, so please take time to read it in conjunction with the Statement of Fact and policy schedule and make sure you understand the cover provided.



CONTACT US

If you need to make a claim please call: **0330 024 2266**

Please have your policy number to hand when contacting us.
All calls may be recorded for training and evidential purposes.

GENERAL POLICY CONDITIONS AND EXCLUSIONS

General Policy Conditions and Exclusions

- Alteration in Risk Condition
- Reasonable Precautions Condition
- Sanctions Condition
- Electronic Risk Exclusion
- Communicable Disease Exclusion

For full details of the exclusions and conditions please refer to the General Conditions, Claims Conditions and General Exclusion Sections of the policy document.

SECTION 1: PROPERTY DAMAGE

Significant features, benefits, exclusions or limitations of the policy

THIS SECTION IS OPTIONAL

All Risks cover for damage to property insured occurring within 50 metres of the premises.

Significant Features and Benefits	Significant Exclusions and Limitations
<p>Additional Costs of Construction – Energy Efficiency – £1,000,000 or 15% of the Property Damage sum insured, whichever is the lower</p> <p>Additional Statutory Costs – 15% of the sum insured for undamaged portions – 15% of the total amount for which we would have been liable had the property been wholly destroyed</p> <p>Architects' and Surveyors' fees</p> <p>Bequeathed Property – Buildings – £250,000 in any one period of insurance</p> <p>Bequeathed Property – Contents – £2,500 in respect of any one item; £25,000 in respect of any one claim in any one period of insurance</p> <p>Capital Additions – £1,000,000 or 15% of the Property Damage sum insured, whichever is the lower</p> <p>Contract Works – £250,000 any one single contract</p> <p>Contractors Interest – £250,000 any one single contract</p> <p>Continuing Interest and Hire Charges – £10,000 in any one period of insurance</p> <p>Drains, Sewers and Gutters – Property Damage sum insured</p> <p>Fire Brigade Charges – Property Damage sum insured</p> <p>Further Investigation Costs – £25,000 in any one period of insurance</p> <p>Glass – £25,000 in any one period of insurance</p> <p>Hired-in Property – £2,500 any one item; £10,000 any one occurrence</p> <p>Landscaping Costs – £25,000 in any one period of insurance</p> <p>Loss of Metered Utilities – £25,000 in any one period of insurance</p>	<ul style="list-style-type: none">• Cooking Equipment Condition• Electrical Inspection Condition• Fire Extinguishing Appliances Condition• Inherent vice, latent defect, defective design, plan or specification or the use of faulty materials• Jewellery, precious metals, precious stones or furs except where specifically mentioned in the schedule• Overhead electrical and telecommunication transmission and distribution lines, overhead transformers• Property and structures in course of demolition, construction or erection• Moveable property in the open, fences, gates, vegetation, lawns and shrubs in respect of damage caused by wind, rain, hail, sleet, snow, flood, dust or falling trees• Theft or attempted theft or malicious damage to property in a yard, open space or any open fronted or open sided building• Property insured at any Vacant or Unoccupied Buildings for a period exceeding 30 days unless agreed by us• Storm, flood, leakage of oil or water to property stored in any outbuilding or basement following bursting or overflowing of oil or water tanks, apparatus or pipes or from any automatic sprinkler unless property is raised at least 100mm above ground floor level• Theft unless involving forcible and violent entry to or exit from a building or involving assault or violence or threat to you or any of your employees <p>This Exclusion shall not apply in respect of the period during which you or any employee of yours is on the premises for the purposes of the business provided that our liability shall not exceed £5,000 in any one period of insurance</p>

SECTION 1: PROPERTY DAMAGE

Significant features, benefits, exclusions or limitations of the policy

Significant Features and Benefits	Significant Exclusions and Limitations
Obsolete Building Materials – reasonable additional cost incurred	<ul style="list-style-type: none">Changes in the water table level (i.e. the level below which the ground is saturated with water)
Open Days, Promotions and Fundraising Events held at Third Party Premises – £2,500 any one item; £5,000 any one occurrence	<ul style="list-style-type: none">Collapse or cracking of buildings
Property Stored – £100,000 any one occurrence	<ul style="list-style-type: none">Vehicles required to be licensed for road use (including accessories thereon)
Protection Equipment Expenses – Property Damage sum insured	<ul style="list-style-type: none">Acts of Terrorism
Reinstatement to Match (Computer Equipment) – Computer Equipment sum insured	<ul style="list-style-type: none">The excess
Seasonal Stock Increase – 25% during the following periods: <ul style="list-style-type: none">November, December and the first 15 days of January and 30 days up to and including Easter Day and 7 days thereafterDuring any other period of the year where the seasonal trend of your business requires such an increase providing such increase does not exceed 90 days in any one period of insurance	<p>Please see the Property Damage Section, General Exclusions, General Conditions and Claims Conditions.</p>
Sprinkler Upgrade Costs – Property Damage sum insured	
Subsidence, Ground Heave or Landslip – Property Damage sum insured	
Temporary Removal – 15%	
Theft Damage to Buildings – £50,000 or 15% of the Property Damage sum insured	
Theft of Fixed Fabric of the Building – £25,000 in any one period of insurance	
Theft of Keys – £25,000 in any one period of insurance	
Trace and Access – £25,000 in any one period of insurance	
Unauthorised Use of Electricity Gas or Water – £50,000 any one occurrence.	

SECTION 2: BUSINESS INTERRUPTION

Significant features, benefits, exclusions or limitations of the policy

THIS SECTION IS OPTIONAL

Cover can be provided for Gross Revenue, Additional Increase in Cost of Working or Increase in Cost of Working.

Significant Features and Benefits	Significant Exclusions and Limitations
<p>Loss resulting from interruption of or interference with the business carried on by you at the premises in consequence of damage and including:</p> <p>Book Debts - £250,000</p> <p>Compulsory Closure - £25,000</p> <p>Deeds & Documents - £250,000</p> <p>Denial of Access - up to the sum insured</p> <p>Exhibition Sites - £100,000 anywhere within the territorial limits</p> <p>Failure of Public Utilities - £250,000</p> <p>Key Employees - £100,000</p> <p>National Lottery - £25,000</p> <p>Property in Transit - £100,000</p> <p>Research and Development Costs - £25,000</p> <p>Unspecified Contract Sites - £100,000</p> <p>Unspecified Customers - £100,000</p> <p>Unspecified Storage Sites - £100,000</p> <p>Unspecified Suppliers - £100,000</p> <p>The above Extension limits are in respect of any one occurrence.</p> <p>The Extension limit shall not exceed the sum insured or limit stated within the Extension, whichever is the lower occurring during the period of insurance.</p>	<ul style="list-style-type: none">Liability must have been admitted under the Property Damage insurance for there to be a Business Interruption claimInherent vice, latent defect, defective design, plan or specification or the use of faulty materialsOverhead electrical and telecommunication transmission and distribution lines, overhead transformersProperty and structures in course of demolition, construction or erectionProperty insured at any vacant or unoccupied buildings unless agreed by usStorm, flood, leakage of oil or water to property stored in any outbuilding or basement following bursting or overflowing of oil or water tanks, apparatus or pipes or from any automatic sprinkler unless property is raised at least 100mm above ground floor levelTheft unless involving forcible and violent entry to or exit from a building or involving assault or violence or threat to you or any of your employees <p>This Exclusion shall not apply in respect of the period during which you or any employee of yours is on the premises for the purposes of the business provided that our liability shall not exceed £5,000 in any one period of insurance</p> <ul style="list-style-type: none">Changes in the water table level (i.e. the level below which the ground is saturated with water)Collapse or cracking of buildingsVehicles required to be licensed for road use (including accessories thereon)Acts of Terrorism

SECTION 2: BUSINESS INTERRUPTION

Significant features, benefits, exclusions or limitations of the policy

Significant Features and Benefits	Significant Exclusions and Limitations
<p>Where Increase in Cost of Working Only is selected, only the following Extensions are included:</p> <ul style="list-style-type: none">• Book Debts• Deeds & Documents• Denial of Access• Exhibition Sites• Failure of Public Utilities <p>The Extension limit shall not exceed the sum insured or limit stated within the Extension, whichever is the lower occurring during the period of insurance.</p>	<p>• Any interruption of or interference with the business in the absence of insured damage (other than Compulsory Closure, Key Employees and/or National Lottery)</p> <p>Please see the Property Damage Section and Business Interruption Section, General Exclusions, General Conditions and Claims Conditions.</p>

SECTION 3: SPECIFIED ALL RISKS

Significant features, benefits, exclusions or limitations of the policy

THIS SECTION IS OPTIONAL

Provides cover for accidental loss or destruction of or damage to specified items within the Territorial Limits.

Significant Features and Benefits	Significant Exclusions and Limitations
Non-invalidation	<ul style="list-style-type: none">• Wear, tear, depreciation or diminution in value• Use of any article contrary to manufacturers' instructions• Storm or flood unless the property is contained in an enclosed vehicle or in a building• Inherent vice, latent defect, defective design, plan of specification or the use of faulty materials• Faulty or defective workmanship• Dry or wet rot, fungus, rust, corrosion, woodworm, moths, insects, vermin or pests• Change in temperature, colour, flavour, texture or finish• Damage by theft or attempted theft to any property away from the premises:<ul style="list-style-type: none">– unless the society property is in your personal custody or the personal custody of any employee of yours; or– contained in a securely locked or occupied building– from any unattended building unless all security devices are put into full and effective operation and involves forcible and violent entry to or exit from the building or assault, violence or threat thereof towards your employee– from any unattended vehicle unless:<ul style="list-style-type: none">• all windows and other openings have been closed, all doors have been secured and any other protective devices put into full and effective operation• any society property is secured in the locked boot, storage compartment or closed glove compartment• after the completion of any working day of the driver the vehicle is locked and garaged in a secure building or compound and all windows and other openings have been closed, all doors have been secured and any other protective devices put into full and effective operation• The excess

Please see the Specified All Risks Section, General Exclusions, General Conditions and Claims Conditions.

SECTION 4: MONEY & ASSAULT

Significant features, benefits, exclusions or limitations of the policy

THIS SECTION IS OPTIONAL

Provides cover for loss of business money and compensation in the event of an insured person being injured as a direct result of theft or attempted theft of money.

Significant Features and Benefits	Significant Exclusions and Limitations
<p>Standard Limits:</p> <p>Loss of Non-Negotiable Money - £500,000</p> <p>Loss of Negotiable Money:</p> <ul style="list-style-type: none">in transit, in your personal custody or in the custody of any authorised employee or in a bank night safe - £2,500on the premises during business hours - £2,500on the premises out of business hours contained in a locked safe - £2,500on the premises out of business hours not contained in a locked safe, locked cupboard or locked room - £500at your home or home of an authorised insured person - £1,000in any other circumstances (including fund-raising events away from the premises) <p>Credit Cards - £5,000 any one period of insurance</p> <p>Increased Limits for Fund-raising Events - the limits stated in respect of Cover part (b) (i) - (v) are increased by 100% for any one occurrence</p> <p>Safes - cost of repair or replacement</p> <p>Increased Money limits can be considered upon request.</p> <p>Optional:</p> <p>Loss of Money in coin operated machines</p> <p>Personal Assault Extension - the benefits are:</p> <ul style="list-style-type: none">Death - £10,000Loss of Limb - £10,000Loss of Sight - £10,000Permanent Total Disablement - £10,000Temporary Total Disablement - £100 per week (up to 104 weeks)Temporary Partial Disablement - £25 per week (up to 104 weeks) <p>Counselling Costs - £1,000 any one insured person; £5,000 in total for all insured persons</p> <p>Medical Expenses - £1,000 any one insured person</p> <p>Personal Effects - £500 any one insured person</p>	<ul style="list-style-type: none">Accompaniment ConditionClerical or accounting errors or shortages due to error or omissionLoss from any unattended vehicleAny loss due to the fraud or dishonesty of any employee unless the loss is discovered within ten working daysLoss from any coin-operated vending, gaming or amusement machine or payphone unless specially agreed by usTheft or attempted theft occurring outside business hours to any till or cash register unless its drawer has been left in an open position containing no MoneyThe excess

SECTION 5: GOODS IN TRANSIT

Significant features, benefits, exclusions or limitations of the policy

THIS SECTION IS OPTIONAL

Provides cover for your property whilst in transit by road, rail or inland freight anywhere in Great Britain, Northern Ireland, the Isle of Man, the Channel Islands and the Republic of Ireland including sea or air transit between these territories.

Significant Features and Benefits	Significant Exclusions and Limitations
<p>Clothing and Personal Effects - £500 per insured person</p> <p>Contract Price - based on the contract price for goods sold but not delivered</p> <p>Expenses - £10,000 any one occurrence</p> <p>Reloading - £5,000 any one occurrence</p> <p>Ropes and Sheets - cover includes sheets, ropes, packing materials and the like</p>	<ul style="list-style-type: none">Delay, loss of market or consequential lossBreakage of china, glass or other brittle articles unless caused by fire, theft or an accident involving the vehicleThe carriage of livestock or other living creatures, organisms or culturesProperty carried by you for hire and rewardLeakage, spillage, contamination or deterioration unless caused by vehicle fire, theft or an accidentFaulty packing or labellingTheft or malicious damage from any soft or open topped or soft or open sided vehicleTheft or attempted theft from any unattended vehicle unless all points of access have been closed and any other protective devices put into full and effective operationThe excess

Please see the Goods in Transit Section, General Exclusions, General Conditions and Claims Conditions.

SECTION 6: EMPLOYERS' LIABILITY

Significant features, benefits, exclusions or limitations of the policy

THIS SECTION IS OPTIONAL

Provides protection against your legal liability to pay compensation in respect of injury sustained by your employees in the course of the business up to a limit of £10,000,000 including costs and expenses

Significant Features and Benefits	Significant Exclusions and Limitations
Contractual Liability	
Corporate Manslaughter - £5,000,000 any one period of insurance	<ul style="list-style-type: none">• Injury to any employee where motor insurance is required by any road traffic legislation
Court Attendance Compensation - £750 per day for you; £250 per day for employees	<ul style="list-style-type: none">• Working on any offshore installation or whilst in transit to or from any offshore installation
Cross Liabilities	<ul style="list-style-type: none">• Cover for acts caused by Terrorism is limited to £5,000,000
Health & Safety at Work Act 1974 - £500,000 any one period of insurance	<ul style="list-style-type: none">• Fines, penalties or liquidated, punitive or exemplary damages or any additional damages resulting from the multiplication
Indemnity to Other Persons	<ul style="list-style-type: none">• Any liability which is insured by or would but for the existence of this Section be insured by any other policy except in respect of any excess beyond the amount payable under such other section had this insurance not been effected
Unsatisfied Court Judgements	<ul style="list-style-type: none">• Hazardous locations

Please see the Employers' Liability Section, General Exclusions, General Conditions and Claims Conditions.

SECTION 7: PUBLIC LIABILITY

Significant features, benefits, exclusions or limitations of the policy

THIS SECTION IS OPTIONAL

Provides protection against your legal liability for injury to third parties and damage to property including nuisance, trespass, obstruction or interference up to the Limit of Indemnity stated in the schedule plus any costs and expenses.

Significant Features and Benefits	Significant Exclusions and Limitations
Communicable Disease - up to £1,000,000, any one period of insurance	<ul style="list-style-type: none">• Bodily injury to any employee
Contingent Motor Liability	<ul style="list-style-type: none">• Damage to products or the cost of making good or recalling such products or the cost of rectifying defective work
Corporate Manslaughter - £5,000,000 or the Limit of Indemnity shown in the schedule, whichever is the lower, any one period of insurance	<ul style="list-style-type: none">• Damage to property which you or any of your employees are or have been working on
Court Attendance Compensation - £750 per day for you; £250 per day for employees	<ul style="list-style-type: none">• Cover for acts of Terrorism is limited to £2,000,000 or the Limit of Indemnity stated in the schedule, whichever is the lower
Defective Premises Act 1972	<ul style="list-style-type: none">• Fines, penalties or liquidated, punitive or exemplary damages or any additional damages resulting from the multiplication of compensatory damages or other non-compensatory damages
Environmental Clean Up Costs - £100,000 for any one occurrence and in the aggregate for any one period of insurance	<ul style="list-style-type: none">• The provision of advice or any plan, design, formula or specification given separately for a fee or for which a fee is normally charged
General Data Protection Regulations - £1,000,000 or the Limit of Indemnity shown in the schedule, whichever is the lower, any one period of insurance	<ul style="list-style-type: none">• Pollution or contamination other than that caused by a sudden identifiable unintended and unexpected incident
Health & Safety at Work Act 1974 - £500,000 any one period of insurance	<ul style="list-style-type: none">• Liability arising directly or indirectly out of exposure to inhalation of, or fears of the consequences of exposure to, or inhalation of asbestos, and the cost of cleaning up, or removal of, or damage to property or any product arising out of any asbestos or asbestos fibres
Indemnity to Other Persons	<ul style="list-style-type: none">• Liability directly or indirectly caused by, contributed to by, resulting from or arising out of or in connection with:<ul style="list-style-type: none">– any Cyber Act or Cyber Incident including but not limited to any action taken in controlling, preventing, suppressing or remediating any Cyber Act or Cyber Incident– loss of use, reduction of functionality, repair, replacement, restoration or reproduction of any Data, including any amount pertaining to the value of such Data
Legionella - £500,000 for any one occurrence and in the aggregate for any one period of insurance	
Libel and Slander - £100,000 in any one period of insurance	
Overseas Personal Liability	

SECTION 7: PUBLIC LIABILITY

Significant features, benefits, exclusions or limitations of the policy

Significant Features and Benefits	Significant Exclusions and Limitations
	<p>This Exclusion shall not apply in respect of:</p> <ul style="list-style-type: none">– Bodily Injury– physical damage to material property directly or indirectly caused by, contributed to by, resulting from, arising out of or in connection with a Cyber Act or a Cyber Incident• Any liability which is insured by or would but for the existence of this Section be insured by any other policy except in respect of any excess beyond the amount payable under such other section had this insurance not been effected• Hazardous locations• a contract unless legal liability would have attached to you in the absence of such contract• The excess <p>Please see the Public Liability Section, General Exclusions, General Conditions and Claims Conditions.</p>

SECTION 8: PRODUCTS LIABILITY

Significant features, benefits, exclusions or limitations of the policy

THIS SECTION IS OPTIONAL

Provides protection against your legal liability following Injury or damage caused by your products up to the Limit of Indemnity stated in the schedule plus any costs and expenses. For any claim brought in Canada, the United States of America or any territory within its jurisdiction, the most we will pay, inclusive of costs and expenses, is the Limit of Indemnity.

Significant Features and Benefits	Significant Exclusions and Limitations
Communicable Disease – up to £1,000,000, any one period of insurance	<ul style="list-style-type: none">Loss or destruction of or damage to products or the cost of making good or recalling such products nor the cost of rectifying defective work
Consumer Protection & Food Safety Acts	<ul style="list-style-type: none">Loss or destruction of or damage to property which you are working on
Corporate Manslaughter – £5,000,000 or the Limit of Indemnity shown in the schedule, whichever is the lower, any one period of insurance	<ul style="list-style-type: none">Cover for acts of Terrorism is limited to £2,000,000 or the Limit of Indemnity stated in the schedule, whichever is the lower
Court Attendance Compensation – £750 per day for you; £250 per day for employees	<ul style="list-style-type: none">Fines, penalties or liquidated, punitive or exemplary damages or any additional damages resulting from the multiplication of compensatory damages or other non-compensatory damages
Cross Liabilities	<ul style="list-style-type: none">Pollution or contamination unless caused by a sudden, identifiable, unintended and unexpected event which occurs in its entirety at a specific time and place
Defence Waiver	<ul style="list-style-type: none">Liability arising directly or indirectly out of exposure to inhalation of, or fears of the consequences of exposure to, or inhalation of asbestos, and the cost of cleaning up, or removal of, or damage to property or any product arising out of any asbestos or asbestos fibres
Health & Safety at Work Act 1974 – £500,000 any one period of insurance	<ul style="list-style-type: none">Damages where action is brought in a court of law outside a member state of the European Union
	<ul style="list-style-type: none">Liability directly or indirectly caused by, contributed to by, resulting from or arising out of or in connection with:<ul style="list-style-type: none">any Cyber Act or Cyber Incident including but not limited to any action taken in controlling, preventing, suppressing or remediating any Cyber Act or Cyber Incidentloss of use, reduction of functionality, repair, replacement, restoration or reproduction of any Data, including any amount pertaining to the value of such Data

SECTION 8: PRODUCTS LIABILITY

Significant features, benefits, exclusions or limitations of the policy

Significant Features and Benefits	Significant Exclusions and Limitations
	<p>This Exclusion shall not apply in respect of:</p> <ul style="list-style-type: none">– Bodily Injury– physical damage to material property directly or indirectly caused by, contributed to by, resulting from, arising out of or in connection with a Cyber Act or a Cyber Incident• Any liability which is insured by or would but for the existence of this Section be insured by any other policy except in respect of any excess beyond the amount payable under such other section had this insurance not been effected• Products that you knowingly export directly or indirectly to the USA or Canada (unless specifically extended)• Products used in aircraft, space, petro-chemical, gas, offshore, shipbuilding and repair or nuclear industries• Products used in the motor industry other than those not affecting safety, stability, steering or braking of the vehicle• The excess <p>Please see the Products Liability Section, General Exclusions, General Conditions and Claims Conditions.</p>

SECTION 9: COMMERCIAL LEGAL EXPENSES

Significant features, benefits, exclusions or limitations of the policy

THIS SECTION IS OPTIONAL

Provides cover up to £100,000 for your legal costs and expenses for all claims resulting from one or more event arising at the same time or from the same originating cause.

Significant Features and Benefits	Significant Exclusions and Limitations
<p>Employment Disputes and Compensation Awards</p> <p>Costs incurred in defending an employment dispute, court or tribunal proceedings from a past, present or prospective employee.</p>	<ul style="list-style-type: none">Personal injury and loss/damage to propertyIn respect of compensation awards, our advice must be sought and followedThe total of the compensation awards payable under Employment Disputes and Compensation Awards - Compensation Awards shall not exceed £1,000,000 in any one period of insurance
<p>Legal Defence</p> <ul style="list-style-type: none">Defending an insured person's legal rights prior to legal proceedings when dealing with the police or relevant Health and Safety authority where it is alleged that an insured person has or may have committed a criminal offence in connection with your business activitiesDefending non-motor criminal prosecutions arising from your business activitiesDefending civil actions taken against an insured person for compensation under data protection legislation when handling personal data in their capacity as a data controller and/or a data processorDefending a civil action taken against you for wrongful arrest in respect of an accusation of theftThe attendance expenses of your employees for jury serviceDefending a disciplinary hearing against the insured person by the relevant authorityAppealing against the imposition or terms of any Statutory Notice issued under UK legislation affecting your business.	<ul style="list-style-type: none">Any criminal investigation or enquiry by HM Revenue & CustomsMotoring prosecutionsThe ownership, driving or use of a motor vehicleThe loss, alteration, corruption or distortion of, or damage to stored personal data, orA reduction in the functionality, availability, or operation of stored personal data resulting from hacking (unauthorised access), malicious or negligent transfer (electronic or otherwise) of a computer program that contains any malicious or damaging code, computer virus or similar mechanism

SECTION 9: COMMERCIAL LEGAL EXPENSES

Significant features, benefits, exclusions or limitations of the policy

Significant Features and Benefits	Significant Exclusions and Limitations
<p>Statutory Licence Appeal</p> <p>Appealing to the relevant statutory or regulatory authority, court or tribunal, following a decision by a licensing or regulatory authority to suspend, alter, refuse to renew or cancel your licence, mandatory registration or British Standard Certificate of Registration.</p>	<ul style="list-style-type: none">• Appeals against the imposition or terms of any Statutory Notice issued in connection with your licence, mandatory registration or British Standard Certificate of Registration• The original application or renewal application of a statutory licence, mandatory registration or British Standard Certificate of Registration• The ownership, driving or use of a motor vehicle
<p>Contract Disputes</p> <p>Negotiating your legal rights in a contractual dispute arising from an agreement or alleged agreement entered into by you or on your behalf, for the purchase, hire, sale or provision of goods or of services.</p>	<ul style="list-style-type: none">• The amount in dispute must exceed £500 (incl VAT)• £500 excess applies if the amount in dispute exceeds £5,000 (incl VAT)
<p>Debt Recovery</p> <p>Negotiating your legal rights, including enforcement of judgment to recover money and interest due from the sale or provision of goods or services.</p>	<ul style="list-style-type: none">• The debts must exceed £500 (incl VAT)• Disputes arising within the first 90 days of the policy if the agreement was entered into before the start of the policy
<p>Property Protection</p> <p>Pursuing your legal rights in a civil action following an event causing physical damage to material property which you own or are responsible for, or any nuisance or trespass.</p>	<ul style="list-style-type: none">• Contracts entered into• Goods in transit, lent or hired out by you• Goods not at your premises, unless you are using them• Damage to, or caused by, motor vehicles• Enforcement of a covenant by or against the business
<p>Personal Injury</p> <p>At your request, pursuing your employees' and their family members' legal rights following their death or bodily injury.</p>	<ul style="list-style-type: none">• Illness or bodily injury that happens gradually• Psychological injury or mental illness unless the condition follows a specific or sudden accident that has caused physical bodily injury• Clinical negligence

SECTION 9: COMMERCIAL LEGAL EXPENSES

Significant features, benefits, exclusions or limitations of the policy

Significant Features and Benefits	Significant Exclusions and Limitations
<p>Tax Protection</p> <p>Tax enquiries, Employee compliance disputes & VAT disputes.</p>	<ul style="list-style-type: none">• Tax avoidance scheme• Failure to register for VAT or PAYE• Import or excise duties and import VAT
<p>Tenancy Disputes</p> <p>Legal proceedings for civil action relating to a tenancy dispute between you and your landlord arising from premises leased or rented to you.</p>	<ul style="list-style-type: none">• any dispute arising from or relating to rent, service charges or renewal of the tenancy agreement
<p>The Legal Expenses Section is underwritten by ARAG Legal Expenses Insurance Company Limited.</p>	<p>Please see the Commercial Legal Expenses Section, General Exclusions, General Conditions and Claims Conditions.</p>

SECTION 10: PERSONAL ACCIDENT

Significant features, benefits, exclusions or limitations of the policy

THIS SECTION IS OPTIONAL

Provides compensation to you for an insured person aged under 85 should they sustain accidental bodily injury that results in an insured event.

Significant Features and Benefits	Significant Exclusions and Limitations
<p>Capital Sum Benefits - £25,000</p> <p>Weekly Benefits - £100</p> <p>Deferment Period - 4 weeks</p> <p>Insured Event:</p> <ul style="list-style-type: none">• Death• Loss of Limb• Loss of Sight, Hearing or Speech• Permanent Total Disablement• Temporary Total Disablement <p>Disappearance - if the insured person has been missing for more than 180 consecutive days.</p> <p>Medical Expenses Cover - following injury up to 5% of the Capital Benefit covered; 15% of the Weekly Benefit covered.</p>	<ul style="list-style-type: none">• Claims Evidence Condition• Pre-existing physical or mental disability, infirmity, medical condition, chronic or recurring ailment• Any communicable disease• Insanity, intentional self-injury, suicide, attempted suicide• Participation in any criminal act or civil commotion• Flying or other aerial activities (other than as a passenger of a recognised airline)• Pregnancy or childbirth• Deliberate exposure to danger (except in an attempt to save human life)• Practising or taking part in:<ul style="list-style-type: none">– any kind of racing (other than foot races)– mountaineering or rock climbing– abseiling, bungee jumping, potholing or similar underground activities– underwater activities involving the use of breathing apparatus– engaging in winter sports other than curling or skating– speed or time trials– engaging in any sport undertaken on a professional or semi-professional basis– any operational duties as a member of the armed forces• The effects of alcohol or drugs (other than drugs prescribed by a qualified registered medical practitioner)• Any treatment for drug addiction• Any Weekly Benefit during the Deferment Period• Any benefit to any person aged over 85

Please see the Personal Accident Section, General Exclusions, General Conditions and Claims Conditions.

SECTION 11: OFFICERS' AND TRUSTEES' LIABILITY

Significant features, benefits, exclusions or limitations of the policy

THIS SECTION IS OPTIONAL

Provides protection against legal defence costs and damages awarded against one of your officers, governors, committee members or trustees arising from a wrongful act by them in the course of their duties as an officer, governor, committee member or trustee, up to the limit of indemnity £100,000.

Significant Features and Benefits	Significant Exclusions and Limitations
<p>Emergency Costs and Expenses - 10% of the limit of indemnity in the schedule</p> <p>Extending Reporting Period</p> <p>Legal Representation - £100,000 in the aggregate during the period of insurance</p> <p>Loss of or Damage to Documents - £50,000 in the aggregate during the period of insurance</p> <p>Retired Insured Persons</p> <p>Standard Cover:</p> <p>Cover sub-section A - Officers' and Trustees' Liability</p> <p>Cover under this section is for claims made during the period of insurance.</p>	<ul style="list-style-type: none">• Communicable Disease - up to the limit of indemnity stated in the schedule or £1,000,000 whichever is the lesser, inclusive of all costs and expenses, in, any one period of insurance and in the aggregate• any loss or claim involving:<ul style="list-style-type: none">– trading losses, liabilities or debts– defamation, libel or slander resulting from errors or omissions in printing– an insured person acting as external or statutory auditor, liquidator, receiver, administrator or administrative receiver• any loss or claim involving:<ul style="list-style-type: none">– a gain in profit or advantage with no legal entitlement– dishonest, fraudulent or malicious act or omission• breach of professional services• losses in connection with persons or entities holding beneficially or more than 20% of share of capital• losses attributable to actual or intended listing of capital on the stock exchange• any claim or circumstance or defence costs directly or indirectly caused by, contributed to by, resulting from or arising out of or in connection with:<ul style="list-style-type: none">– the Abuse or Molestation of any person by any person– charges or allegations of negligent hiring, employment, investigation, supervision, reporting to the proper authorities, or failure to so report• medical malpractice• liability from any joint venture, consortium or profit sharing scheme• loss from failure to maintain insurance or finance

SECTION 11: OFFICERS' AND TRUSTEES' LIABILITY

Significant features, benefits, exclusions or limitations of the policy

Significant Features and Benefits	Significant Exclusions and Limitations
	<ul style="list-style-type: none">liability directly or indirectly caused by, contributed to by, resulting from or arising out of or in connection with:<ul style="list-style-type: none">any Cyber Act or Cyber Incident including but not limited to any action taken in controlling, preventing, suppressing or remediating any Cyber Act or Cyber Incidentloss of use, reduction of functionality, repair, replacement, restoration or reproduction of any Data, including any amount pertaining to the value of such Data. <p>This Exclusion shall not apply in respect of:</p> <ul style="list-style-type: none">Bodily Injuryphysical damage to material property <p>directly or indirectly caused by, contributed to by, resulting from, arising out of or in connection with a Cyber Act or a Cyber Incident.</p> <ul style="list-style-type: none">liability arising out of acting in the capacity of trustee, fiduciary or administrator of any employer-sponsored pension or superannuation scheme or superannuation programmestatements known to be libellous or slanderous at the time they were madecontractual liability unless such liability would have existed in the absence of such contracttaxes, fines, penalties or liquidated, punitive or exemplary damages, aggravated or multiplied damages or claims deemed uninsurable by lawany circumstances which result in a claim against an insured person by another insured person or by the charitable body or by any other person or entity with a financial, managerial or executive interest in the charitable bodythe excess <p>Please see the Officers' and Trustees' Liability Section, General Exclusions, General Conditions and Claims Conditions.</p>

IMPORTANT INFORMATION

How to make a Claim

Covéa Insurance Commercial Claims is a service operated 24 hours a day, 365 days a year.

You can notify us of a claim by:

Telephone: **0330 024 2266**

Calls may be recorded for training and evidential purposes.

Email:
newcommercialclaims@coveainsurance.co.uk

Post: **Covéa Insurance Commercial Claims, A&B Mills, Dean Clough, Halifax, HX3 5AX.**

If you wish to make a claim under the Commercial Legal Expenses Section please call **0330 024 2364**.

Your Rights to Cancel the Policy

If this cover does not meet your requirements, please return all your documents to your broker. If cover has not yet started you will receive a full refund of the premium. If cover has started we will refund the premium for the exact number of days left on the policy. No refund will be given if a claim has been submitted or there have been any incidents likely to give rise to a claim during the current period of insurance.

How to make a Complaint

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 the broker who arranged your insurance will be able to resolve any concerns, particularly if your complaint relates to the way the policy was sold, and you should contact them directly.

Alternatively please contact us using the following details quoting your policy or claim number.

Customer Relations Covéa Insurance, A&B Mills, Dean Clough, Halifax, HX3 5AX

Telephone: **0330 221 0444**

Calls may be recorded for training and evidential purposes.

Website: www.coveainsurance.co.uk

Email:
customer.relations-rdg@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 at www.coveainsurance.co.uk/complaints.

Commercial Legal Expenses Section

If you have a complaint regarding the Commercial Legal Expenses Section, you or your broker should contact

The Customer Relations Department, ARAG Legal Expenses Insurance Company Limited, Unit 4a, Greenway Court, Bedwas, Caerphilly CF83 8DW

Telephone: **0344 893 9013**

Email: customer-relations@arag.co.uk

Online form: www.arag.co.uk/complaints

Further details of ARAG internal complaint-handling procedures are available on request.

Financial Ombudsman Service

You may be eligible to refer your complaint to the Financial Ombudsman Service. Their contact details are:

Financial Ombudsman Service, Exchange Tower, London, E14 9SR

Telephone: **0800 023 4567**

Website: www.financial-ombudsman.org.uk

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

Financial Services Compensation Scheme

Covéa Insurance and ARAG Legal Expenses Insurance Company Limited are covered by the Financial Services Compensation Scheme. You/an Insured Person may be entitled to compensation from the scheme if we are unable to meet our liabilities under this insurance.

Further information is available from the:

Financial Services Compensation Scheme, 10th Floor, Beaufort House, 15 St Botolph Street, London, EC3A 7QU.

Telephone: **0800 678 1100**

Website: www.fscs.org.uk

Email: enquiries@fscs.org.uk

IMPORTANT INFORMATION

Registration and Regulatory Information

This Insurance is provided by Covea Insurance plc. Covea Insurance plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Registration Number 202277. Registered Office: **A&B Mills, Dean Clough, Halifax, HX3 5AX**. Registered in England and Wales Number 613259.

This policy is arranged for you by Magnet Insurance Services Limited. Magnet Insurance Services Limited is authorised and regulated by the Financial Conduct Authority. Register Number 489228.

Registered Office: **Newark Beacon, Cafferata Way, Newark NG24 2TN**. Registered in England and Wales Number 6664153.

Commercial Legal Expenses Section

This Section is underwritten by ARAG Legal Expenses Insurance Company Limited who are registered in England and Wales, Company Number 103274.

Website: www.arag.co.uk

Registered Address:

**ARAG Legal Expenses Insurance Company Limited,
Unit 4a, Greenway Court, Bedwas, Caerphilly CF83
8DW**

ARAG Legal Expenses Insurance Company Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. (FRN202106)

You can check the regulatory status on the Financial Services Register by visiting the Financial Conduct Authority's website: www.fca.org.uk/register.



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