



Arranged by



Underwritten by

# ***‘HAULAGE PLUS’***

## **Property Policy Summary**

## **Property Insurance Policy Summary**

Your policy is underwritten by Royal & Sun Alliance Insurance plc and is an annual contract which may be renewed each year subject to your needs and our terms & conditions.

The policy provides cover in respect of:

**Property Damage**  
**Business Interruption**

Optional cover is available in respect of:

**Money**  
**All Risks**  
**Outstanding Debit Balances**

English Law will be applicable to the contract of insurance between us, unless stated otherwise in your Policy's terms & conditions. The language used in this policy and any communication relating to it will be English

The following tables provide a summary of the main policy features & benefits and any significant exclusions & limitations. For full policy details and our full terms & conditions please read your Policy Wording, which will be provided on completion of your contract, or at any time on request.

**PROPERTY DAMAGE INSURANCE – Provides cover, where selected, for your business premises (Buildings), your business equipment (Contents) and your business stock (Stock) against the following Insured Covers**

Features & Benefits	Significant Exclusions or Limitations	Policy Section
<p><b>Insured Covers :</b> Loss or Damage caused by :</p> <ul style="list-style-type: none"> <li>▪ Fire, Explosion, Lightning, Aircraft, Earthquake</li> <li>▪ Riot, Civil Commotion, Malicious Damage</li> <li>▪ Storm, Flood, Escape of Water, Impact</li> <li>▪ Sprinkler Leakage</li> <li>▪ Theft</li> <li>▪ Subsidence, Ground Heave, Landslip</li> <li>▪ Accidental Damage</li> <li>▪ Accidental Breakage of Glass</li> </ul>	<p>Please note that these exclusions apply to cover for Buildings, Contents and Stock:</p> <ul style="list-style-type: none"> <li>▪ Insured Covers applicable will be shown on your policy schedule</li> <li>▪ Excludes theft not involving forcible and violent entry or exit</li> <li>▪ Excludes Loss of Data</li> <li>▪ Some specific causes of loss may be excluded – refer to your policy wording / schedule</li> <li>▪ Some specific property may be excluded - refer to your wording / schedule</li> <li>▪ Alarm and security conditions apply - refer to your policy schedule</li> <li>▪ Terrorism</li> <li>▪ Civil commotion in Northern Ireland</li> </ul>	<p>Property Damage</p>

**BUILDINGS – If you have selected Buildings and/or Tenants improvements the following will be automatically included**

<p>Cover for Buildings, landlords fixtures and fittings, small outside buildings, walls, gates and fences and services</p> <p><b>Inflation Protection</b> <b>Day One Basis of Cover</b> Provides an automatic 15% increase in the building value you declare for insurance during the policy period which can be increased if required</p> <p><b>Reinstatement</b> Cover is on a reinstatement as new basis</p>	<ul style="list-style-type: none"> <li>▪ See exclusions to Insured Covers</li> <li>▪ If the value you declare is less than the full amount, which the building should be insured for, your claim shall be proportionately reduced.</li> <li>• Excludes betterment</li> </ul>	<p>Property Damage</p>
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**CONTENTS – If you have selected General Contents the following will be automatically included**

<p>Cover for equipment and contents at the specified premises, directors', partners' and employees effects, neon and illuminated signs, electric light fitments, sanitary earthenware, computer records, documents, manuscripts and business books</p> <p><b>Inflation Protection Day One Basis of Cover</b> Provides an automatic 15% increase in the Contents value you declare for insurance during the policy period which can be increased if required</p> <p><b>Reinstatement</b> Cover is on a reinstatement as new basis</p>	<ul style="list-style-type: none"> <li>▪ See exclusions to Insured Covers</li> <li>▪ Cover for directors', partners' and employees effects is limited to a maximum of £250 per person</li> <li>▪ Excludes the value to you of the information</li> <li>▪ Cover is only for loss, destruction or damage caused by an Insured Cover</li> <li>▪ Cover is limited to a maximum of £25,000 any one loss</li> <li>▪ Excludes Loss of Data</li>   <li>▪ If the value you declare is less than the full amount which your Contents should be insured for, your claim may be reduced</li>   <li>▪ Excludes betterment</li> </ul>	<p>Property Damage</p>
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<b>STOCK – If you have selected Stock the following will automatically be included</b>		
<p>Cover for</p> <ul style="list-style-type: none"> <li>▪ Stock and materials in trade</li> <li>▪ Work in progress</li> <li>▪ Finished goods at the business premises you have specified</li> </ul> <p><b>Indemnity</b> Cover is on the basis of the value of the property at the time of destruction or the amount of the damage</p>	<ul style="list-style-type: none"> <li>▪ See exclusions to Insured Covers – refer to your policy wording / schedule</li>   <li>▪ If the sum insured selected is less than the full insurable amount your claim may be reduced</li> </ul>	Property Damage
<b>If you have selected General Contents or Stock the following will be automatically included</b>		
<p><b>Property at other locations</b> Covers</p> <ol style="list-style-type: none"> <li>1) Computer records, documents, manuscripts and business books</li> <li>2) Stock and</li> <li>3) Other property whilst temporarily removed from the premises for cleaning, renovation, repair or other similar purposes and whilst in transit</li> </ol>	<ul style="list-style-type: none"> <li>▪ Loss or damage by theft is excluded</li> <li>▪ Cover is limited to Great Britain, Northern Ireland and the Republic of Ireland</li> <li>▪ Limits apply to amounts payable – refer to your policy wording / schedule</li> </ul>	Property Damage

**BUSINESS INTERRUPTION INSURANCE – this cover protects you against the financial consequences against damage to your Insured property caused by the Insured covers**

Features & Benefits	Significant Exclusions or Limitations	Policy Section
<p><b>Insured Covers :</b></p> <ul style="list-style-type: none"> <li>▪ Fire, Explosion, Lightning Aircraft, Earthquake</li> <li>▪ Riot, Civil Commotion, Malicious Damage</li> <li>▪ Storm, Flood, Escape of Water, Impact</li> <li>▪ Sprinkler Leakage</li> <li>▪ Theft</li> <li>▪ Subsidence, Ground Heave, Landslip</li> <li>▪ Accidental Damage</li> </ul>	<ul style="list-style-type: none"> <li>▪ Excludes theft not following forcible and violent entry or exit</li> <li>▪ Some specific causes of damage may be excluded – refer to your policy schedule</li> <li>▪ Electronic Risk</li> <li>▪ Terrorism</li> <li>▪ Civil commotion in Northern Ireland</li> <li>▪ Loss of data</li> </ul>	<p>Business Interruption</p>
<p><b>Loss of Gross Profit</b> which results from loss or damage at the business premises caused by an Insured cover</p>	<ul style="list-style-type: none"> <li>▪ Liability must have been admitted for the damage under an insurance covering your interest in the property</li> </ul>	<p>Business Interruption</p>
<p><b>The Maximum Indemnity Period</b> is chosen by you The Indemnity Period starts when the loss or damage occurs and ends when the business trading position ceases to be affected by it</p>	<p>Varying Maximum Indemnity Periods are available – normally between 12 and 26 months</p>	
<p>Cover extends to include</p> <ol style="list-style-type: none"> <li>1) Additional expenditure reasonably incurred in diminishing the reduction in turnover</li> <li>2) Damage at third party storage premises</li> <li>3) Computer systems or other records (excluding loss of data)</li> <li>4) Machinery or plant removed for cleaning, renovation, repair or other similar purposes</li> </ol>	<ul style="list-style-type: none"> <li>▪ Limits apply to amounts payable – refer to your policy wording / schedule</li> <li>▪ Cover is limited to Great Britain, Northern Ireland and the Republic of Ireland</li> </ul>	

<b>MONEY INSURANCE –Provides cover for your business money for loss from any cause in the following circumstances</b>		
<b>Features &amp; Benefits</b>	<b>Significant Exclusions or Limitations</b>	<b>Policy Section</b>
<p><b>Standard Cover</b> Money in transit, on premises during business hours or in a bank night safe</p> <p>Money kept in a locked safe or strongroom in the business premises outside business hours</p> <p>Money in your home or that of your directors', partners' or employees' in a locked safe or when an adult is in residence</p> <p>Crossed cheques, crossed money orders and crossed postal orders</p> <p>Any other Money</p>	<ul style="list-style-type: none"> <li>▪ Limit as shown on your schedule</li> <li>▪ £1,000 but may be increased for specified safes</li> <li>▪ £500</li> <li>▪ £250,000</li> <li>▪ £250</li> <li>▪ Some specific causes of loss may be excluded – refer to your policy schedule</li> <li>▪ Electronic Risks</li> </ul>	Money Insurance
<p><b>Personal Injury (Robbery)</b> Covers you or any director, partner or employee sustaining bodily injury during a robbery</p>	<ul style="list-style-type: none"> <li>▪ Death Benefit £5,000</li> <li>▪ Loss of one or more Limbs or Eyes £5,000</li> <li>▪ Permanent Total Disablement from gainful employment of any and every kind £5,000</li> <li>▪ Temporary Total Disablement from usual occupation £50 per week for up to 104 weeks</li> <li>▪ Medical Expenses necessarily incurred up to 15% of the Temporary Total Disablement Benefit.</li> <li>▪ Clothing and Personal Effects up to £250 per person</li> <li>▪ Your Policy contains specific Interpretations of these benefits.</li> </ul>	Money Insurance

**OUTSTANDING DEBIT BALANCES INSURANCE (also known as Book Debts) – Provides cover for tracing outstanding debts and pays the total of outstanding debts which are untraced following damage caused by an Insured cover**

<b>Features &amp; Benefits</b>	<b>Significant Exclusions or Limitations</b>	<b>Policy Section</b>
<p>Cover for Outstanding Debts which you cannot recover following damage by an Insured Cover as follows:</p> <ul style="list-style-type: none"> <li>▪ Fire, Explosion, Lightning, Aircraft, Earthquake</li> <li>▪ Riot, Civil Commotion, Malicious Damage</li> <li>▪ Storm, Flood, Escape of Water, Impact</li> <li>▪ Theft</li> <li>▪ Accidental Damage</li> </ul> <p><b>Indemnity</b> Cover is on the basis of the difference between the Outstanding Debit Balances and the total of the amounts received or traced in respect of such balances at the time of damage</p> <p>Cover extends to include loss</p> <ol style="list-style-type: none"> <li>1) whilst temporarily at premises occupied by persons acting on the Insured's behalf</li> <li>2) in Transit</li> </ol>	<ul style="list-style-type: none"> <li>▪ Some specific causes of loss may be excluded – refer to your policy wording / schedule</li> <li>▪ Conditions relating to storage and recording of debts apply – refer to your wording / schedule</li> <li>▪ Electronic Risk</li> <li>▪ Terrorism</li> <li>▪ Civil commotion in Northern Ireland</li> </ul> <ul style="list-style-type: none"> <li>▪ If the sum insured selected is lower than the amount of the Outstanding Debit Balances then your claim may be reduced.</li> </ul> <ul style="list-style-type: none"> <li>▪ Cover is limited to Great Britain, Northern Ireland and the Republic of Ireland</li> </ul>	<p>Outstanding Debit Balances</p>

<b>General Conditions and Exclusions</b>	
<b>The following apply to the policy as a whole regardless of the specific cover you have selected. For full details of these and other exclusions and limits please read the policy document</b>	
<b>General Conditions and Exclusions</b>	<b>Policy Section</b>
<ul style="list-style-type: none"> <li>▪ If there are any changes to the Business, the Premises, the property therein or any other circumstances whereby the risk is increased you must inform us immediately. Failure to do so could invalidate the policy or result in a claim being repudiated.</li> <li>▪ Policy sections exclusions of Nuclear, Sonic Bangs, War</li> <li>▪ Terrorism (part of which can be bought back) Northern Ireland Terrorism and Civil commotion are excluded</li> </ul>	<p>All</p> <p>Various</p> <p>Various</p>
<b>Excesses and Limits</b>	<b>Policy Section</b>
<ul style="list-style-type: none"> <li>▪ Your policy may be subject to excesses, which are the amounts you must pay in the event of a claim. Also, certain limits may apply. These will both be shown in your policy schedule.</li> </ul>	<p>All</p>

### **COMPLAINTS PROCEDURE**

We aim to provide you with a first class service. If we have not delivered the service that you expect or you are concerned with the service provided, we would like the opportunity to put things right.

#### **Our complaints process**

Initially please raise your concerns with your usual business contact.

If your complaint is not resolved or you are not happy with our response and the course of action proposed, you can progress your complaint to our Customer Relations Office.

A separate investigation will then be carried out in an attempt to resolve your complaint and a final decision issued. However if resolution is not possible they will issue a response within 8 weeks of your original complaint.

#### **Customer Relations Contact Details:**

Customer Relations Office  
 Royal & Sun Alliance Insurance plc  
 Bowling Mill  
 Dean Clough Industrial Park  
 Halifax HX3 5WA

Tel: 0800 1076160

Fax: 01422 325146

e-mail: [halifax.customerrelationsoffice@uk.royalsun.com](mailto:halifax.customerrelationsoffice@uk.royalsun.com)

**What to do if you are still not satisfied**

If you are still not satisfied, Royal & SunAlliance is regulated by the Financial Services Authority whose arbitration service is the Financial Ombudsman Service and you may be able to refer your complaint to them.

**Financial Ombudsman Service**

South Quay Plaza  
183 Marsh Wall  
London  
E14 9SR

Tel: 0845 0801800  
e-mail [enquiries@financial-ombudsman.org.uk](mailto:enquiries@financial-ombudsman.org.uk)  
web: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

**Your rights**

Your rights as a customer to take legal action remain unaffected by the existence or use of any complaints procedures referred to above. However the Financial Ombudsman Service will not adjudicate on any cases where litigation has commenced.

For your protection, telephone calls may be recorded or monitored