



Retail Policy Summary

Primary General Online - Retail Package Insurance Policy with Signatures - PGRPPowSIG v11/09

Policy Summary

This document provides a summary only of the significant aspects of cover (including restrictions) provided by our standard Retail Package Insurance Policy. For full details, please refer to the Policy itself which is available to download from our website (www.primarygeneral.co.uk) or by contacting your Broker.

Introduction

The cover provided by the Primary General Retail Package Insurance Policy has been designed for single site Retail business. It provides a comprehensive package to cover the insurance requirements of the Retail Sector. The insurance is normally for a period of 12 months unless shown differently on your Policy Schedule.

The Policy is underwritten by Primary General Insurance Limited, on behalf of capacity supplied by Fortis Insurance Limited and Aviva Insurance Limited.

Please note that Primary General Insurance Limited reserves the right to alter the capacity providers under this contract from the time of the quotation until these covers are bound with us.

Covers

Buildings Cover

This section covers damage to Buildings insured caused by one of the Specified Perils detailed below in Insured Event (1) or damage by optional Insured Events (2) or (3) or (4):

(1) Specified Perils:

- Fire
- Lightning
- Explosion
- Subterranean Fire
- Earthquake
- Aircraft
- Riot, Civil Commotion
- Malicious Damage
- Storm
- Flood
- Escape of Water
- Leakage of beer and beverages
- Impact by own and third party vehicles or animals
- Falling trees
- Breakage or collapse of aerials
- Theft or attempted theft.

(2) Accidental physical damage

(3) Subsidence

(4) Terrorism

Notable Section extensions:

- Buildings include landlord's fixture and fittings, walls, gates and fences.
- Professional fees including architects, surveyors and legal fees (10% limit).
- Accidental damage to underground services including pipes, services and cables (£25,000 limit).
- Transfer of interest.
- Automatic sum insured reinstatement (for an additional premium).
- Accidental damage to sanitary ware (£25,000 limit).
- Debris removal (10% limit).
- Additional costs in complying with Public Authorities requirements (10% limit).
- Trace and access costs (£25,000 limit).
- Capital additions up to 10% of the sum insured (maximum £500,000).
- Loss of customer's goods where stock is covered (and not insured elsewhere).
- Index Linking



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Buildings Cover (continued)

Notable Section exclusions:

- The Excess as stated in the Policy Schedule.
- Accidental pollution.
- Damage by frost.
- Wear, tear and gradual deterioration.
- Damage by vermin or insect infestation.
- Mechanical or electrical breakdown of lifts or any other plant or equipment.
- Damage to boilers caused by cracking or fracturing.
- **Notable Section conditions of cover:**
 - Condition of Average (underinsurance).
 - Rebuilding must be carried out in reasonable time.
 - Frying Apparatus Warranty.
 - Intruder Alarm Installation Condition.
- Damage to hedges, gates or fences caused by storm, tempest or flood.
- Damage to fixed glass, signs, blinds or canopies.
- Subsidence caused by new structures bedding down or newly made-up ground settling.
- Subsidence damage to yards, car parks, roads, pavements, swimming pools, gates and fences.
- Terrorism.
- Protective Measures Condition (physical security).
- Insurers must be notified in writing immediately any building becomes unoccupied of a period of 28 consecutive days.



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Contents Cover

This section covers damage to property specified in the Policy Schedule caused by one of the Specified Perils detailed below in Insured Event (1) or damage by optional Insured Events (2), (3) or (4):

(1) Specified Perils:

- Fire
- Lightning
- Explosion
- Subterranean Fire
- Earthquake
- Aircraft
- Riot, Civil Commotion
- Malicious Damage
- Storm
- Flood
- Escape of Water
- Leakage of beer and beverages
- Impact by own and third party vehicles or animals
- Falling trees
- Breakage or collapse of aerials
- Theft or attempted theft.

(2) Accidental physical damage

(3) Subsidence

(4) Terrorism

Notable Section extensions:

- Cover includes damage to:
 - Stock.
 - Office equipment.
 - Decorations, fixtures and fittings and improvements.
 - Landlords fixtures and improvements for which the Insured is responsible.
 - Goods in trust for which the Insured is responsible.
 - Household goods belonging to the Insured or resident manager.
 - Personal effects and pedal cycles (£750 per person).
- Reinstatement of business books and other documents (£10,000 or 15% limit whichever is the less).
- Reinstatement of computer system records (£10,000 or 15% limit whichever is the less).
- Removal of debris (£25,000 limit).
- Cost in replacing locks and keys following theft of keys (£1,000 any one claim).
- Professional fees (£25,000 limit).
- Additional costs in complying with public authorities requirements.
- Automatic sum insured reinstatement (for an additional premium).
- Automatic 25% increase in the Stock sum insured during the months of November and December, for 30 days prior to and during Easter.
- Temporary removal of trade contents (other than stock and household contents) from the insured premises for cleaning, renovation, repair (limited to 10% of contents sum insured)
- Accidental breakage of sanitary fixtures and fittings.
- Accidental damage to fixed glass:
 - Including boarding up costs; lettering, ornamentation, and alarm foils; and contents of display windows, showcases and counters (£5,000 limit in total).
 - Including signs, blinds and canopies (£1,000 any one sign, blind or canopy).
- Accidental damage to underground services including pipes, services and cables (£25,000 limit).
- Damage to Stock in transit anywhere in the United Kingdom (£5,000 limit unless otherwise stated in the Policy Schedule).
- Loss of metered water (£2,500 limit).
- 2 years rent payable (25% of the total sum insured).
- Damage to landscaped gardens caused by the emergency services (£1,000 limit).
- Damage to national lottery equipment.
- Index Linking
- Damage to buildings caused by theft or attempted theft (limited to 10% of the contents sum insured).



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Contents Cover (continued)

Notable Section exclusions:

- The Excess as stated in the Policy Schedule.
- Accidental pollution.
- Damage by frost.
- Wear, tear and gradual deterioration.
- Wet or dry rot.
- Damage by vermin or insect infestation.
- Mechanical or electrical breakdown of machinery or equipment, and erasure of electronic recordings.
- Acts of fraud by the Insured, director, partner or employee.
- Theft not involving forcible and violent means.
- Theft from outbuildings.
- Damage to motor vehicles and their contents.
- Damage to medals, money, stamps coins, furs, gold and silver items, precious metals and stones, livestock unless specified in the Policy Schedule.
- Paintings, prints and works of art (£500 limit any one item).
- Damage to stock in any basement or cellar caused by water unless such stock is raided 15cm above the floor.
- Damage caused by riot, civil commotion, malicious damage, storm, flood, bursting or overflowing tanks or pipes, or theft if the premises are empty or not in active use.
- Subsidence caused by new structures bedding down or newly made-up ground settling.
- Terrorism.

Notable Section conditions of cover:

- Condition of Average (underinsurance).
- Frying Apparatus Warranty.
- Intruder alarm installation condition.
- Protective measures condition.
- Vehicle security conditions.
- Insurers must be notified in writing immediately any building becomes unoccupied of a period of 28 consecutive days.



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Business Interruption

This section covers financial compensation up to the Sum Insured specified in the Policy Schedule, (automatically insured up to £250,000 for an Indemnity Period of 12 Months) due to interruption to the business insured following an insured loss under the Buildings or Contents sections. (Options of extended Indemnity Periods are available on request)

Notable Section extensions:

- Automatic Increased Cost of Working.
- Automatic sum insured reinstatement (for an additional premium).
- Prevention of access.
- Failure of public utilities due to damage to the premises of any public or private supply undertaking (water, gas or electricity) where the interruption exceeds 60 minutes.
- Supplier's extension (10% limit).
- Closure of the premises insured by a Public Authority due to infectious disease, murder or suicide, food poisoning, or defective sanitation.
- Professional accountants fees (10% limit).
- Alternative domestic accommodation costs.

Notable Section conditions:

- Condition of Average (underinsurance).

Employers' Liability

This section provides protection for legal liability for damages and legal costs of up to £10 million. (Restricted to £5million in respect of Terrorism)

Notable Section extensions:

- Cover includes death, illness, disease, injury, mental injury, mental anguish or shock but not defamation.
- Covers employees temporarily engaged in non-manual work overseas.
- Unsatisfied court judgements.
- Legal costs incurred in the defence of criminal proceedings under the Health & Safety at Work Act 1974.
- Indemnity to other persons including directors, employees and principals.
- Cross Liabilities.
- Index Linking.

Notable Section conditions of cover:

- All claims settled under United Kingdom jurisdiction.



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Public and Products Liability

This section provides protection for legal liability world-wide for damages and legal costs of up to £2,000,000. (An increased limit of £5,000,000 is available on request)

Notable Section extensions:

- Cover includes death, illness, disease, injury, mental injury, mental anguish or shock but not defamation.
- Loss of or damage to third party property.
- Covers employees temporarily engaged in non-manual work anywhere in the world.
- Accidental pollution.
- Contingent motor liability.
- Accidental Pollution
- Cover includes liability incurred in connection with:
 - Defective Premises Act 1972.
 - Health & Safety at Work Act 1974.
- Leased or Rented premises.
- Indemnity to other persons including directors, employees and principals.
- Cross liabilities.

Notable Section exclusions:

- Contractual liability which would have attached in the absence of such contract.
- Damage to property held in trust other than employees personal effects.
- A £250 Excess in respect of damage to property.
- Possession or use of any aircraft, spacecraft, hovercraft or watercraft.
- Products supplied which to the knowledge of the Insured is for use in or on any aircraft, missile or for aviation or aero spatial purposes or for the safety or navigation or marine craft of any sort.
- Products supplied which to the knowledge of the Insured is for use in or supplied to the USA or Canada.
- Advice, design or specification provided for a fee.
- Liability caused by treatment given by the Insured.
- Excluding cover in respect of work undertaken offshore.
- Terrorism.
- Asbestos Exclusion

Notable Section conditions of cover:

- All claims settled under United Kingdom jurisdiction.



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Money

This section covers loss of or damage to money pertaining to the business insured anywhere in the United Kingdom up to the limits specified in the Policy Schedule. The standard limits are:

- Money in a locked safe out of business hours - £500.
- Non-negotiable money - £250,000.
- Money in the private dwelling of a director or employee - £500.
- Money in transit or in a bank night safe - £3,000.
- Money in the insured premises during business hours - £3,000.
- Personal Accident capital benefits - £10,000.
- Personal Accidental weekly benefits - £100.

Notable Section extensions:

- Dishonesty or fraud by any partner, director or employee discovered within 7 days of such act (£2,500 limit).
- Loss from gaming or amusement machines (limited to £300 any one loss).
- Cover includes loss of or damage to:
 - Cases, bags, belts or waistcoats whilst being used to transit money.
 - Clothing and personal effects up to £750 per person whilst being used to transit money.
 - Safes, strong rooms or cash registers.
- Loss of money deposited in bank night safes.
- The cost of replacing locks following theft of keys (limited to £1,000 any one claim).
- Malicious attack benefits for any person injured during a theft or attempted theft of money including:
 - Death.
 - Loss of sight.
 - Loss of an entire hand, arm, foot or leg.
 - Permanent total disablement.
 - Temporary total disablement.

Notable Section exclusions:

- Loss resulting from depreciation, dishonoured cheques or accounting or clerical errors.
- Loss in transit by unregistered post.
- Loss from unattended vehicles.
- Personal Assault:
 - Excluding any person whose age is less than 16 or more than 65.
 - Excluding Temporary Total Disablement payments exceeding 104 weeks.

Notable Section conditions of cover:

- Reasonable precautions to prevent the loss of money including:
 - Maintaining a record of all money in transit or at the premises insured.
 - Carefully selecting responsible employees.
 - Controlling the custody of keys.
- Secure and lock all safes and other money containers whenever such containers are left unattended.



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Frozen Food

This section covers accidental loss of or damage to property pertaining to the business insured by deterioration or putrefaction up to £2,000 (higher limits are available on request).

Notable Section extensions:

- Damage caused by escape or leaking of refrigerant or refrigerant fumes.
- Accidental failure of the public or private supply of electricity.
- Automatic reinstatement of cover.

Notable Section exclusions:

- The Excess as stated in the Policy Schedule.
- Failure or any cold chamber or deep freeze over 10 years old.
- Incorrect setting of thermostats or controls.
- Excludes cold chambers or deep freezers powered by a motor in excess of 2 horse power.

Notable Section conditions of cover:

- Condition of average.
- Cold chamber or deep freezers over 5 years must be subject to an annual maintenance contract with a competent engineer.



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Book Debts

This section provides indemnity in respect of outstanding debit balances resulting from damage (as insured under the Contents section). The standard limit is:

- Outstanding Debit Balance £5,000

Notable Section extensions:

- Temporary removal of books or accounts or other business records from the insured premises anywhere in the United Kingdom.
- Automatic reinstatement of the sum insured subject to the payment of an appropriate additional premium.

Noticeable Section conditions:

- Average (underinsurance).
- Maintenance of records.

Loss of Licence (optional)

This section provides indemnity for depreciation in the value of the premises insured following the forfeiture of a licence granted under the Licensing Act 1964 (updated 2003) for the sale of intoxicating liquor up to the limit specified in the Policy Schedule.

Notable Section extensions:

- The costs and expenses incurred in connection with an appeal.

Notable Section exclusions:

- Loss due to the misconduct, neglect or omission of the Insured.
- By alteration of the law.



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Your Cancellation Rights

Although We hope You are happy with the cover this Policy provides, if this insurance does not meet Your requirements, You may cancel this Policy by:

- 1) giving notice in writing; and
- 2) within 30 days of sending the notice of cancellation You must return all effective Policy documents and if applicable, any Certificates of Insurance to the Insurance Broker, Intermediary or Agent who arranged Your insurance or to Primary General Insurance Limited.

We will then cancel Your Policy with effect from the date upon which Primary General Insurance Limited receive the documents as stated in 1) and 2) above. That date will be the Cancellation Date.

If the Cancellation Date is within 14 days of the start of the Policy or any Renewal date, we will return your entire premium and any fees. If it is later we will charge you premium for the period of insurance to the Cancellation Date (subject to a minimum of £100) and return the remaining premium less any policy fees already incurred.

If when You request that We cancel this Policy any claim has been made, notified or paid under this Policy We will be happy to cancel this Policy but we will not refund any of your premium or any policy fees already incurred.

Our Rights to Cancel Your Policy

We (or any agent with Our specific authority) shall **not** be bound to accept the Renewal of this Policy.

There may be circumstances in which We (or any agent with Our specific authority) may notify You that the Policy will be cancelled.

For details of the full cancellation rights applicable under this Policy please refer to Your Policy wording.

Complaints Procedure

It is always our intention to provide a first class standard of service. However, if you have any cause for complaint, you should, in the first instance, contact either the Intermediary who arranged the Policy for you, or the branch of Primary General Insurance Limited which issued your Policy. Please be ready to quote the details of your Policy, the name of the Insured and Policy number. Should the matter not be resolved to your satisfaction, please write to:

The Customer Services Manager
Primary General Insurance Limited
7th Floor
Embassy House
60 Church Street
Birmingham
B3 2DJ

If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service. Further information is available at: <http://www.financial-ombudsman.org.uk/>

Notification of New Claims

To notify a new claim please follow the steps below:

1. Check the Policy and Schedule to ensure that you are covered.
2. Check the Claims conditions under the respective Section(s) of the Policy.
3. Call our dedicated claims line 0844 209 0999 to notify your claim.

If you are dissatisfied with the way in which a claim or any other matter has been dealt with, please refer to Our Complaints Procedure.

Details about the Regulator and your Insurers

Primary General Insurance Limited is authorised and regulated by the Financial Services Authority (FSA). The FSA register number is 308347. You can check this on the FSA's Register by visiting the FSA's website www.fsa.gov.uk/register or by contacting the FSA on 0845 606 1234.

Fortis Insurance Limited is authorised and regulated by the Financial Services Authority (FSA). You can check this on the FSA's Register by visiting the FSA's website www.fsa.gov.uk/register or by contacting the FSA on 0845 606 1234.

Aviva Insurance Limited is authorised and regulated by the Financial Services Authority (FSA). You can check this on the FSA's Register by visiting the FSA's website www.fsa.gov.uk/register or by contacting the FSA on 0845 606 1234.

Compensation Arrangements

Primary General Insurance Limited, Fortis Insurance Limited and Aviva Insurance Limited are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if any company cannot meet its insurance obligations. This depends on the type of business and the circumstances of the claim. Further information about compensation scheme arrangements is available from the FSCS at: <http://www.fscs.org.uk/>

Law applicable to this insurance

Unless agreed otherwise English Law will apply.



Signatures Policy Summary

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Applicable to all Signatures Policy Covers

Policy Summary

This document contains a summary only of the significant aspects of cover provided by this Signatures insurance. This summary does not describe all the terms and conditions of this insurance, so please take time to read the Policy document to make sure you understand the cover it provides.

The Signatures Policy wording document is available to download from our website (www.primarygeneral.co.uk) or by contacting your broker.

Introduction

The Signatures covers are designed to enhance the comprehensive cover already provided by Primary General Online Package Policies. Signatures will automatically apply to qualifying policyholders, unless otherwise specified.

Signatures is a package of three essential covers to provide further protection to your business, namely Commercial Legal Protection, Key Person and Equipment Breakdown.

Please note that Primary General Insurance Limited reserves the right to alter the capacity providers under this contract from the time of the quotation until these covers are bound with us.

Making a claim

To notify us of a new claim please follow the steps below:

1. Check the Policy and accompanying Schedule to ensure that you are covered
2. Check the Claims conditions under the respective Section(s) of the Policy.
3. In all cases call our dedicated claims line (0844 209 0999) to initially notify us of your claim.

How to make a complaint

It is always our intention to provide a first class standard of service. However, if you have any cause for complaint, you should, in the first instance, contact either the intermediary who arranged this insurance for you, or the branch of Primary General Insurance Limited which issued your Policy. Please be ready to quote the details of your Policy, the name of the Insured, Policy number and departmental references. A copy of our internal complaint handling procedure is available on request. Should the matter not be resolved to your satisfaction, please write to:

The Customer Services Manager
Primary General Insurance Limited
7th Floor
Embassy House
60 Church Street
Birmingham
B3 2DJ

You are also entitled to refer your complaint to the Insurer concerned at the addresses advised herein or to the Financial Ombudsman Service. Further information is available at:
<http://www.financial-ombudsman.org.uk/>

Upgrading your cover

You can upgrade the Key Person and Commercial legal Protection Signature Covers at any stage in the Period of Insurance.

Duration

These covers will apply for a period of 12 months unless specified otherwise in the Primary General Policy Schedule.

Cancellation rights

Cancellation of these cover is only possible in the event that the cover provided under the main Primary General Policy is also cancelled.



Signatures Policy Summary

Primary General Online - Retail Package Insurance Policy with Signatures - PGRPPowSIG v11/09

Commercial Legal Protection

Policy Summary

This document contains a summary only of the significant aspects of cover provided by this Commercial Legal Protection insurance. This summary does not describe all the terms and conditions of your Policy, so please take time to read the Policy document to make sure you understand the cover it provides. The Policy itself is available to download from our website (www.primarygeneral.co.uk) or by contacting your broker.

Introduction

This Policy is underwritten by DAS Legal Expenses Insurance Company Limited (DAS).

This insurance is automatically provided to qualifying customers whose annual turnover is less than £5m. For other Online Package Policyholders this cover is available upon request on our open market Combined Policy at an additional premium.

Cover

In respect of the Insured Incidents listed below, the Policy will pay legal costs and expenses (including solicitors' and barristers' fees, court costs, expenses for expert witnesses, attendance expenses and accountants' fees) and the costs of appealing or defending an appeal.

The most payable for all claims is:

- a) £2,000 in respect of Aspect Enquiries and Tax Intervention Enquiries
- b) £100,000 or the limit of indemnity shown in Schedule in respect of all other Insured Incidents,

subject to an annual aggregate for all claims of £1,000,000 per period of insurance.

Primary General also provides the opportunity for customers to increase Limit b) to £250,000 or a maximum limit of £500,000 for an additional premium.

Insured Incidents

Employment Disputes

This Policy will pay legal costs incurred in defending your legal rights if your business faces an employment dispute, court or tribunal proceedings from a past or present employee.

Significant exclusions or limitations

- personal injury claims excluded
- any claim in respect of loss of or damage to property is excluded
- waiting periods apply in respect of the first period of insurance unless the Policyholder had commensurate insurances or covers in place immediately before the inception of this Policy and the incident in question would have been covered under both policies.

Employment Compensation Awards

This Policy will cover you against costs should your business face the risk of losing a case and being ordered to pay awards of compensation at a tribunal in respect of a claim accepted under Employment Disputes above.

- the advice of Insurers must be sought and followed

Legal Defence

This Policy will pay the costs incurred in defending your business if a criminal prosecution is brought and also extends to appeals against the imposition or terms of any Statutory Notice issued under UK legislation affecting your business.

- prosecutions for motoring offences are excluded.

Employee Protection

This Policy will pay the costs incurred in defending your employees if a criminal prosecution is brought against them under legislation for unlawful discrimination on the grounds of sex, sexual orientation, race, disability, age, religious belief or political opinion; or civil action is taken against them as trustee of a pension fund set up for the benefit of the Policyholders employees, during the course of their work for your business.

- prosecutions for motoring offences are excluded.



Signatures Policy Summary

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Commercial Legal Protection

Data Protection

This Policy will pay the costs incurred in defending an insured person in connection with your business activities if civil action for compensation under section 13 of the Data Protection Act 1998 arises, including any resulting compensation award.

- Your business must have been registered with the Information Commissioner at the time of an incident.
-

Attendance Expenses

The insurer will pay any unpaid salaries of your employees if they are off work to attend any arbitration, court or tribunal hearing at the request of the appointed representative, or while attending jury service.

Contract Disputes

The insurer will negotiate for your legal rights in a contractual dispute arising from an agreement or that alleged agreement which has been entered into by or on behalf of the Policyholder for the purchase, hire, sale or provision of goods or of services.

- a 90 day waiting period applies if the contract is entered into prior to the start date of the Policy, unless the Policyholder had commensurate insurances or covers in place immediately before the inception of this Policy and the incident in question would have been covered under both policies
 - the amount in dispute must be more than £5,000.
 - a dispute with an employee or ex-employee which arises out of, or relates to, a contract of employment with the Policyholder
 - contracts involving a motor vehicle are excluded.
 - disputes arising from a loan, mortgage, pension or investment or settlement payable under an insurance Policy are excluded.
 - contracts involving computer hardware, software, systems or services; tailored by a supplier to your business' own specification are excluded.
 - disputes arising from a breach or alleged breach of professional duty are excluded.
-

Property Protection

The insurer will negotiate for your legal rights in any civil action following any event causing physical damage to material property which you own or are responsible for.

- mining subsidence
 - a contract entered into by you.
 - defending your legal rights except in the event of a counter-claim.
-

Tenancy Disputes

The insurer will negotiate for your legal rights in respect of a dispute between you, and your landlord relating to premises leased or rented by you.

- disputes relating to rent, service charges or the renewal of a tenancy agreement are excluded.
-

Bodily Injury

The Insured person's and their family members' legal rights following an event which causes the death of, or bodily injury to them

- claims arising from a motor vehicle owned or used by, or hired or leased to an insured person or their family members.
 - any illness or bodily injury that develops gradually or is not caused by a specific or sudden accident.
-

Statutory Licence Protection

The insurer will represent you appealing to the relevant statutory or regulatory authority, court or tribunal following the suspension, alteration, refusal to renew or cancellation of a statutory licence or British Standard Certificate of Registration.

- an original application for renewal of a licence.
 - licences involving motor vehicles.
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Commercial Legal Protection

Tax Protection

The insurer will negotiate on your behalf and represent you in any appeal proceedings in respect of:-

- A Full Enquiry and or Aspect Enquiry carried out by HM Revenue & Customs;
- A dispute concerning your compliance with Pay As You Earn or Social Security Regulations following a review by HM Revenue & Customs;
- An assessment issued by HM Revenue & Customs in respect of Value Added Tax due or Tax Intervention Enquiries.
- claims relating to Tax avoidance schemes are excluded.
- the first £200 of each claim in respect of Aspect Enquiries or Tax Intervention Enquiries.
- any claim relating to alleged dishonesty or alleged criminal offences are excluded.
- payments in excess of £2,000 for claims in respect of Aspect Enquiries or Tax Intervention Enquiries.

Helplines

In addition, the following helplines are included.

To contact these helplines please use the appropriate numbers highlighted in your Signatures Policy wording.

Eurolaw Commercial Legal Advice	Provides you with confidential legal advice, over the phone, on problems affecting your business subject to the laws of the member countries of the European Union, the Isle of Man, the Channel Islands, Switzerland and Norway.
Tax Advice	Provides you with confidential advice, over the phone, on any tax matter affecting your business under UK law.
Employment Manual	A comprehensive web-based manual offering up to date guidance on rapidly changing employment law.
DASBusinesslaw	An online reference full of the sorts of letters, articles and forms that will help you run your business successfully. You can also access interactive document builders, to make composing the most commonly used commercial documents, as easy as possible.

Details about the regulator

DAS Legal Expenses Insurance Company Limited is authorised and regulated by the Financial Services Authority. DAS' FSA register number is 202106. You can check this on the FSA's Register by visiting the FSA's website www.fsa.gov.uk/register or by contacting the FSA on 0845 606 1234. DAS Legal Expenses Insurance Company Limited's Head and Registered Office is DAS House, Quay Side, Temple Back, Bristol BS1 6NH, England. Registered in England and Wales, number 103274.

Compensation arrangements

DAS is covered by the Financial Service Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if they cannot meet their obligations. This depends on the type of business and the circumstances of the claim. You can get more information about the compensation scheme arrangements from the FSCS at: <http://www.fscs.org.uk/>



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Key Person

Policy Summary

This document contains a summary only of the significant aspects of cover provided by this Key Person insurance. This summary does not describe all the terms and conditions of your Policy, so please take time to read the Policy document to make sure you understand the cover it provides. The Policy itself is available to download from our website (www.primarygeneral.co.uk) or by contacting your broker.

Introduction

This Policy is provided and underwritten by Primary Insurance Company Limited.

Cover

This Policy will provide a benefit to your company should the CEO or Managing Director or major shareholder suffer sickness or accidental injury resulting in them being unable to perform their normal duties. Key Person can help you protect your business should you (as either the first Insured Person or as an additional insured) suffer accidental injury or sickness (this is known as incapacity). Up to three additional senior Directors/Managers can also be included within the policy for an appropriate additional premium but the Policy Benefit for such persons must be no more than the limit for the first Insured Person.

The standard Policy Benefit is £25,000 although Primary General also provides the option to increase this amount to £50,000 or £75,000 for an appropriate additional premium.

Benefits

1. Total Disablement

If the Insured Person becomes unable to perform their normal duties and is receiving medical care, the Policy will pay:

- 100% of fees paid to recruit a replacement for the Insured Person
- 100% of legal fees to negotiate the employment contract of a replacement person
- 90% of the replacement's wages whilst the Insured Person is totally disabled
- 85% of the replacement's wages for a 6 month period after the Insured Person is no longer totally disabled
- 100% of the advertising charges incurred to find a replacement person
- 100% of travel, food and lodging costs incurred by interviewers but for an amount not exceeding £5,000 in total
- 100% of moving expenses of the replacement person but for an amount not exceeding £5,000.

The Policy will not pay where total disability is:

- caused by war or active participation in a riot
- caused by pregnancy, childbirth
- when the Insured Person is imprisoned
- caused by mental disorder or substance abuse
- caused by physical injury or sickness or other condition occurring 36 months prior to inception of this Policy.

2. Permanent Total Disablement

If the Insured Person suffers permanent total disablement for a period of 14 months the Policy will pay a lump sum representing 50% of the unspent portion of the Maximum Policy Benefit.

3. Accidental Death Benefit

In the event of the Accidental Death of the Insured Person we will pay a lump sum as detailed in the Policy Schedule. The standard Accidental Death Benefit is £5,000 although Primary General also provides the option to increase this amount to £7,500 or £10,000 for an appropriate additional premium but only in conjunction with an increase in the Policy Benefit as stated above.

Notable Policy Extensions

1. cover includes the disappearance of an Insured Person if missing for more than 12 months.

Notable Policy Exclusions

The policy will not pay benefits if the Insured person:

1. becomes totally disabled while operating or serving as a pilot or crew member of any aircraft.
2. is riding in an aircraft used for crop-dusting, seeding, skywriting, racing, exploration, or any purpose other than transportation.

The policy does not cover any claims in any way caused by an act of terrorism.

Notable Policy Conditions

1. The Maximum Benefit Period is 12 months.
2. The Insured must be totally disabled for a period of 60 days before benefits will be paid.
3. This cover shall be void in the event of misrepresentation of any material circumstance.
4. All benefits shall be forfeit in the event of a claim being submitted which is exaggerated or fraudulent.
5. Additional limits of cover may be purchased for the Insured Person, and additional Insured Persons may be included for an additional premium as long as the Insured Person:
 - a) is not over the age of 65
 - b) works at least 25 hours per week
 - c) does not engage in manual labour.
6. Claims conditions (see policy wording).



**PRIMARY
GENERAL**

Signatures Policy Summary

Primary General Online - Retail Package Insurance Policy with Signatures - PGRPPowSIG v11/09

Key Person

Details about the regulator

Primary Insurance Company Limited is authorised and regulated by the Irish Financial Regulator. Their registered address is 5 Lower Fitzwilliam Street, Dublin 2. Registered in Ireland, number 340407.

Compensation arrangements

Primary Insurance Company Limited is covered by the Financial Service Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim. You can get more information about the compensation scheme arrangements from the FSCS at:<http://www.fscs.org.uk/>



Signatures Policy Summary

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Equipment Breakdown

Policy Summary

This document contains a summary only of the significant aspects of cover provided by this Equipment Breakdown insurance. This summary does not describe all the terms and conditions of your Policy, so please take time to read the Policy document to make sure you understand the cover it provides. The Policy itself is available to download from our website (www.primarygeneral.co.uk) or by contacting your broker.

Introduction

This Policy is provided and underwritten by HSB Engineering Insurance Limited.

Cover

The Policy covers damage and any subsequent loss of income caused by:

- Breakdown;
- Power disturbances;
- Explosion or collapse of steam or hot water boilers;
- Operator error;
- Materials being processed;

to equipment or machinery (as more specifically defined in the Policy) up to the limits shown in the policy schedule subject to a maximum liability of £5,000,000 any one incident (subject to Extension Limits detailed below).

Notable Section Extensions

The Policy extends to include the following extensions although these do not provide additional amounts of insurance.

- additional costs to repair or replace property contaminated by hazardous substances for an amount not exceeding £10,000
- breakdown of computer equipment including:
 - reinstatement of data for an amount not exceeding £25,000, and
 - additional costs incurred in minimising or preventing interruption for an amount not exceeding £25,000The maximum liability under this extension is £100,000 in aggregate including any loss of income sustained.
- loss of income following breakdown or explosion for an amount not exceeding £30,000
- additional costs in complying with Public Authorities, Law or Ordinance requirements
- reasonable extra cost to make temporary repairs and expedite permanent repairs or permanent replacement for an amount not exceeding £20,000
- cost of hire charges incurred for the necessary hire of a substitute item for an amount not exceeding £5,000
- loss of the contents of oil storage tanks by leakage or contamination including cleaning costs incurred for an amount not exceeding £5,000
- the reasonable costs necessarily incurred to take exceptional measures to prevent or mitigate impending damage for an amount not exceeding £5,000.

- The Insurers shall be liable for damage to property belonging to or in the custody and control of the Insured and for which the Insured is responsible directly resulting from Explosion or Collapse of any steam boiler, steam generator, economiser, superheater, steam pipework or steam vessel.

Notable Section Exclusions

The Policy excludes damage:

- to specialised electronic equipment
- caused by testing of any boiler or pressure vessel
- caused by a virus
- caused by deterioration, corrosion, erosion, wear and tear, or other gradually developing conditions
- recoverable under the maintenance agreement or any warranty or guarantee
- caused by the delay in resuming operations due to the need to reconstruct or re-input data.

Notable Section Conditions

You must:

- comply with any statute or order
- ensure that machinery and equipment is properly maintained and used in accordance with manufactures recommendations
- should take back-up of computer records every 48 hours or more.

Details about the regulator

HSB Engineering Insurance Limited is authorised and regulated by the Financial Services Authority. Their FSA register number is 202738. You can check this on the FSA's Register by visiting the FSA's website www.fsa.gov.uk/register or by contacting the FSA on 0845 606 1234. HSB Engineering Insurance Limited Registered Office is Aldgate House, 33 Aldgate High Street, London EC3N 1EN. Registered in England, number 239614.