

# Signatures Policy Summary

UK General – Signatures Policy Wording – UKGSP v10/11

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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.ukgeneral.com](http://www.ukgeneral.com)) or by contacting your broker.

### Introduction

The Signatures covers are designed to enhance the comprehensive cover already provided by UK General's Commercial Combined Policy. 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 UK General reserves the right to alter the capacity providers under this contract from the time of the quotation until these covers are bound with us.

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### 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 UK General's intention to provide a first class standard of service. However, if You have any cause for complaint about the way Your Policy was sold to You, You should, in the first instance, contact the intermediary who arranged the Policy for You. If You have a complaint about a claim, call Your claims handler first. You will find the claims handler's name and phone number on any letters they have sent You.

Should the matter not be resolved to Your satisfaction, please contact:

**The Customer Relations Department**  
**UK General**  
**Cast House**  
**Old Mill Business Park**  
**Gibraltar Island Road**  
**Leeds**  
**West Yorkshire, LS10 1RJ**

**Tel: 0845 218 2685**  
**Email: [customerrelations@ukgeneral.co.uk](mailto:customerrelations@ukgeneral.co.uk)**

Please quote the details of Your Policy, the name of the Insured, Policy Number and departmental references.

If You cannot settle Your complaint with UK General You may write to the Chief Executive Officer of the Insurers who have underwritten this Policy and whose name and address is stated in the Schedule. If You then cannot settle Your complaint with the Insurers who have underwritten the Policy, You may be entitled to refer it to the Financial Ombudsman Service (FOS).

Further information is available at: <http://www.financial-ombudsman.org.uk/>

The FOS is an independent organisation that decides on complaints about general insurance products. They will only consider complaints after UK General have given You written confirmation that You have been through the Complaints Procedure and Your business has a turnover of less than EUR 2 million and fewer than 10 employees. You can contact the Ombudsman at:

Insurance Division  
Financial Ombudsman Service  
South Quay Plaza  
183, Marsh Wall  
London E1 4SR  
Phone 0845 080 1800 Fax 0207 964 1001

Your legal rights will not be affected by following the Complaints Procedure or by contacting the FOS.

### 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 UK General Policy Schedule.

### Cancellation rights

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

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## 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.ukgeneral.com](http://www.ukgeneral.com)) or by contacting your broker.

This Policy is underwritten by UK General Insurance Ltd on behalf of: - Ageas Insurance Limited, registered in England No.354568. Registered Office: Ageas House, Tollgate, Eastleigh, Hampshire SO53 3YA.

This insurance is automatically provided to qualifying customers whose annual turnover is less than £7.5m. For other Online Package Policyholders this cover is available upon request, on our open market Combined Policy at an additional premium.

### Introduction 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.

UK 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.

#### 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.

#### 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.

#### 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.

### 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.
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- the advice of Insurers must be sought and followed
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- prosecutions for motoring offences are excluded.
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- prosecutions for motoring offences are excluded.

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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 lease, licence or tenancy of land or buildings
- 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.
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## 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.
Legal Resource Database	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

UK General Insurance Ltd on behalf of: - Ageas Insurance Limited, registered in England No.354568. Registered Office: Ageas House, Tollgate, Eastleigh, Hampshire SO53 3YA.

Legal Insurance Management Ltd, UK General Insurance Ltd and Ageas Insurance Ltd are authorised and regulated by the Financial Services Authority (FSA). This can be checked on the FSA's register by visiting the FSA's website at [www.fsa.gov.uk/register](http://www.fsa.gov.uk/register) .

## Compensation arrangements

Ageas Insurance Ltd is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme, if it cannot meet its obligations. This depends on the type of business and the circumstances of the claim. Most insurance contracts are covered for 90% of the claim with no upper limit. You can get more information about Compensation Scheme arrangements from the FSCS or visit [www.fscs.org.uk](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.ukgeneral.com](http://www.ukgeneral.com)) or by contacting your broker.

## 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 UK 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.

### Introduction

This Policy is provided and underwritten by UK General Insurance (Ireland) Limited.

### 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 UK 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).

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## Key Person

### Details about the regulator

UK General Insurance (Ireland) Limited is authorised and regulated by the Irish Financial Regulator. Their registered address is Alexandra House, The Sweepstakes, Ballsbridge, Dublin 4. Registered in Ireland, number 340407.

### Compensation arrangements

UK General Insurance (Ireland) 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/>

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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.ukgeneral.com](http://www.ukgeneral.com)) 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](http://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.