

HSBC Insurance Brokers

Business Choice

Insurance details (including a policy summary)

HSBC Insurance 

Underwritten by Allianz Insurance plc

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Introduction

Your Insurer

Allianz Insurance plc is one of the largest Insurers in the UK. Our long and consistent track record gives you the peace of mind that you can trust us to be there when you need us.

Our friendly, efficient and professional people are committed to provide you with a high quality service.

In the event of having a claim, you will be in good hands. Our professional teams of claims handlers will deal with your loss promptly and seek flexible solutions to get your business back to full strength as soon as possible.

Allianz is authorised and regulated by the Financial Services Authority, registration number 121849. This can be checked by visiting the FSA website at www.fsa.gov.uk/register or by contacting the FSA on 0845 606 1234.

Your Insurance Adviser

HSBC Insurance Brokers is a leading global specialist insurance and reinsurance broker.

HSBC Insurance Brokers can arrange a high quality package solution of bespoke insurance products and services designed to meet your business and individual needs, which is competitively underwritten by Allianz Insurance plc.

For further information please ring HSBC Insurance Brokers on 0845 587 3359.

Business Choice Policy Overview

Business Choice Policy Details

The Business Choice product targets commercial businesses with a turnover of up to £2 million. It is aimed at a wide range of businesses in the manufacturing, wholesale and distribution, retail, service sectors and sports and social clubs. It is a sectionalised policy combining property, liability and legal expenses, leaving the choice of cover required up to you.

Covers

- Property – provides All Risks cover for loss or damage to:
 - business contents including stock, machinery, fixtures and fittings, tenants improvements and decorations
 - buildings (where insured) including landlords fixtures and fittings, boundary walls, gates and fences
 - glass and sanitary fittings including breakage of fixed, plain and wired glass
 - money and personal assault including loss of business money and provides compensation for an accident sustained as a direct result of an attack while carrying on the business
- Business Interruption – designed to help you keep your business going if it is interrupted by a cause covered under the Property Section. Cover for book debts is included.
- Goods in Transit – insures your stock and business goods whilst in transit anywhere in Great Britain, Northern Ireland, the Republic of Ireland, the Isle of Man and the Channel Islands
- Portable Business Equipment – covers specified portable business equipment for loss or damage whilst on your premises or anywhere in the UK, EU or Worldwide
- Employers' Liability – covers your legal liability to employees if they are injured whilst working for you
- Public and Products Liability – covers your legal liability to pay compensation to members of the public if they are injured or their property is damaged as a result of an accident caused by you or your employees or caused by your products sold or supplied

- Deterioration of Stock – covers loss of food in any cold chamber or freezer by deterioration caused by a rise or fall in temperature as a result of damage or fault in the refrigeration machinery or accidental failure of the electricity supply
- Personal Accident – covers you, your partners, directors or employees against accidents
- Engineering Insurance – covers you for accidental damage to plant and adjacent property, including breakdown of the plant
- Machinery and Plant Inspection – covers you for inspection of your plant
- Fidelity Guarantee – covers you for loss of money or goods caused by the dishonesty of your employees
- Legal Expenses – provides your business with protection for legal costs relating to:
 - Employment Disputes
 - Compensation Awards
 - Property Protection
 - Tax Protection
 - Bodily Injury
 - Legal Defence

Additional Benefits

- Glass replacement 24 hours a day and all year round by Solaglas, who will bill us direct
- Free legal advice telephone helpline 24 hours a day and all year round

Policy Summary

keyfacts®

This is a Policy Summary only and does not contain full terms and conditions of the contract of insurance. Some of the covers will only apply if you have chosen to take the option selected. Full terms and conditions can be found in the policy documents, a copy of which is available on request.

This summary should be read in conjunction with your policy schedule.

What is Business Choice?

Business Choice is designed to cover the assets, earnings and the legal liabilities of your business. It is underwritten by Allianz Insurance plc.

Will I have any cancellation rights?

You have a right to cancel the policy within a 14 day cancellation period and receive a return of any premiums paid.

This is subject to certain terms, full details of which can be found in the policy wording, a copy of which is available on request.

How do I make a complaint?

If you have a complaint about anything other than the sale of the policy please contact our Customer Satisfaction Manager at:

Allianz Insurance plc,
57 Ladymead,
Guildford, Surrey,
GU1 1DB.

Alternatively phone: 01483 552438
email: acccsm@allianz.co.uk

If we are unable to resolve the problem we will provide you with information about the Financial Ombudsman Service.

Full details of our complaints procedure can be found in your policy documentation.

Using our complaints procedure or referral to the Financial Ombudsman Services does not affect your rights.

Would I receive compensation if Allianz were unable to meet its liabilities?

Allianz Insurance plc contributes to the Financial Services Compensation Scheme (FSCS).

You may be entitled to compensation from the FSCS if we are unable to meet our liabilities. Further information about compensation scheme arrangements is available from:

Financial Services Compensation Scheme
7th Floor, Lloyds Chambers
Portsoken Street
London E1 8BN

Tel: 020 7892 7300
Fax: 020 7892 7301
Email: enquiries@fscs.org.uk
www.fscs.org.uk

Policy Duration

The policy has a 12 month period of insurance (unless shown differently on your policy schedule), and is annually renewable.

Please Read the Policy

Please read periodically the policy and the policy schedule carefully and make sure that it meets your needs and that you understand its terms, conditions, limits and exclusions.

If you wish to change anything or if there is anything you do not understand please notify HSBC Insurance Brokers. If you fail to notify us of any changes you require, your policy may not operate or not operate fully.

Covers

Property Section (policy pages 10–20)

Significant Features and Benefits

All Risks cover for loss or damage to business contents including stock, machinery, fixtures and fittings, tenants improvements and decorations

- temporary removal of contents to a limit of 10% of the sum insured
- loss of metered water and heating oil – covers additional charges incurred up to £2,500 any one loss
- exhibitions – up to £5,000 whilst at and in transit to/from exhibitions

No reduction in sum insured – other than theft claims the sums insured are not reduced following a claim subject to payment of an additional premium

Index Linking – sums insured are index linked

Buildings (where insured) including landlords fixtures and fittings, tenants improvements and decorations

- European Union and Public Authorities – the additional costs incurred in the rebuilding or repair of the property to a standard required by the authorities
- Telephone, gas, electricity and water mains – damage to services including telephone, gas, water and electric instruments, meters, piping and cabling
- Capital additions – automatic cover for alterations, additions and improvements made to your property for no more than 10% of the sum insured or £250,000 whichever is the less
- Architects', Surveyors', Consulting Engineers' and legal fees – covers the cost of architects, surveyors, legal and consulting engineers fees
- Removal of debris – the cost of removal of debris of the insured property damaged
- Theft damage to buildings – covers damage following theft or attempted theft including the cost of any temporary measures to keep the premises secure

Replacement of locks – the cost of replacement locks following loss of keys up to £1,000

Glass and sanitary fittings covers:

- damage to fixed, plain or wired glass, mirrors and sanitary fittings
- damage to window alarm foil, ornamental glass, lettering, painting, embossing and silvering
- boarding up costs and provision of a temporary door

Significant Exclusions or Limitations

- explosion due to bursting of non domestic steam boilers, or other steam apparatus
- malicious damage or burst pipes in any unused building
- theft or theft damage not involving forcible and violent entry to or exit from the premises, or involving any partner, director, employee or family member
- hold up arising from the theft not involving violence or threat of violence
- theft, storm, tempest or flood to property in the open
- storm, tempest or flood excludes damage to moveable property, fences and gates
- unexplained disappearance or inventory shortage or misfiling or misplacing of information
- frost, wear and tear, gradual deterioration, inherent vice, latent defect
- rust, corrosion, insects, vermin
- dyeing, cleaning, repair, renovation, marring or scratching
- electrical or mechanical breakdown, failure or derangement
- changes in temperature
- damage to any property resulting from its undergoing any process
- operational error or omission by you or any employee
- pollution or contamination
- loss or damage to property outside the UK
- subsidence cover (where applicable) excludes
 - damage to surfaced areas, walls, gates and fences, unless the building is also damaged
 - coastal or river erosion
 - damage as a result of demolition, excavation or other building work
- For business contents and buildings £100 excess applies increasing to £250 for accidental/malicious damage and theft/ attempted theft and £1,000 for subsidence (where applicable)

Money and Personal Accident (Assault):

- loss due to the dishonesty of any employee not discovered and reported to us within 14 days
- loss from any unattended vehicle
- personal assault benefits to any person aged under 16 or over 70 years
- £100 excess applies

Glass and sanitary fittings:

- damage directly from repairs or alterations to your premises
- damage to glass or sanitary fittings already damaged at commencement of cover
- scratching or chipping of glass unless it extends through the whole glass
- £100 excess

Property Section (policy pages 10–20)	
<i>continued</i>	
Significant Features and Benefits	Significant Exclusions or Limitations
<p>Money covers:</p> <ul style="list-style-type: none"> • Crossed cheques and other non-negotiable money – unlimited • Cash and other negotiable money: <ul style="list-style-type: none"> • on the premises during business hours, in transit or in a bank night safe – £5,000 • in a locked safe on the premises out of business hours – £1,000 • out of a safe outside business hours on the premises – £500 • at your home or the home of an authorised employee – £500 • Higher limits are available on request • Theft or theft damage to any safe <p>Personal Accident (Assault) – if you or your partners, directors or employees are attacked while carrying on the business:</p> <ul style="list-style-type: none"> • death, loss of limb, loss of sight and permanent total disablement £10,000 • temporary total disablement £100 per week (up to 104 weeks) • clothing or personal effects up to £500 • personal money up to £100 	<p>Conditions</p> <ul style="list-style-type: none"> • Money in transit other than by a special security company must be accompanied by two able-bodied adults when in excess of £3,000 and three able-bodied adults when in excess of £6,000 • Unoccupied buildings are not insured unless they are notified to us and we agree to continue cover. <p>If we agree to continue cover, mains services must be switched off and water system drained other than in respect of security or fire alarms or sprinkler systems. The property must be inspected internally and externally twice a week (with records kept), defects in security and maintenance rectified and any accumulations of combustible materials removed. You must also comply with our security level requirements and ensure that the property is secured against unlawful entry and that all security protections are put into effect.</p> <ul style="list-style-type: none"> • Minimum Security Level requirements must be complied with (see policy for details) • Fire extinguishing appliances must be maintained in efficient working order • Intruder alarm system requirement must be complied with (see policy for details)

Business Interruption Section (policy pages 21–26)	
Significant Features and Benefits	Significant Exclusions or Limitations
<p>Loss of Gross Profit or Revenue resulting from loss or damage by any cause covered by the Property section up to £500,000. Also covers outstanding debit balances which cannot be traced if your accounts are damaged or destroyed – up to £10,000</p> <p>Option of 12, 18, 24 or 36 months indemnity period</p> <p>Suppliers premises – damage at your suppliers premises which causes interruption to your business – up to 10% of gross profit sum insured</p> <p>Customer premises – damage at your customers premises which causes interruption to your business – up to 10% of gross profit sum insured</p> <p>Failure of utilities – failure in the supply of water, gas, electricity or telecommunications at the terminal ends up to 10% of gross profit sum insured</p> <p>Denial of access – property that hinders the use or access to your premises</p> <p>Professional Accountants – charges incurred in connection with a claim</p>	<ul style="list-style-type: none"> • exclusions as shown under the Property section. • the deliberate act of a utility supplier

Employers, Public and Products Liability Section (policy pages 27–34)

Significant Features and Benefits

Employers Liability – covers your legal liability to insure your employees for death or injury happening in the course of their employment with you up to £10 million any one claim

Public and Products Liability – covers your legal liability in connection with your business for:

- accidental injury to members of the public or accidental damage to property not owned by you
- accidental injury or accidental damage caused by products supplied

Cover includes the legal liabilities of:

- Members of your canteen, social, sports or welfare organisation or ambulance, first aid or fire services
- Your partners, directors or employees
- Anyone you are carrying out work for under any contract in respect of that work

Cross Liabilities – if more than one party is named as the Insured the policy will cover them separately subject to the overall policy limit

Health and Safety at Work – provides legal and other costs incurred in defending prosecutions

Contingent Liability for employees' vehicles – indemnifies you against liability for vehicles not owned or provided by you in connection with the business

Data Protection Act – provides protection up to a limit of £100,000

Defective Premises Act 1972 – protects you from potential liabilities for defects in properties let, sold or disposed of by you

Consumer Protection Act and Food Safety Act legal defence costs – covers cost of defence of criminal proceedings

Court attendance – covers attendance as a witness in connection with the defence of a claim. Limits are:

- £250 for each days attendance for partners and directors
- £150 for each days attendance for an employee

Significant Exclusions or Limitations

- loss of or damage to property belonging to you or in your charge or control
- liability for the cost of recalling or refunding a defective product or replacing, repairing or reinstating faulty work
- liability arising out of ownership, possession or use of any mechanically propelled vehicle or attached trailer where motor insurance is required by law (other than for loading or unloading) or any water craft or aircraft
- liability arising out of error or omission in any advice, design, formula, specification, inspection, certification or testing performed for a fee
- in respect of injury, loss or damage arising from products
 - liability which attaches solely under the terms of an agreement
 - installed or incorporated in aircraft or spacecraft
 - comprising computer tapes and/or discs and the information recorded on them
 - exports to the USA or Canada known by you
- Public and Products Liability in respect of:
 - injury to any employee
 - manual work away from the premises or outside of the EU (other than collection or delivery)
- any liability in respect of pollution or contamination
 - in the USA or Canada
 - elsewhere unless due to a sudden, identifiable, unintended and unexpected incident
- fines, penalties or liquidated, aggravated, punitive or exemplary damages
- injury to any Employee where motor insurance is required by law to be in force
- work on an offshore installation or travelling to or from
- use of heat or equipment which involves the application of heat by naked flame when away from the premises

Legal Expenses Section (policy pages 47–55)

Significant Features and Benefits

The policy provides you with a Legal advice help line, access to Lawphone, which provides advice on all business related legal matters

Cover can also be extended to include:

- Employment Disputes – covers the cost of defending disputes relating to contracts for full or permanent part time employment
- Compensation Awards – covers the cost of any basic or compensation award and/or order on the grounds of discrimination of sex, race, disability, religious belief or political opinion for which a claim is accepted under the Employment Disputes section. The most that will be paid in any one period of insurance is £1m.
- Property Protection – covers the costs of taking legal action relating to damage to your business premises
- Legal Defence – covers the costs of defending non-motor prosecutions against you which arise out of your business activities
- Tax Protection – covers the costs of an appeal against the Inland Revenue or HM Customs following an in-depth investigation into your most recent PAYE, business tax or VAT accounts.
- Bodily injury – covers costs of taking legal action against another person who causes death or bodily injury to you

The most we will pay for all claims arising out of one or more events at the same time or from the same cause is £50,000

Significant Exclusions or Limitations

Employment Disputes cover exclusions

- disputes which occur within the first 90 days of inception of this cover
- disputes with an employee who was subject to a warning in the 180 days preceding the inception of this cover
- disputes over redundancy
- any dispute that you have not discussed with Lawphone before you take any action

Compensation awards cover exclusions relating to:

- trade union activities, membership or non membership
- pregnancy or maternity rights

Property Protection exclusions

- claims relating to mining or subsidence
- property damage arising out of a contract you have with another person or organisation

Legal Defence cover exclusions

- any event which leads to prosecution for infringement of road traffic law or regulations

Tax protection cover exclusions

- anything to do with an investigation by the Inland Revenue Special Investigation Section or Special Compliance Office

Bodily injury cover exclusions

- personal injury disputes between you and any employee(s)

Exclusions applicable to all covers

- any fines or penalties
- any application for a judicial review
- anything relating to franchise or agency rights
- costs we have not agreed in writing
- costs paid directly to the legal representative or anyone else without our permission
- disputes or claims deliberately or intentionally solicited

Goods in Transit Section (policy pages 35–36)

Significant Features and Benefits	Significant Exclusions or Limitations
<p>Loss or damage to your property whilst in transit.</p> <p>Accidental damage to business goods whilst being loaded onto, carried by or unloaded from any enclosed vehicle by you or your employees</p> <p>Accidental damage whilst being dispatched by road, rail or post and before arrival at the final destination</p> <p>Sheets and ropes – cover includes sheets, ropes, packing materials and the like</p> <p>Transshipment and debris removal costs – cover up to £500 any one claim</p>	<ul style="list-style-type: none"> • loss or damage due to depreciation or deterioration • theft from any vehicle left unattended <ul style="list-style-type: none"> • unless the vehicle has all points of access closed and secured by all the locks and other protections fitted and all the keys are removed • between the hours of 9.00pm and 6.00am unless the vehicle is kept in a securely locked building • certain specified items such as glass, livestock, precious metals or stones, jewellery, watches, furs, money, documents or manuscripts (see policy for full details) • delay, loss of market or consequential loss • loss or damage outside Great Britain, Northern Ireland, the Republic of Ireland, the Isle of Man or the Channel Islands • £100 excess

Portable Business Equipment Section (policy page 37)

Significant Features and Benefits	Significant Exclusions or Limitations
<p>Covers loss or damage to your business equipment whilst at your premises and while away from your premises within either:</p> <ul style="list-style-type: none"> • UK • Worldwide 	<ul style="list-style-type: none"> • theft or theft damage of equipment from any unattended vehicle, unless the vehicle has all points of access closed and secured by all the locks and other protections fitted, and between the hours of 9.00pm and 6.00am is kept in a securely locked building • £100 excess increasing to £150 for accidental/malicious damage and £250 for theft/attempted theft

Deterioration of Stock Section (*policy page 38*)

Significant Features and Benefits	Significant Exclusions or Limitations
<p>Loss of stock in any cold chamber or freezer by deterioration caused by a rise or fall in temperature as a result of damage to or a fault in the refrigeration machinery or accidental failure of the electricity supply</p> <p>Accidental leakage of refrigerant or refrigerant fumes</p>	<ul style="list-style-type: none"> • failure of the public electricity supply due to or a deliberate act of the supplier • loss or damage due to any deliberate act or wilful neglect by you • any consequential loss • £100 excess each and every claim • any amount exceeding £500 for stock within the refrigeration unit of your vehicle <p>Condition</p> <ul style="list-style-type: none"> • a maintenance contract must be in force for any cold chamber or freezer over 5 years old

Personal Accident Section (*policy pages 39–40*)

Significant Features and Benefits	Significant Exclusions or Limitations
<p>Covers you, your partners, working directors or employees against accidents</p> <p>A choice of up to four units per person. One unit:</p> <ul style="list-style-type: none"> • Permanent total disablement – £5,000 • Temporary total disablement – £50 per week <p>Weekly benefits payable for up to 104 weeks</p> <p>Compensation payable for permanent total disablement will be in accordance with the scale shown in the policy wording.</p>	<ul style="list-style-type: none"> • caused by or due to an existing physical or mental condition • winter sports (other than sledging in the UK) mountaineering or rock climbing (using ropes or guides), pot-holing, caving, any underwater activities using breathing apparatus, combat sports, hunting, riding or driving in any race, squash, hockey, football (see policy for full details) • aviation other than as a fare paying passenger • due to suicide, intentional self injury, influence of alcohol or drugs, pregnancy or childbirth, HIV including AIDS, using power driven woodworking machinery • weekly compensation for the first two weeks of temporary disablement <p>Condition</p> <p>The cover will terminate at the end of the insurance period during which the age of 70 is attained.</p>

Engineering Insurance Section (policy pages 41–43)

Significant Features and Benefits	Significant Exclusions or Limitations
<p>Covers accidental damage to plant and accidental damage to property adjacent to the plant by impact, blast of fragments from the explosion, implosion or collapse of the plant</p> <p>Additional expenses – covers costs of making a temporary repair, up to £2,000</p> <p>Automatic inclusion of plant – covers additional or substituted plant from the time it is installed</p> <p>Debris removal – covers costs up to the sum insured for each item</p> <p>Professional fees – covers the cost of architects, surveyors, legal and consulting fees</p>	<ul style="list-style-type: none"> • fire, lightning, explosion caused by ignition, aircraft, riot, malicious persons, storm, flood, escape of water, theft • gradual deterioration in materials due to age or usage • damage caused during maintenance, repairs, overhaul or modification of plant • £250 excess applies

Machinery and Plant Inspection Section (policy page 44)

Significant Features and Benefits	Significant Exclusions or Limitations
<p>Inspection of your plant to meet statutory requirements and Government recommendations</p>	<ul style="list-style-type: none"> • Testing of plant

Fidelity Guarantee Section (policy pages 45–46)

Significant Features and Benefits	Significant Exclusions or Limitations
<p>Covers loss of money, non-negotiable instruments and goods as a result of fraud or dishonesty by an employee</p> <p>Covers the costs of auditors' fees</p>	<ul style="list-style-type: none"> • loss occurring before an employee starts working for you or 24 months after they have left your employment • loss arising from subsequent acts of fraud or dishonesty • loss by any director of your business who holds more than 5% of your share capital • loss of interest, loss of profits or any kind of consequential loss <p>Special conditions governing the required standards and systems of check are noted in the Policy</p> <p>Failure to comply with these conditions could result in your policy not operating or not operating fully.</p>

Notifying a Claim

If an accident, loss or damage occurs or any circumstances arise which may cause a claim to be made:

- You should notify our Claims Handling Office:
 - promptly, if an incident occurs that may lead to you making a claim
 - immediately, in the event of a serious accident, loss or damage
 - please provide your policy number and as much information as possible about the claim

Allianz Claims Handling Office

Milton Keynes

PO Box 5525
Milton Keynes
MK9 2XR
Tel: 0844 871 0941

Lines are open 24 hours a day.

Legal Expenses Claims

If you need to make a claim under this section the following claims handling office should be used:

Allianz Legal Protection
Redwood House
Brotherswood Court
Great Park Road
Bradley Stoke
Bristol BS32 4QW
Tel: 0870 243 4340

Lines are open 24 hours a day.

Please state you are a HSBC Business Choice policy holder.

General Exclusions *(Policy pages 7–9)*

- War and similar risks
- Radioactive contamination
- Riot and civil commotion in Northern Ireland
- Computer hardware or software damaged by programming or operator error, virus or similar mechanism, hacking, malicious persons or failure of external networks
- Failure of computers or other equipment to correctly recognise any date
- Specific sites (see policy for full details)
- Terrorism except for:
 - Employers Liability where cover is limited to £5m
 - Public and Products Liability where a limit of £5m will apply unless a lower Limit of Indemnity is shown in the policy schedule
 - Personal Accident cover will only exclude Terrorism due to nuclear, chemical or biological contamination.

General Conditions *(Policy pages 4–6)*

Certain important policy conditions apply to your policy. If you fail to comply with these conditions your policy may not operate or not operate fully.

Full details are contained in the policy documents and schedule, a copy of which is available on request.

Policy Voidable – Duty of Disclosure

You have a duty under the policy to disclose all material facts. Material facts are those facts which are likely to influence us in the acceptance or assessment of your insurance and it is essential that you disclose them. This duty of disclosure applies at inception of the policy, during the period of insurance and at renewal. If you are in any doubt whether a fact is material, you should disclose it to us, since failure to do so could invalidate your policy, or result in a claim being repudiated. You should also consult HSBC Insurance Brokers, for guidance about your duty of disclosure.

Change in Circumstances

Your policy has been based on information you have provided. You must notify us as soon as possible of any change which may affect this insurance. In particular you should notify us:

- of any alteration in the ownership of your business or the nature of your business activities or working practices, or the goods manufactured stored or supplied or if you propose to work outside the UK
- of any alteration in the level of security protections at your premises or the failure of your intruder alarm or a reduction in level of Police response to your intruder alarm
- if any part of your premises become unoccupied
- if you propose to let or sub-let any part of the premises
- of any convictions, pending prosecutions or a police caution (other than for motoring offences)
- if your business is to be wound up or discontinued or carried on by a liquidator, receiver or administrator
- of any prosecutions under Health and Safety, Welfare or Environmental Protection legislation.

We will then advise you if policy cover will still be applicable or of any change to the terms or conditions applying to your policy.

If you fail to notify us of any changes, your policy may not operate or not operate fully. If you are in any doubt about whether any change should be advised to us, please consult HSBC Insurance Brokers.

Adequacy of Sums Insured – Underinsurance

You must at all time keep the Sums Insured at a level which represents the full replacement value of the property insured or the earnings of the business. If you fail to do so your policy may not operate fully.

Should you have any doubt about your sums insured, please consult HSBC Insurance Brokers.

Specific Exclusions and Conditions

In addition to the policy standard terms and conditions, which apply to each section and to the policy as a whole, your individual policy may be subject to specific exclusions, terms, limits or conditions. These will be detailed within the policy wording and in the policy schedule.

Survey and Risk Improvement Condition

If the policy has been issued or renewed subject to us carrying out a survey then it will be a condition of the policy that you must comply with all risk improvements required by us within timescales specified by us.

We reserve the right to amend the terms and conditions of cover if you do not comply with this condition.

Additional Information

Employers Liability Certificates

The Employers Liability (Compulsory Insurance) Regulations 1998 lay down certain obligations for employers and in particular you should be aware of the following:

- **Display of Certificates**
Allianz will provide you with a Certificate of Employers Liability Insurance and this will clearly state the companies covered by the policy. You must display a copy of the certificate at each business premises where your employees can see it easily.
- **Retention of Certificates**
You are strongly advised to retain copies of Employers Liability Certificates that have expired for as long as reasonably practicable. This is because certain claims e.g. industrial disease, could be made many years after the disease is caused.

Health and Safety Legislation

Where you are required to do so under Health and Safety legislation you must:

- have a Health and Safety Policy in place
- undertake Risk Assessments in order to identify workplace hazards
- have an induction and on-going training programme which is regularly reviewed and recorded
- have a nominated person responsible for Health and Safety.

Data Protection Act

We may use the personal and business details you have given us or which are supplied by third parties including any details of directors, officers, partners and employees to provide you with a quotation; deal with your policy; to search credit reference and fraud agencies who may keep a record of the search; to share with other insurance organisations to help offset risks, to help administer your policy and to handle claims and prevent fraud; to support the development of our business by including your details in customer surveys, and for market research and compliance business reviews which may be carried out by third parties acting on our behalf. You agreed when you applied for the policy that your directors, officers, partners, and employees have consented to our using their details in this way.

We may need to collect data relating to Insured Persons, which under the Data Protection Act is defined as sensitive (such as medical history of Insured Persons) for the purpose of evaluating the risk or administering claims which may occur. You must ensure that you have explicit verbal or written consent from the insured persons to such information being processed by us and that this fact is made known to the insured persons.

Under the Data Protection Act 1998 individuals are entitled to a copy of all the personal information Allianz Insurance plc holds about them. Please contact the Customer Satisfaction Manager at the following address for further information:

Allianz Insurance plc
57 Ladymead
Guildford
Surrey
GU1 1DB

Personal details may be transferred to countries outside the EEA. They will at all times be held securely and handled with the utmost care in accordance with all principles of English law.

Terrorism Cover

In addition to the cover automatically provided, the policy can be extended to provide Terrorism cover for an additional charge (except for Legal Expenses). For further information contact HSBC Insurance Brokers.

Policy Limits

Higher limits may be available on request. Please ask HSBC Insurance Brokers for details.

Further Information from your Insurance Adviser

Other Insurances

This policy overview has summarised the areas of cover available under this Policy and any quotation provided will have been based upon the information you have provided. Please feel free to contact HSBC Insurance Brokers for further discussion if you wish to ensure that the cover or limits involved meet your requirements.

Whilst this Policy does provide cover in certain primary areas, there are various other insurance options that exist, some of which may be applicable to your own business.

Please let HSBC Insurance Brokers know if you require further information about any of the range of insurances detailed below.

Professional Indemnity

Covers your legal liability for negligence, error or omission in performing professional duties (e.g. in professional advice given or design). This can extend to include libel, slander or infringement of copyright.

Directors' and Officers' Liability

Covers the personal liabilities which can be imposed upon directors and officers for acts, such as breach of contract, authority or duty, neglect, misstatement etc., in their respective capacities.

Financial Loss (Products)

Provides legal liability cover for accidental financial loss caused by defects in goods supplied in circumstances where there is no accompanying injury or damage (not the cost of replacing or recalling the goods).

Product Guarantee

Covers your legal liability for products which fail to fulfil their intended function, are defective or harmful, thus requiring removal, alteration or replacement and the claimant's consequential loss. (Extremely limited insurance market available).

Product Recall

Covers the cost of recalling goods whose consumption or use may cause you to incur a legal liability.

Marine Transit

Covers loss or damage to imported or exported goods whilst in transit.

Credit Insurance

Covers against loss arising as a result of your buyer's inability to pay for goods sold on credit (primarily as a result of their insolvency).

Motor Insurance

Cover will be a requirement if you have vehicles or plant which are used in circumstances governed by Road Traffic Act legislation.

This list is by no means exhaustive and many other forms of insurance exist for which you may feel protection is required. These can be as varied as Bonds, Exhibition Cancellation and Pollution risks.

Please contact HSBC Insurance Brokers in relation to any areas (not necessarily mentioned here) where you feel your business could be potentially exposed to loss and they shall be happy to advise you further.

Further Information from your Insurance Adviser

continued

Security Requirements

Minimum Level of Security

You will only be covered for damage caused by theft, attempted theft or arson if your premises meet the following standards of security (or alternative standards which are agreed to). You must install these security measures at the premises within 6 weeks of the start of cover if your policy has been issued with the minimum Level of Security endorsement applying.

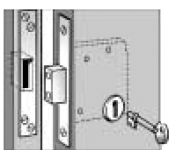
Doors

All outside doors (and inside doors leading to parts of the premises which you share with other people) must meet the following standards:

- Aluminium doors must be fitted with a cylinder lock.
- Other doors must be fitted with a mortice deadlock which meets BS 3621 (shown by a 'kitemark').
- Double doors must also have key-operated locks or bolts fitted top and bottom to the first closing door in addition to a lock as described above to the second closing door.

Roller Shutter Doors

A guide pin lock or a locking bar and close shackle padlock, with a staple set into concrete and the locking bar secured to the shutter.

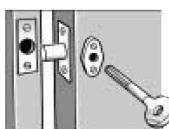


Mortice Deadlock (Min 5 Lever)

For exit doors, single doors and double doors leading to the outside.
Not suitable for doors less than 1³/₄ inches thick.

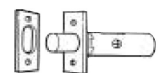
Examples include:

Banham L111A, M106 and S363. Chubb 3G110, 3G114, and 3G220. ERA E108 and E110. Ingersoll M50 and M52. Legge 5511 and 5512; Union 2127.



Mortice Bolts

For single and double doors leading to the outside. They may also be used for certain windows.



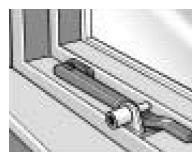
Examples include:

Banham R102, Chubb 8002, ERA 838, Ingersoll DSB1, Yale PM444.

Windows

All outside basement and ground floor windows and other accessible windows, (eg. from a nearby roof, external staircase or drain piping) which were originally made to open must meet the following standards:

- There must be key-operated locks or grilles or bars (up to 5 inches apart) securely fixed to the brickwork or masonry surrounding the window.



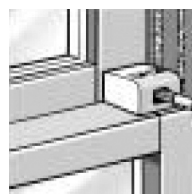
Casement and Fanlight

Staylock



Casement Window

Cockspur handle lock



Sash Window

Sash window lock

We may ask you to install other security measures in some circumstances.

Note: Please ask your local Fire Prevention Officer for advice about the security of fire exits. If they recommend other security measures, you must not fit these without our approval.

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This can be checked by visiting the FSA website at www.fsa.gov.uk/register or by contacting the FSA on 0845 606 1234