



Offices Policy Summary and additional Information



Towergate Commercial Underwriting Offices Insurance Policy Summary



This is a summary of the policy and does not contain the full terms and conditions of the cover, which can be found in the policy document. It is important that you read the policy document carefully when you receive it.

Name of the Insurer

The insurer of the policy is Towergate Commercial Underwriting on behalf of various insurers detailed in the policy schedule.

Duration of Policy

The policy will remain in force for 12 months from date of commencement, or as otherwise shown on your policy schedule.

Cancellation

We may cancel this policy or any part thereof by giving 30 days notice by recorded delivery letter to your last known address. However, where the insurance policy covers you in both a business and private capacity then you will have the right to cancel during the 14 day period after the day of inception, or receipt of your policy documentation, whichever is the later.

Provided there have been no claims made under the policy or that no incident has occurred that is likely to give rise to a claim, you shall be entitled to the return of a proportionate part of the premium in respect of the unexpired period of insurance, or a full refund, less any cancellation charge, if the policy is cancelled prior to cover effecting.

How to Claim

If you need to make a claim please contact your Insurance Broker. If you are unable to contact your broker please telephone our claims line on 0870 901 2597.

Please have your policy number to hand when calling.

Glass Replacement Service

A quick and efficient repair/replacement service is available 24 hours a day. Please telephone 0870 333 1424.

Our Service to You

Towergate Commercial Underwriting's goal is to give excellent service to all our customers, but we recognise that things do go wrong occasionally. We take all complaints we receive seriously and aim to resolve all our customers' problems promptly. To ensure that we provide the kind of service you expect we welcome your feedback. We will record and analyse your comments to make sure we continually improve the service we offer.

If you are unhappy with any aspect of Towergate Commercial Underwriting's service, in the first instance, you should contact your broker or local Towergate Commercial Underwriting office (contact details are available at www.towergate.co.uk/tcu). If you remain unhappy with the decision you receive from Towergate Commercial Underwriting's local branch you may write to our Managing Director.

If you are still unhappy with the decision you may write to the Chief Executive of your insurer. If you are dissatisfied with the final decision you can refer the matter to the Financial Ombudsman Service (FOS).

Financial Services Compensation Scheme

The Insurers of this policy are covered by the Financial Services Compensation Scheme. You may be entitled to compensation from the scheme if any of the Insurers are unable to meet their 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.

You can visit their website at www.fscs.org.uk or write to Financial Services Compensation Scheme 7th Floor Lloyd's Chambers Portsoken Street London E1 8BN.

Towergate Commercial Underwriting Offices Insurance Policy Summary



Significant Cover Features and Benefits

Your policy includes the following significant cover features and benefits which are detailed in your policy documentation.

Significant or Unusual Exclusions or Limitations

Your policy includes the following significant or unusual exclusions or limitations which are detailed in your policy documentation.

Significant Cover Features and Benefits	Significant or Unusual Exclusions or Limitations
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Asset Protection Insurance

Property Damage Section

All Risks cover.

The cover extends to include:

- Full theft cover
- Changing locks following theft of keys up to £1,500
- Glass (including boarding up costs) and cover for window, door frames and content of display windows and displays
- Business cover away from the premises anywhere in the European Union up to 15% of the sum insured or £2,500 any one item.
- Debris removal
- Loss of metered water up to £10,000
- Trace and access up to £25,000
- Day one average on buildings and contents (15% uplift).

Cover can be extended to include Terrorism, and, or Subsidence, ground heave and landslip.

Please refer to the Property Damage Section of the policy booklet

- Theft from premises or part of premises not capable of being locked or any open yards, compounds, gardens or car parks
- Wear and tear, gradual deterioration, faulty or defective design, materials or workmanship
- Mechanical or electrical breakdown or derangement
- Unexplained losses, fraud or dishonesty
- Theft or attempted theft by any person lawfully in the premises, where you or your partners, directors, employees or household members are involved or from any building not capable of being locked
- Damage due to escape of water from tanks and pipes, malicious persons (other than fire and explosion) or breakage of glass in respect of buildings which are unoccupied
- Damage to moveable property in the open by wind, rain, hail, sleet, snow, flood, dust
- Changes in the water table and frost damage
- The first part of any claim (your excess)
- Minimum Security Condition applies to this policy.

Money and Assault Section

Loss of money belonging to your business:

- From your premises during business hours – £5,000
- Whilst in transit or in bank night safe – £5,000
- From your home or employees home – £500
- From a locked safe – £1,500 limit
- After business hours not in a safe – £500
- From gaming machines – £500
- Bodily injury to you or your employees as a result of assault or attempted assault whilst carrying money belonging to your business. Maximum payable £25,000.

Please refer to the Money and Assault Section of the policy booklet

- Shortage due to clerical or accountancy errors
- Loss due to the fraud or dishonesty of any employees not discovered within seven working days
- Loss from unattended vehicles
- Losses arising outside Great Britain, Northern Ireland, the Republic of Ireland, the Channel Islands or the Isle of Man
- Minimum Security Condition applies to this policy.

Employee Dishonesty Section (Optional)

- Protection for your business against losses caused directly by theft, fraud or dishonesty committed by your employees up to a limit of £25,000.

Please refer to the Employee Dishonesty Section of the policy booklet

- Losses supported solely by inventory or profit and loss calculations
- Consequential losses, penalties and fines
- An employee you do not directly supervise or is known to have been previously dishonest
- The first part of any claim (your excess).
- The maximum we will pay for losses involving employees for whom no references have been obtained is £2,500 and no cover for auditors' fees is available.

Significant Cover Features and Benefits

Significant or Unusual Exclusions or Limitations

Asset Protection Insurance *continued*

Computer Breakdown Section (Optional)

We will indemnify you in respect of breakdown of computer equipment and in addition:

- Increased cost of working following breakdown or disruption £25,000
- Temporary repairs £5,000
- Incompatibility of records £5,000
- The cost of replacing computer systems records used with the computer equipment following loss of data £10,000
- Computer rental cover £2,500.

Revenue Protection Insurance

Business Interruption Section

Interruption to your business following an insured loss under the Property Damage Section, which results in reduced income and increased running costs.

Cover options available are Loss of Income or Increased Office Expenses.

The cover extends to include:

- Enforced closure due to notifiable infectious disease within a 25 mile radius limit £50,000
- Damage to property in the vicinity of the premises which hinders or prevents access to the premises
- Accidental failure of telecommunications at the premises lasting at least 24 hours
- Accidental failure of public supplies of electricity, gas or water lasting at least 30 minutes
- Damage to your property while in transit in Great Britain or Northern Ireland, limit £5,000
- Loss of book debts as a result of your business records being lost, destroyed or damaged due to an insured event, limit £50,000.

Cover can be extended to include Terrorism.

Legal Liabilities Insurance

Employers' Liability Section

Protection against your legal liability for bodily injury to your employees up to a limit of indemnity of £10,000,000 including costs and expenses. Cover also includes:

- Legal costs and expenses in defending prosecutions under all relevant health and safety legislation
- Worldwide cover for employees normally resident in the UK who are temporarily working overseas.

Please refer to the Computer Breakdown Section of the policy booklet

- Equipment not covered by a maintenance rental hire or lease agreement or manufacturers warranty providing free parts and free labour at inclusive costs
- Gradual deterioration and wear and tear
- Equipment more than 10 years old from date of manufacture.

Please refer to Business Interruption Section of the policy booklet

- Losses excluded under the Property Damage Section
- If your business is wound up or carried on by a liquidator or receiver or is permanently discontinued.

Please refer to the Employers' Liability Section of the policy booklet

- Cover for acts of terrorism is limited to £5,000,000 per event
- Work in or on or travel to or from any offshore installation or support vessel
- Bodily injury to an Employee carried in or on, entering or alighting a vehicle or where Road Traffic Act legislation applies
- Liability in respect of liquidated damages, penalty clauses and fines.

Significant Cover Features and Benefits

Significant or Unusual Exclusions or Limitations

Public and Products Liability Section

Protection up to the limit of indemnity against your legal liability for bodily injury to third parties or damage to their property, and certain other contingencies such as obstruction, trespass, nuisance, interference, wrongful arrest and eviction.

The cover extends to include:

- Contingent motor third party liability arising out of the use of vehicles not owned by you within the UK
- Employees and visitors personal effects
- Personal liability of employees and directors whilst they are overseas on your business
- Liability for loss of or damage to premises hired or rented to you for the purpose of your business
- Legal costs and expenses in defending prosecutions under all relevant health and safety legislation

Legal Expenses Insurance

Protection for legal costs and expenses arising from specified civil and criminal incidents in connection with your business.

- **Employment Disputes and Compensation Awards** – defence of your legal rights under employment legislation and following a successful action by an employee, prospective, alleged or ex-employee we will pay any compensation award made
- **Legal Defence** – defence for you or an employee acting on your behalf if any criminal action or certain civil action is taken against you for any non-motor related incident arising in connection with the business. Including prosecution under health and safety legislation and data protection rules
- **Property Protection** – protection for civil action following any event causing or likely to cause physical damage to your property or any nuisance or trespass
- **Bodily Injury** – cover to negotiate your, your employees or family members legal rights, following bodily injury (non-motor related) which occurs in connection with the business

Please refer to the Public and Products Liability Section of the policy booklet

- Cover for acts of terrorism is limited to £2,000,000 or the limit of indemnity shown in the Schedule if less for any one event
- Loss or damage to property in your custody of control or to products supplied
- Cost of remedying defects in products supplied
- Liability assumed by agreement in connection with products supplied
- Pollution unless caused by a sudden and identifiable incident
- Work in or on or travel to or from or within or products supplied to any offshore installation or support vessel
- Liquidated damages, penalty clauses, fines or punitive damages
- The first £100 of each and every claim for loss of or damage to premises hired or rented
- Exposure to, inhalation of, fears of the consequences of exposure to or inhalation of, costs incurred in repairing, removing, replacing, recalling, rectifying, reinstating or managing any property arising out of the presence of Asbestos.

Please refer to the Legal Expenses Insurance Section of the policy booklet

General policy

- In respect of civil cases, the cover is subject to the case having prospects of winning or making a successful defence
- Claims must be reported within 180 days of you becoming aware of an incident
- Any costs and expenses incurred before the written acceptance by us or the claims administrator of a claim

Employment Disputes and Compensation Awards

- In respect of compensation awards you must follow the advice of the DAS Legal Advice Service or the Advisory Conciliation and Arbitration Scheme (ACAS) code of Disciplinary Practice and Procedures in Employment for cover to be effective
- In respect of redundancies you must follow the advice of the legal helpline prior to serving notice of dismissal
- Cover does not apply where the cause of action arises within the first 30 days of the indemnity provided by the policy

Property Protection

- Contracts entered into by you are excluded
- Goods in transit, lent or hired out by you are excluded
- Goods not at your premises unless you are using them are excluded
- Claims relating to motor vehicles are excluded unless you are engaged in the business of buying or selling them

Significant Cover Features and Benefits	Significant or Unusual Exclusions or Limitations
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Legal Expenses Insurance

- **Tax Protection** – representation in appeal proceedings with the Inland Revenue in a full or aspect enquiry following your corporation tax self-assessment return and appeal proceedings with HM Customs and Excise in respect of Value Added Tax due
- **Contract Disputes** – cover to negotiate disputes relating to a contract you have entered into with a customer or supplier for the purchase or sale of goods or service where the amount in dispute exceeds £250
- **Statutory Licence** – cover to pay the cost of representing your business in appealing to the relevant statutory or regulatory authority, court, or tribunal following an event which results in a licensing or regulatory authority suspending, altering the terms of, refusing to renew or cancelling your business's licence or British Standard Certificate of Registration
- **Tenancy Disputes** – cover to pay legal costs to negotiate your legal rights arising from disputes with your landlord relating to business premises leased, hired or rented to you.

Tax Protection

- The first £200 of each and every claim in respect of aspect enquires
- An inner limit of indemnity of £2,000 applies in respect of aspect enquiries
- Claims caused by your failure to register for Value Added Tax and any investigations by HM Revenue and Customs Special Investigations Section or Special Compliance Office Investigations by HM Revenue and Customs into alleged dishonesty or criminal offences
- Tax avoidance schemes are excluded

Contract Cover

- For contract disputes the first £500 of any claim where the amount in dispute exceeds £5,000
- Any claim relating to the settlement under an insurance policy
- For contract disputes relating to money owed, a claim must be made within 90 days of the money becoming due and payable
- Contracts involving a motor vehicle are excluded

Statutory Licence

- An original application or application for renewal of a statutory licence or British Standard Certificate of Registration are excluded

Tenancy Disputes

- Disputes relating to rent or service charges or renewal of the tenancy agreement are excluded.

Loss Recovery Insurance (Optional)

Loss Recovery Insurance is administered by Lorega Limited 28 Great Tower Street London EC3R 5AQ. Lorega Ltd are authorised and regulated by the Financial Service Authority.

Policy Summary

This document is a policy summary and does not contain the full terms and conditions of the cover, which are available in the policy certificate. It is important that you read the policy certificate carefully when you receive it.

Insurer

Loss Recovery Insurance policy is fully underwritten by certain Underwriters at Lloyds under Binding Authority 330451.

What is Loss Recovery Insurance?

Loss Recovery Insurance provides you with the services of a qualified claims consultant, to prepare and negotiate your eligible insurance claim(s) for property and business interruption claims dependent upon the relevant sections of your commercial insurance policy being current at the time of loss.

- Telephone advice and assistance for all claims regardless of size
- Personal visits on all major losses
- Cover for material damage and business interruption claims
- Arranging interim payments
- Arranging temporary premises and equipment
- Attend all meetings and handle all correspondence with insurers
- Co-ordination of builders, surveyors as required
- Negotiation to ensure best possible settlements.

Please refer to the Loss Recovery Insurance Section of the policy wording

- All claims in respect of subsidence, personal injury, product or employer's liability, motor, marine, aviation, uninsured losses, civil proceedings, and any losses occurring outside the United Kingdom
- Claims less than £5,000 or the policy excess whichever the greater.

Towergate Commercial Underwriting Offices Insurance Additional Information

Risk Management Services

Towergate Commercial Underwriting has a deliberately different approach to Commercial Insurance. We believe that we need to help manage the risks that businesses face. Traditional insurance cover has a role to play but so do improved health and safety and loss reduction initiatives.

This approach demands that we work in close partnership with the most professional and respected insurance brokers in the UK.

We deal exclusively with selected brokers. Your broker is there to help you assess your insurance and risk management needs.

Towergate Commercial Underwriting is a cover holder and acts for certain leading insurers. We have the strength and security of a selected consortium of insurers, including some of the best known industry names.

Additional Benefits

As well as the insurance cover, Towergate Commercial Underwriting offers its customers a number of added value services to underline its deliberately different approach to other insurers and these are set out below.

Towergate Safety Planning

Towergate Safety Planning is a simple to use, online system to help businesses in the management and control of health and safety, including compliance with legislation. With this you have:

- A complete tool for creating and updating a Health and Safety policy.
- An up-to-date library of relevant information on current legislation and Health and Safety.
- A helpline facility that provides easy access to a team of fully qualified health and safety advisers, as well as access to a range of additional services at exclusive rates.

Towergate Safety Planning can be accessed by registering at www.towergate.co.uk/tcu

Business Continuity Planning

In the event of a major loss, businesses that are unprepared seldom recover to their pre-loss trading position. Too often, delays and difficulties in sourcing alternative premises, plant or stock gives competitors the chance to lure away hard won customers, who almost never return. Un-fulfilled contracts can also cause a terminal loss of reputation.

Towergate Commercial Underwriting provides an on-line planning tool that helps devise tactics to enable businesses to survive disaster, continue operations, recover market position and cement and secure contracts with key customers. It is a straightforward step-by-step process that records data specific to the business operation and produces a bespoke report that can be reviewed and amended as necessary.

The system can be accessed by registering at www.towergate.co.uk/tcu

Online Safety Training

Safety Learning is a web-based, health and safety training system that enables both large and small companies to fulfil their safety training requirements online with greater ease.

This diverse system can be accessed securely by chosen employees as well as the administrator who has full control over the running of their account online.

A training session and assessment can be undertaken in a number of different modules. Each training session takes between 15-20 minutes. The subjects are divided up into 6 or 7 interactive sections, which include information, click & drag interactivity and questions. Questions will relate to the information in the section to ensure that the users have understood the relevant information.

At the end of the training session there is a checklist and a multiple choice self test. The answers to these questions are recorded and at the end of the test, there is an option to print out a certificate of training which also includes the test result.

Towergate Commercial Underwriting Business Law

Towergate Commercial Underwriting Business Law is the gateway to DAS businesslaw which is an online library of legislation, regulation and case law.

In addition to providing a range of interactive document builders, the site contains more than 600 business guides covering areas such as Finance, Sales & Marketing, Employment, Legal, Government, Technology and Investors in People.

The system can be accessed by registering at www.towergate.co.uk/tcu and using the password **TOW472301**.

Stress Counselling Service

Towergate Commercial Underwriting incorporates a confidential service provided by skilled and experienced counsellors employed by DAS Legal Expenses Insurance into its product offer. You can make this available to your staff, providing them with confidential support that will help them cope with the stresses and strains of modern life such as stress, anxiety, depression, health, relationships and bereavement.

The telephone number for this service is 0117 934 2121, further details are available upon request.

Towergate Commercial Underwriting

The Octagon, Middleborough, Colchester CO1 1TG

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Towergate Underwriting and Towergate Commercial Underwriting are trading names of Fusion Insurance Services Limited (part of Towergate Partnership Group)

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Company No 4070987.

Authorised and regulated by the Financial Services Authority.

1307/134/PS/09.07/4492

