

keyfacts

CATLIN INSURANCE COMPANY LTD – U.K BRANCH – LYCETT’S POLICY SUMMARY.

Should you have any queries about this cover please contact your broker who will be pleased to help you.

Policy Summary

The following summary does not contain the full terms and conditions of the contract which can be found in the policy document. The summary does not form part of your contract of insurance and only the sections stated on the SCHEDULE are covered

About your policy

(1) This insurance policy is underwritten by CATLIN INSURANCE COMPANY LTD – UK BRANCH.

(2) This insurance policy provides the following key covers, features and exceptions, which are detailed in your policy documentation.

Cover, features and benefits	Exceptions and Limitations
<p>Home (Section A) Comprehensive Cover for the buildings and contents of your home.</p> <p>Comprehensive cover (Cover A) provides protection against:</p> <p>Fire, lightning, explosion, earthquake, aircraft, riot, civil commotion, strike or labour disturbances and malicious damage, storm or flood, water or oil escape, theft, subsidence, ground heave or landslip, falling trees and television/radio aerials, accidental breakage to glass, accidental damage to electrical equipment, cost of temporary accommodation</p> <p>Cover (Covers B-G) can be extended to include:</p> <ul style="list-style-type: none">• All risks on your property• Food in your freezer• Insurance for personal money and credit	<p>As per Section A of your policy</p> <ul style="list-style-type: none">• Damage occurring if your property is unfurnished for more than 30 days• Damage to fence and gates• The first part of any claim (excess)• Motor vehicles (other than gardening machinery and pedestrian controlled vehicles)• Loss or damage occurring in Northern Ireland• Damage by wear and tear, depreciation.• Accidental damage to contents when the home is lent, let or sub-let• Frost damage to driveways, footpaths, garden paths and hedges

<p>cards</p> <ul style="list-style-type: none"> • Loss or damage to your pedal cycle • Loss or damage to your caravan 	
<p>Property Damage (Section B) Cover for buildings, machinery and other farm property such as agricultural produce on your farm premises.</p> <p>These may include:</p> <p>Fire, lightning, explosion, earthquake, aircraft, riot, civil commotion, strike or labour disturbances and malicious damage, storm or flood, water or oil escape, theft, impact by any road vehicle, accident to office contents, business machines and agricultural machinery produce</p>	<p>As per Section B of your policy</p> <ul style="list-style-type: none"> • Pollution and contamination • Loss or damage occurring in Northern Ireland • The first part of any claim (excess)
<p>Loss of Income (Section C)</p> <p>Protection against interruption to your business following an insured loss under Property Damage (Section B) which results in reduced revenue and increased running costs.</p>	<p>As per Section C of your policy</p> <ul style="list-style-type: none"> • Unauthorised slaughter • The first part of any claim (excess) • Cover is conditional upon insurance covering the affected property which results in the loss of revenue.
<p>Livestock (Non-Disease) (Section D)</p> <p>Cover for livestock against loss, death or slaughter. The following covers are available:</p> <p>Fire, Lightning, Explosion, Electrocution, Aircraft, Earthquake, Riot, Civil Commotion and Malicious Persons, Impact by vehicle, Sheep worrying by dogs, vermin and foxes, Any accident whilst straying, in transit or on public sale, Theft or unexplained disappearance</p> <p>Optional cover can be obtained for Livestock Disease (Section D)</p>	<p>As per Section D of your policy</p> <ul style="list-style-type: none"> • Loss from disease • The first part of any claim (excess) <p>As per Section D of your policy</p>
<p>Liability (Section E)</p> <p>Employers' Liability (Section 1) protects you against legal liability in respect of any Person employed and any claimant's costs.</p> <p>Optional cover can be obtained for: An Unsatisfied Court Judgement and Compensation for Court Attendance</p>	<p>As per Section E of your policy</p> <ul style="list-style-type: none"> • In respect of injury for which the insured is required to arrange motor insurance or security in accordance with any road traffic legislation within the European Community. • Liability in respect of liquidated damages, penalty clauses and fines • The first part of any claim (excess) <p>• Loss or damage to property in your</p>

<p>Public/Products Liability (Section 2) provides protection against your legal liability for bodily injury to third parties and damage to their property, including trespass, nuisance and interference. It also covers the cost of legal representation.</p> <p>Coverage can be extended to;</p> <ul style="list-style-type: none"> • Personal liability of employees and directors whilst overseas on your business 	<p>custody or control or to products supplied</p> <ul style="list-style-type: none"> • The first part of any claim (excess) • Fines, penalties and compensation • Injury to employees • Gradual pollution or contamination • Use of mechanically propelled vehicles and aircraft
<p>Personal Accident (Section F) Cover for you, your directors, partners and employees against accidental bodily injury provided on a 24 hour basis.</p> <p>This includes</p> <ul style="list-style-type: none"> • Death, loss of one or more limbs or eyes • Permanent/Temporary total disablement from usual occupation • Temporary partial disablement • Medical expenses 	<p>As per Section F of your policy</p> <ul style="list-style-type: none"> • Sickness, disease or any gradually operating disease • The first part of any claim (excess) • Suicide, attempted suicide or deliberate exposure to danger • Physical or mental defect • Accidents caused through participation in certain hazardous activities • The effects of alcohol or drugs or any treatment for drug addiction
<p>Money (Section G) Cover for loss of money</p> <p>This includes compensation for bodily injury to you or your employees as a result of assault or attempted assault whilst carrying money belonging to your business</p>	<p>As per Section G of your policy</p> <ul style="list-style-type: none"> • The first part of any claim (excess) • Losses due to the fraud and dishonesty of an employee not discovered within seven working days • Shortage due to error or omission • Loss due to the use of counterfeit money • Losses arising outside Great Britain, Northern Ireland, the Republic of Ireland, the Channel Islands and the Isle of Man • Loss from unattended vehicles
<p>Supplementary All Risks (Section H) Accidental loss or damage to business equipment such as tools at your premises or anywhere in the UK</p> <p>Deterioration Of Stock (Section H) Cover includes loss or damage to foodstuffs arising from accidental leakage from refrigerant unit, non operation of thermostat, accidental failure of electricity supply and mechanical/electrical defects in the Unit.</p>	<p>As per Section H of your policy</p> <ul style="list-style-type: none"> • Any loss arising from wear and tear, gradual deterioration, faulty or defective design, materials or workmanship • Losses caused by mechanical or electrical breakdown • The first part of any claim (excess) <p>As per Section H of your policy</p> <ul style="list-style-type: none"> • The first part of any claim (excess) • Loss or damage resulting from wear and tear, deterioration or gradually developing flaws or defects in Unit or incorrect setting of thermostats.

(3) The period:

The period covered by this insurance policy is one year from the inception date stated on the policy schedule, unless otherwise agreed by us beforehand in writing.

(4) Cancellation:

You have a statutory right to cancel this policy within 14 days from the latter of the inception date and receipt of policy document. If you wish to exercise this right to cancel, please write to your insurance broker's office at the address given below. Please return the policy schedule marked "Cancelled". A full return of premium will be given, provided you have not made a claim. The policy will be regarded as not taken up by you and cancelled from inception with no cover granted.

(5) Claims

If you believe that you have a claim under this policy, you should notify:

Cliverton, Tittleshall, King's Lynn, Norfolk, PE32 2RQ
Telephone number 01328 700 441.

When contacting us, please have your policy number and details of the claim to hand to help us process the claim more efficiently.

(6) Complaints

We are dedicated to providing a high quality service and we want to ensure that we maintain this at all times. If you feel that we have not offered a first class service or if you have any questions or concerns about the policy or the handling of a claim you should, in the first instance, contact:

Cliverton, Tittleshall, King's Lynn, Norfolk, PE32 2RQ.

In the event that you remain dissatisfied, you can refer the matter to the The Compliance Manager at Catlin Insurance Company Ltd – UK Branch. The contact details are:

The Compliance Manager
Catlin Insurance Company Ltd – UK Branch
3 Minster Court
Mincing Lane
London
EC3R 7DD

Catlin Insurance Company Ltd – UK Branch is a member of the Financial Ombudsman Service and in limited circumstances, you can approach them for assistance if you remain dissatisfied with our response. Further details will be provided at the appropriate stage of the complaints process.

The contact details for the Financial Ombudsman Service are:

Financial Ombudsman Service
South Quay Plaza
183 Marsh Wall
London
E14 9SR
Telephone number: 0845 080 1800
E-mail: complaint.info@financial-ombudsman.org.uk

In all communications the certificate number appearing in the schedule of cover should be quoted.

This complaints procedure is without prejudice to your right to take legal proceedings.

(7) Compensation

Catlin Insurance Company Ltd – UK Branch are covered by the Financial Services Compensation Scheme. You may be entitled to compensation from the Scheme if the insurers are unable to meet their obligations to you under this contract. If you were entitled to compensation under the Scheme, the level and extent of the compensation would depend on the nature of this contract. Further information about the Scheme is available from:

The Financial Services Compensation Scheme
7th floor Lloyd's Chambers,
Portsoken Street,
London
E1 8BN

and on their website: www.fscs.org.uk

(8) Choice of Law and Language

The parties of this insurance can choose the law that applies to it. We have chosen the laws of England to apply. Under the terms and conditions of this policy, we have chosen to use the English language in all documents and communication relating to this policy.