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Policy Summary

SECURITY INDUSTRY SCHEME

About this document

This summary of cover has been prepared to help you to:

- Decide whether this product will meet your needs
- Compare this product with other products you may be considering.

Please note that this is only a summary and does not contain the full terms and conditions of the insurance contract which can be found in the policy wording, any attaching endorsements and your schedule.

The policy is underwritten by MS Amlin Underwriting Limited through its appointed representative Amlin UK Limited.

Information about your business

You will need to provide us with information about your business, which must be a fair presentation of facts. We will rely on this information when deciding whether we can insure your business and what terms, conditions and premium are appropriate. Once the policy has started you will still need to tell us if you find that any of the information is incorrect or if it changes at any time during the period of insurance

Main Features and Benefits

Compulsory Cover

Section 9 – Public Liability

This section provides cover for your legal liability including related costs if someone is injured or their property is damaged as a result of your business activities, and where they can demonstrate that their loss is due to your negligence.

Limit of Liability available £2,000,000 / £5,000,000 / £10,000,000

Excess £250 for third party property damage claims. The excesses for optional extensions may differ from this

Additional optional covers are available, subject to payment of an additional premium, including:

Loss and consequential loss of keys	Wrongful arrest
Efficacy	Financial loss
Fidelity insurance (Theft by employee)	Cash carrying
Vehicle immobilisation	

Optional covers

Section 1 – Material Damage

This section provides cover for damage to your property insured at your business premises as detailed below, caused by a number of insured Covers such as fire, theft, storm, occurring during the period of insurance.

Property covered

Buildings
Contents
Machinery/Implements
Stock

Cover provided

Fire, Lightning, Explosion, Aircraft, Riot,
Malicious damage, Earthquake, Storm, Flood, Escape
of water, Impact, Accidental Damage, Glass
breakage, Breakage of fixed sanitaryware, Theft

Excesses

Buildings - £250 each loss
All other items - £100 each loss
Subsidence (if included) - £1,000 or £2,500 each loss, depending on risk

Cover is also available for the permanent loss of use of your security or detection dog. A fixed benefit is payable if it dies as a result of an accident, is stolen, or disappears and is not recovered, or if it is injured as a result of an accident which renders it permanently unable to fulfil its intended function as a security or detection dog.

Benefit payable £5,000 per dog
Excess Nil.

Section 2 - Business Interruption

This section covers you for a loss of income following an interruption or interference with the business resulting from damage to property used by you at the premises. The damaged item must for part of a valid insurance claim for this section to respond

The indemnity period is 12 months.

Section 3- Money

This section provides cover against loss of or damage to money held in connection with the business. The excess is £100.

Section 4- Trade All Risks

This section covers your specified property such as mobile phones and laptops against damage whilst within Great Britain, Northern Ireland, the Channel Islands or the Isle of Man. The excess is £100

Section 5 – Goods in transit

This section covers you for damage to property insured belonging to you or held in trust for which you are responsible while in transit anywhere in or between Great Britain, Northern Ireland, the Channel Islands, the Isle of Man and the Republic of Ireland, up to a maximum value of £3,000

The excess £100

Section 6 – Not available

Section 7 Frozen Food

This section provides cover against damage to your foodstuff caused by deterioration, contamination or putrefaction whilst contained within refrigerating plant. Cover excludes any interruption to the supply of electricity which does not exceed sixty consecutive minutes

Section 8 - Employers' liability (compulsory cover if you have any employees)

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This covers you if for damages and costs which you are legally liable to pay in respect of bodily injury, for example, death, injury, illness, disease, mental injury and anguish, to an employee.

You are legally obliged to arrange Employers' liability insurance if you have paid employees and certain types of voluntary helper.

Limit of Liability	£10,000,000
The limit of indemnity under Employers' liability for terrorism or asbestos-related incidents	£5,000,000

Section 10 – Not available

Section 11 – Professional Indemnity

This section covers you for any claim and claimant's costs and expenses that arise from the conduct of your business for a number of scenarios such as negligence or a breach of a duty of care, as below.

- a) Indemnity is provided to the Insured, any employee, partner or director (current or previous).
- b) The total limit of indemnity is £500,000 including costs & expenses. Nil excess.
- c) Cover can include dishonesty of employees, loss of documents, libel and slander, and intellectual property rights.

A higher limit is available subject to payment of an additional premium.

Personal Accident optional extension

This section covers you if any person insured suffers bodily injury, as detailed below, up to the limits shown, following an accident occurring during the course of their normal occupation.

The standard level of cover is

Accidental death	£10,000
Permanent total loss of sight of one or both eyes	£10,000
Permanent total loss of use of one or more limbs	£10,000
Permanent total disablement	£10,000
Temporary total disablement - per week	£200 (Max 104 weeks, excluding the first 7 days)

The above is a summary of the most common cover arranged on the policy. Further extensions are available. See the policy, schedule and endorsements for full details of the cover arranged on your behalf.

General Information

Significant Exclusions and Limitations

There are various exclusions within the policy including General Conditions, and Exclusions. Breach of such conditions may mean that you will not be entitled to claim under the policy

Period of insurance

The period covered by this policy is, unless otherwise stated, 12 months from the date agreed with Insurers and to be shown in the policy.

Cancellation rights

Please advise Cliverton in writing if you wish to cancel the policy. Any return premium will be at the discretion of the insurer.

How to make a claim

To notify us of a new claim please either contact Cliverton on 01328 857921 or follow the steps below:

- a. Check the policy and schedule to ensure that you are covered.
- b. Check the Claims conditions under the relevant section(s) of the policy.

- c. Call our claims team on 01245 396431 to notify the insurer of your claim.

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

Complaints

MS Amlin's aim is to ensure that all aspects of your insurance are dealt with promptly, efficiently and fairly. At all times MS Amlin are committed to providing you with the highest standard of service.

If you have any questions or concerns about your policy or the handling of a claim you should, in the first instance, contact MS Amlin or your broker where applicable. In the event that you remain dissatisfied and wish to make a complaint, you can do so at any time. Making a complaint does not affect any of your legal rights.

MS Amlin's contact details are:

Post: Complaints, MS Amlin Underwriting Limited, The Leadenhall Building, 122 Leadenhall Street, London, EC3V 4AG.

Telephone: +44 (0) 207 7746 1300

Email: complaints@msamlin.com

Website: www.msamlin.com

If your complaint cannot be resolved by the Complaints Department within two weeks, or if you have not received a response within two weeks you are entitled to refer the matter to Lloyd's. Lloyd's will then conduct a full investigation of your complaint and provide you with a written final response.

Lloyd's contact details are:

Post: Complaints, Lloyd's, One Lime Street, London EC3M 7HA

Telephone: +44 (0) 20 7327 5693 Fax: +44 (0) 20 7327 5225

Email: complaints@lloyds.com

Details of Lloyd's complaints procedures are set out in a leaflet "Your Complaint – How We Can Help" available at www.lloyds.com/complaints and are also available from the above address.

If you remain dissatisfied after Lloyd's has considered your complaint, or if you have not received a written final response within eight weeks from the date MS Amlin received your complaint, you may be entitled to refer your complaint to the Financial Ombudsman Service who will independently consider your complaint free of charge. Their contact details are:

Post: The Financial Ombudsman Service, Exchange Tower, London E14 9SR

Telephone: (Fixed): 0800 0234567 Tel (Mobile): 0300 1239123 Tel (Outside UK): +44 (0) 20 7964 0500 Fax: +44 (0)20 7964 1001

Email: complaint.info@financial-ombudsman.org.uk

Website: www.financial-ombudsman.org.uk

Please note:

- You must refer your complaint to the Financial Ombudsman Service within six months of the date of our final response
- The Financial Ombudsman Service will normally only consider a complaint from private individuals or from a business that has an annual turnover of less than 2 million Euros and fewer than 10 employees

Compensation

MS Amlin are members of the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if either company cannot meet their insurance obligations. This depends on the type of business and the circumstances of the claim. Further information about compensation scheme arrangements is available from the FSCS at: <http://www.fscs.org.uk>, or write to Financial Services Compensation Scheme, 10th Floor Beaufort House, 15 St. Botolph Street, London, EC3A 7QU.

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