

# Security Sector Summary of Cover

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 documentation. It is important that you read the policy documentation carefully when you receive it.

## Who is the Insurer?

The insurer of the policy is Aviva Insurance Limited.

## What is Security Sector insurance?

The Security Sector policy offers the flexibility to select from a wide range of covers to provide tailored protection.

## What are the key covers, features and exceptions of Security Sector insurance?

Your policy includes the following key covers, features and exceptions, which are set out in full in your policy documentation.

### Available covers:

<b>Asset Protection</b>	▪ Property Damage	▪ Theft	▪ Security or Detection Dog
	▪ Business All Risks	▪ Goods in Transit	▪ Money and Assault
<b>Revenue Protection</b>	▪ Business Interruption		
<b>Legal Liabilities</b>	▪ Employer's Liability	▪ Public and Products' Liability	
<b>Employee Benefits</b>	▪ Personal Accident		

### Additional benefits

- 24-hour, 365-days-a-year claims helpline, providing emergency assistance when it's needed.
- Confidential legal and tax helplines, offering free support on key business issues, such as disputes with tenants or rent recovery.
- Counselling service for policyholders and their employees.

### Cut Red Tape

- A 'one-stop' website to help our Industry customers overcome the burden of red-tape. Available exclusively to Aviva commercial policyholders.
- Advice and information available for Finance, Sales and Marketing, Employment Law, Legal advice, Risk Management and much more. Accessible 24 hours a day, 365 days a year. Visit <http://www.cutredtape.co.uk>

### Aviva Risk Management Solutions (ARMS)

A dedicated service to help UK businesses manage their risks – helping to keep them compliant, prevent loss and ultimately control cost.

- ARMS offer a wide range of training and consultancy services from simple, cost effective e-Training through to bespoke on-site consultancy.
- Generous discounts off a menu of products and services to help prevent accidents and losses occurring and protect Businesses via the Preferred Supplier Network.

For more information visit <http://www.aviva.co.uk/risksolutions>

### Discounted rates on Thermal Imaging surveys

- A non-invasive way of identifying minor and major faults - an efficient complement to a full electrical testing programme.
- Can identify faults before equipment fails and helps manage production downtime / keeps business disruption to a minimum.

Additionally, Thermal Imaging surveys can be utilised to identify leaks, burst pipes, check seals on cold stores and even check the energy efficiency of buildings.

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# Asset Protection

## Property Damage – Cover, Features and Benefits

Cover for your buildings, machinery, business contents and stock - All Risks.

### All Risks includes:

Loss or damage from specific causes:-

- fire
- riot
- earthquake
- explosion
- impact
- aircraft
- storm or flood
- civil commotion
- falling trees
- locked-out workers
- strikes
- lightning
- escape of water/oil from any tank apparatus or pipe
- accidental damage
- persons taking part in labour disturbances or malicious persons

### Optional Cover:

- Subsidence

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## Exceptions and Limitations (please refer to the Property Damage section of the policy booklet)

- Wear and tear, corrosion, gradual deterioration, faulty or defective design, materials
- Faulty or defective workmanship, operational error or omission by you or your employees
- Mechanical or electrical breakdown or derangement
- Pollution or contamination
- Theft or attempted theft
- Fire damage involving the application of heat
- Damage to gates, fences or moveable property in the open by weather-related incidents
- Damage other than by fire, arising from production, servicing or testing
- Damage due to escape of water from tanks and pipes, malicious persons (other than fire and explosion) in respect of buildings which are unoccupied or disused
- Consequential loss or damage
- Temporarily removed items restricted to a maximum of £250,000 or 10% of sums insured (whichever is the lower)
- Unoccupied premises added with restricted cover
- Portacabins added with restricted cover

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## Theft – Cover, Features and Benefits

### Cover includes:

- The cost of changing locks following theft of keys up to £5,000
- Theft of computer and audio visual equipment at your premises up to £100,000

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## Exceptions and Limitations (please refer to the Theft section of the policy booklet)

- Theft whilst the premises are unoccupied or disused
- Theft from open spaces at the premises
- Unexplained losses, acts of fraud or dishonesty and inventory shortage
- Consequential loss or damage
- Theft where you or your partners, directors, employees or household members are involved
- The first part of any claim (the excess)

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## Security or Detection Dog – Cover, Features and Benefits

Cover for loss, injury or illness to your security or detection dog

### Cover includes:

- Death or euthanasia
  - Injury or illness
  - Theft, straying or unexplained disappearance
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## **Exceptions and Limitations (please refer to the Security or Detection Dog section of the policy booklet)**

- Veterinary fees
- Dishonesty by you or your employees
- Consequential loss
- Pre-existing medical conditions
- Dogs in excess of 6 years old

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## **Business All Risks – Cover, Features and Benefits**

- Cover for your business equipment following accidental loss or damage
- Cover can be extended to anywhere in the world

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## **Exceptions and Limitations (please refer to the Business All Risks section of the policy booklet)**

- Wear and tear, gradual deterioration, faulty or defective design, materials or workmanship
- Mechanical or electrical breakdown or derangement
- Theft from unattended vehicles not involving forcible or violent entry
- The first part of any claim (the excess)

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## **Goods in Transit – Cover, Features and Benefits**

Cover for your goods or stock whilst in transit, over land or water, anywhere in Great Britain, Northern Ireland, the Republic of Ireland, the Channel Islands and the Isle of Man.

### **Cover includes:**

- Cover for your employees personal belongings up to £500
- Losses to sheets, ropes and packing materials
- Re-securing of property up to £500

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## **Exceptions and Limitations (please refer to the Goods in Transit section of the policy booklet)**

- Losses caused by defective or inadequate packing, insulation and labelling
- Theft, or attempted theft, from an unattended vehicle unless certain guidelines regarding security are followed
- The first part of any claim (the excess)

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## **Money and Assault – Cover, Features and Benefits**

### **Cover includes:**

- Age limit 16 to 75
- Loss of money belonging to your business on your premises, in transit, on site, at the private homes of key staff, and in any bank night safe
- Bodily injury to you or your employees as a result of assault or attempted assault whilst carrying money belonging to your business
- Medical and dental expenses up to £500

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## **Exceptions and Limitations (please refer to the Money and Assault section of the policy booklet)**

- Shortages due to clerical or accounting errors
  - Losses due to the fraud or dishonesty of any employees not discovered within seven working days
  - Loss from unattended vehicles, vending or gaming machines
  - Loss arising outside Great Britain, Northern Ireland, the Channel Islands or the Isle of Man
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# Revenue Protection

## Business Interruption – Cover, Features and Benefits

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

### Cover includes:

- Payment of expenses incurred despite a reduction in your income
- Additional expenses to assist you in preventing or reducing a drop in income such as overtime payments
- Lottery wins up to £50,000
- Essential personal up to £10,000
- Damage at the premises of a customer or supplier
- Damage to property near by which prevents access
- Loss of attraction
- Full failure of Water/Gas/Electricity
- Full failure of telecoms
- Specified disease, food poisoning, vermin, pests and defective sanitation, murder or suicide

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## Exceptions and Limitations (please refer to the Business Interruption section of the policy booklet)

- Losses excluded under the Property Damage and Theft section

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# Legal Liabilities

## Employers' Liability – Cover, Features and Benefits

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 includes:

- Legal costs and expenses in defending prosecutions under health and safety legislation
- Unsatisfied court judgements in favour of employees injured in your employment by third parties
- Compensation for court attendance – Policyholder / Director / Partner £500 per day and Employee £250 per day
- Legal expenses in connection with Corporate Manslaughter Act

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## Exceptions and Limitations (please refer to the Employers' Liability section of the policy booklet)

- Cover for acts of terrorism is limited to £5,000,000 per event
- Liability in respect of liquidated damages, penalty clauses and fines
- Work in or on, or travel to or from any offshore installation or support vessel
- Bodily injury of employees whilst carried in or upon a vehicle

## Public and Products' Liability – Cover, Features and Benefits

Protection against your legal liability for bodily injury to third parties and damage to their property, including obstruction, trespass, nuisance, interference, wrongful arrest and eviction.

Legal liability for fees, expenses, damages and claimants costs following injury or damage by goods that you have supplied, sold, repaired, tested or maintained.

### Cover includes:

- Contingent motor third party liability arising out of the use of vehicles not owned by you within the UK
- Legal expenses and costs in defending prosecutions under all relevant health and safety legislation
- Defective Premises Act liability
- Personal liability cover for employees and directors whilst they are overseas on your business
- Compensation for court attendance – Policyholder / Director / Partner £500 per day and Employee £250 per day
- Legal costs and expenses in defending prosecutions under Part II of the Consumer Protection Act 1987
- Employees' and visitors' personal belongings

- Liability for loss or damage to premises hired or rented to you for the purpose of your business
- Data Protection
- Legal expenses in connection with Corporate Manslaughter Act

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### **Exceptions and Limitations (please refer to the Public and Products' Liability section of the policy booklet)**

- Cover for acts of terrorism is limited to £5,000,000 or the Limit of Indemnity specified in the Policy Schedule, whichever is the lower
- Loss or damage to property in your custody or control
- Liability arising out of products supplied in the knowledge that they will be used in the navigation, propulsion or safety of any aircraft or other aerial devices
- Pollution unless caused by a sudden and identifiable incident
- Work in or on, or travel to or from, or any products supplied to any offshore installation or support vessel
- Liquidated damages, penalty clauses and fines
- The first part of any claim (the excess)
- Exposure to, inhalation of, fears of the consequences of exposure to/inhalation of, costs incurred in repairing, removing, replacing, recalling, rectifying, reinstating or managing any property arising out of the presence of Asbestos

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## **Employee Benefits**

### **Personal Accident – Cover, Features and Benefits**

Cover for you, your directors, partners and employees up to the age of 80 against accidental bodily injury. You can choose to protect on a named or unnamed persons basis.

- Age limit to 80 years old
- Cover against accidental bodily injury
- Death, loss of limb(s), eye(s)
- Permanent total disablement from any occupation
- Temporary total disablement from usual occupation
- Temporary partial disablement

Cover includes medical and surgery expenses up to 15% of weekly compensation

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### **Exceptions and Limitations (please refer to the Personal Accident section of the policy booklet)**

- Cover for acts of terrorism is limited to £1,000,000 per event and excludes harm by nuclear, chemical, biological and radiological means
- Sickness, disease or any gradually operating cause
- Suicide, attempted suicide or deliberate exposure to danger
- Pregnancy or childbirth
- Flying except while travelling in a aircraft of a recognised airline as a passenger
- Accidents caused through participation in certain hazardous activities
- The effects of alcohol or drugs or any treatment for drug addiction

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### **How long does my Industry insurance run for?**

This policy will remain in force for 12 months from date of commencement (or as otherwise shown on your policy schedule) and for any period for which you renew the policy, as long as you continue to pay your premium.

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### **What happens if I take out cover and then change my mind?**

There are no statutory cancellation rights under this policy.

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### **How do I make a claim?**

If you need to make a claim please call our claims line on **0800 015 1498**. Our line operates 24 hours a day, 365 days a year. In all cases, please quote your policy number.

For our joint protection telephone calls may be recorded and/or monitored.

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## How do I make a complaint?

We hope that you will be very happy with the service that we provide. However, if for any reason you are unhappy with it, we would like to hear from you.

In the first instance, please contact your insurance adviser or usual Aviva point of contact.

We are covered by the Financial Ombudsman Service. If you have complained to us and we have been unable to resolve your complaint, you may refer it to this independent body if you are eligible to do so (see <http://www.financial-ombudsman.org.uk> for further details). Following the complaints procedure does not affect your right to take legal action.

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

We are members of the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from this scheme if we cannot meet our obligations, depending on the type of insurance and the circumstances of your claim.

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