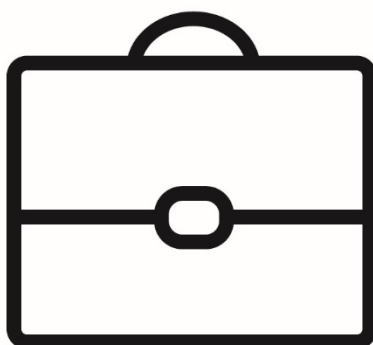




THE RETAIL MUTUAL

PROTECTING OUR INDEPENDENT RETAILERS

BUSINESS COVER WORDING



The Retail Mutual is a trading name of The NFRN Mutual Limited, a company registered in England and Wales, number 3810528, registered office 8 Maltings Place, 169 Tower Bridge Road, London, SE1 3JB. The NFRN Mutual Limited is authorised and regulated by the Financial Conduct Authority, FRN: 312391.
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Contents

Contact details	3
Your cover	3
Excesses	3
Cover limits	3
Definitions	4
Cover Sections	
1. Buildings	9
2. Contents	11
Other cover under Sections 1 and 2	13
3. Stock	14
4. Fixed glass, shop front, sanitary ware, lamps and signs	17
5. Business interruption, book debts and rent	18
6. Lost drinks licence	21
7. Goods in transit	22
8. Money	23
9. Personal accident	25
10. Employers' liability	26
11. Public and products liability	29
12 Property owner's liability	35
13. Dishonesty, directors, partners and employees	36
14. Lost rent and alternative accommodation	37
Fire and security conditions	37
Claims	39
Claims conditions	41
General conditions	44
Fraud	49
General exclusions	49
What to do if you have a complaint	52
Financial Services Compensation Scheme	53

Contact details

Claims - if you need to report an incident or talk to us about a claim

Monday – Thursday 9.00am to 5.30pm and Friday 9.00am to 5.00pm 0333 2121 008

All other times 01424 850 333

claims@theretailmutual.com

Member services - If you want to talk to us about your cover

Monday – Friday 8.30am to 5.30pm 0333 2121 006

info@theretailmutual.com

Sales – if you would like a quote for a new property or business, home or landlord's cover

Monday – Thursday 8.30am to 5.30pm and Friday 9.00am to 5.00pm 0333 2121 007

info@theretailmutual.com

Write to

The Retail Mutual, First Floor, Douglas House, Quarry Hill Road, Tonbridge, Kent, TN9 2RH

Your cover

Your cover is made up of the Sections and parts of Sections in this Cover Wording shown as included on **your Business Cover Schedule**. It is important that you read **your Business Cover Schedule** and this Cover Wording carefully to understand the **cover you** have chosen

Cover for **damage** in this Cover Wording may be on an “all risks” basis. This means it includes every type or cause of **damage** unless explained as not covered under a heading or paragraph that starts with, **We do not cover**

If **you** need any more information or would like to talk to **us** about **your cover**, please contact **us** and **we** will be happy to help. If there are any mistakes in **your Business Cover Schedule** or if any information is missing, please let **us** know as soon as possible

We give **cover** in the Sections covered up to the **cover limit** for things that happen during the **cover period**

Excesses

Your Business Cover Schedule shows the **excess** that applies to each Section or part of **your cover**. If more than one **excess** applies, **you** will only have to pay the higher **excess**

Cover limits

Your Business Cover Schedule shows the **cover limits** that apply to each Section or part of a Section. The **cover limit** applies to each event covered except in the Sections where it is explained that the **cover limit** applies to a series of events

Definitions

The following definitions apply in **your Business Cover Schedule** and this Cover Wording unless they change in a particular Section

accidental damage, accidentally damaged

Sudden, unexpected, unintentional physical harm that destroys something or reduces its value, usefulness or normal function

advertisement

A notice broadcast or published to the general public or to specific market segments about **your stock** or services that is intended to attract customers or suppliers

advertising injury

To

- injure the good name or reputation of goods, products or services or
- use another person's advertising ideas or
- breach of copyright, **trade image** or slogan in an **advertisement**

asbestos

Asbestos, asbestos fibres or any derivative of asbestos including any product that contains asbestos, asbestos fibres or any derivative of asbestos

book debts

Money **your** customers owe **you** at the date of **damage** taking into account

- bad debts
- debits and credits, including credit notes and cash, not passed through the records between date of the last record and the date of the **damage**
- abnormal trading conditions affecting **your business**
- **your** last record of amounts owed by customers

buildings

The buildings at the **property** shown on **your Business Cover Schedule** and its permanent fixtures and fittings including

- outbuildings
- **sanitary ware**, fitted kitchens, windows and doors, fixed flooring and internal decorations
- landlord's fixtures and fittings
- terraces, paths, drives, boundary walls, gates, fences, hedges, lamp posts and railings permanent swimming pools, hot tubs and their fixed equipment
- fountains, patios, statues, fixed gazebos and pergolas, canopies, decking, terraces and brick-built barbecues, hard tennis courts and fixed garden seating, fixed outdoor adventure and playground equipment and artificial playing surfaces
- external lighting, alarm systems, surveillance systems, radio and television aerials, satellite dishes, their masts and fittings
- permanently connected central heating fuel tanks, septic tanks and cesspits, underground drains, sewers, ducting, cables and piping that belong to **you** or **you** are responsible for
- **underground services** including inspection hatches and covers for services supplying the
- **property** that belong to **you** or **you** are responsible for
- improvements **your** tenant makes to the **premises**
- wind turbines, solar panels and ground source heating pumps

business

The business carried out at the **premises** including the ownership, repair and maintenance of the property that

- **you** know about and have authorised
- is carried out under **your** control or the control of a **director, partner** or authorised **employee** and

- **you** have told **us** about and is shown on **your Business Cover Schedule** or **we** have agreed in writing
- is private work by an **employee** for a **director** or **partner** that **you** have agreed

Business Cover Schedule

The document that contains **your** details, the details of the **property**, the **premises**, the **cover limits**, the **cover period**, the **excesses**, the **cover you** have chosen and any special terms that apply

business hours

Any time when **you**, a **director**, **partner** or **employee** is at the **premises** in connection with **your business** and **your business** is open for trading

cards

Credit cards, debit cards, cheque guarantee cards and cash dispenser cards

computers

All computers, **portable computers** and other electronic equipment used for **your business** including all connected equipment, environmental or voltage control systems, power supplies, wiring, networks, operating software, application software and computer chips not part of any computer system, facsimile machines, electronic tills or any similar equipment

contents

Items at the **premises** used for **your business you** own or are legally responsible for including

- portable equipment
- furniture, appliances, safes, cash boxes and security cases
- documents
- directors', partners', employees' and customers' personal belongings
- radio and television aerials, satellite dishes, satellite television receiving equipment, their fittings and masts
- plant and machinery
- class 1 and 2 invalid carriages
- **stock** not for sale
- signs, notice boards and nameplates
- underground services you are responsible for
- If **you** are a tenant, fixtures and fittings **you** own and install in the **premises** that **you** will remove at the end of **your** tenancy agreement

contribution

The amount of money shown on **your Business Cover Schedule** that **you** must pay **us** for **your cover**

costs and expenses

- legal costs and expenses awarded against **you**
- **your** legal costs and expenses that **we** have agreed to pay
- representation at any Coroner's Inquest or Fatal Accident Inquiry

cover

The discretionary **cover we** give **you** shown on **your Business Cover Schedule** and in this Cover Wording

covered events

- Fire, smoke, explosion, lightning or earthquake
- **Storm** or flood
- Theft or attempted theft
- Impact by aircraft, other aerial devices, animals, vehicles and anything falling from them
- Falling television or radio aerials, satellite dishes, fittings or masts and security equipment
- Falling trees and branches, lamp posts, electricity pylons or telegraph poles
- Escape of water from any fixed tank, apparatus or pipe or automatic sprinkler system
- Escape of fuel from any fixed heating installation

- Leakage of drinks
- Riot or civil commotion
- Strikers, lockout workers or persons taking part in labour disturbances
- Malicious damage
- Subsidence, heave or landslip

cover limit

The amount shown on **your Business Cover Schedule** as the most **we** may pay for each claim or series of claims or as explained in a particular Section, based on the information **you** give **us**

cover period

The time **we** give **cover** shown on **your Business Cover Schedule**

damage, damaged

Direct physical harm that destroys something or reduces its value, usefulness or normal function

data

Information represented or stored electronically including code or series of instructions, operating systems, software, programs and firmware

director

A person who is a director or officer of **your** company, a de facto or shadow director and any other **employee** who advises or manages **your business**

documents

Deeds, wills, agreements, maps, photographs, plans, models, written or printed books, manuscripts, business books, letters, certificates, written or printed documents including those visible on a **computer** screen, forms of any kind and digital information to use with a **computer** system

employee

- A person
 - under a contract of service or contract of apprenticeship with **you**
 - **you** are assessing as being suitable to employ
 - in a work experience, training, study or similar scheme with **you**
 - **you** hire, borrow or is supplied to **you** by another business to carry out work for **your business**
 - supplied to you under the terms of a contract or agreement that states the person is your employee for the time the contract or agreement lasts
 - a Court in the **UK** decides is your **employee**
 - who delivers newspapers for **your business**
- A labour master and any person he or she supplies
- A labour-only sub-contractor carrying out work for **your business** and any person he or she employs to carry out work for **your business**
- A self-employed person carrying out any kind of work normally carried out under a contract of service or contract of apprenticeship with **you**
- A volunteer carrying out work for **your business**

employment

The time when a person is an **employee** of **your business**

empty

When the **property, buildings** or part of the **property** or **buildings** are not physically used or accessed for **your business** for more than 45 days in a row

excess, excesses

The amount **you** must pay towards the cost of a claim shown on **your Business Cover Schedule**

fraud or dishonesty

Any one or more acts of fraud or dishonesty carried out by a **director, partner or employee** acting alone or with other **directors, partners, employees** or people that results in a financial loss to **you**

heave

Upwards or sideways movement of the ground under the **buildings**

injury

Bodily injury, disease or illness including psychiatric illness

in transit

A journey in the **UK** to or from the **premises**, including loading, unloading, air and sea journeys, roll-on roll-off transport and temporary storage in a secure location in the **UK** up to 48 hours in a row

landslip

The downward movement of sloping ground

money

Current bank notes and coins, uncrossed cheques, bank drafts, bonds, securities, postal and money orders, traveller's cheques, current unused postage stamps, trading stamps, Premium Bonds, savings stamps and certificates, vouchers, unused franking machine units, trading stamps, tokens, travel cards or tickets, season tickets, petrol coupons, gift tokens, scratch cards, pre-paid phone cards, validated tickets for the National Lottery, bills of exchange, dividend warrants, pre-booked entertainment tickets, electronic money cards and other negotiable documents that belong to or are connected to **your business**

Mutual

The Retail Mutual

non-negotiable money

Credit and debit card sales vouchers, VAT purchase invoices, stamped national insurance cards and crossed cheques, giro cheques, postal orders, money orders, banker's drafts and giro drafts

outbuildings

Sheds, glasshouses, conservatories, garages, carports, storage units, workrooms, plant rooms and other buildings within the boundaries of the **property** that cannot be accessed from the main **building**

partner

A person who is a partner in your business

personal belongings

Personal items and clothes that someone normally wears or carries, and pedal cycles

pollution

The discharge, dispersal, seepage, migration, release or escape of any solid, liquid, gas, thermal irritant or contaminant, including smoke, vapour, soot, fumes, acids, alkalis, chemicals and waste, in or on land, ground water, surface water or coastal waters, or in or on any structure on land, or in the atmosphere or any contamination

portable computers

Laptops, iPads, iPods, notebooks, netbooks, palm pads, e-book readers, touchpads, tablet computers, smartphones and other similar articles

portable equipment

Digital cameras, video cameras, **portable computers** including portable printers, photographic and other visual display equipment including projectors, computer hardware and tools

premises

The part of the **property** at the address shown on your **Business Cover Schedule** you use for **your business**

principal

Any person, local or public authority, company or firm **you** are working for under a contract connected to **your business**

products

Goods including their packaging, containers, labels and instructions that **your business** has sold, supplied, distributed, given away for free, manufactured, installed, erected, serviced, repaired, altered, designed, treated, tested or worked on in any way

property

The **buildings**, gangways, street furniture, yards, car parks, roads, pavements and forecourts, if constructed of solid materials, at the address on **your Business Cover Schedule**

records

Your business accounts or other **business** books and records including any records stored on **computers**

reinstate, reinstatement

To rebuild, replace, repair or restore **damaged**, lost or stolen property to a condition as far as possible the same as the condition it was in immediately before the **damage** or theft but not to a condition that is better than the condition it was in before the **damage**, loss or theft

sanitary ware

Washbasins and pedestals, sinks, bidets, lavatory pans, seats and cisterns, shower trays, shower screens, baths, bath panels, and splash backs

stock

The goods, materials, second-hand goods and materials, refrigerated and frozen food used in **your business**, work in progress and customers' property **you** are responsible for in connection with **your business**

storm

Winds of at least 47mph (41 knots), that may be accompanied by heavy rain, hail, snow or sleet, or 1 inch (25mm) or more of rain over that falls in 1 hour, or a smaller amount of rain in a shorter time that is in the same ratio as 1 inch in 1 hour, for example half an inch in half an hour

subsidence

Downward movement of the ground under the **buildings**

tattooing

Adding colour in indelible patterns, pictures, lines or legends by making punctures under the skin and inserting pigments and applying temporary tattoos or body decals

trade image

A legally enforceable right that relates to the overall visual appearance of a business, its **products**, its services and the way in that they are packaged or presented

treatment

- washing, drying, cutting and styling hair, wigs or hairpieces
- tinting, dyeing and bleaching hair, permanent hair waving and special hair treatment
- eyebrow plucking, shaping, tinting and threading
- eyelash plucking, curling, perming, tinting and eyelash extensions
- manicure and pedicure
- nail building, nail treatment and nail extensions
- applying cosmetics
- face and body painting including henna art

- facials including, face masks and steaming treatment
- hair removal and body sugaring
- aromatherapy
- ear and nose piercing by the gun and stud method
- **tattooing**

UK

Great Britain, Northern Ireland, the Isle of Man and the Channel Islands

underground services

- drains, pipes, cables that give services to or from the buildings
- inspection covers and underground tanks at the premises
- telephone wires
- telephone, gas, electricity and water meters

water table

the highest point where water saturates underground soil and rock

we, us, our

The Retail Mutual

you, your

The people, **business** or legal entity, including any board of directors, named on **your Business Cover Schedule**

Your Information

The document **we** give **you** which shows the information **you** gave **us** before **you** took out or renewed **your cover**

Section 1 Buildings

1. Damage, theft and loss

If **your buildings** are **damaged** lost or stolen as a result of one of the **covered events**

We may pay

- to reinstate them
- to dismantle, demolish, shore up or prop up any damaged parts of the buildings
- take away debris from the property
- clean or remove undamaged parts of the buildings

2. Professional fees

If **your buildings** are stolen or **damaged** as a result of one of the **covered events** and **we** agree to pay a claim for that theft or **damage**, **we** may also pay architects', surveyors', lawyers' and consulting engineers' fees and costs to **reinstate** the **damage**

3. Additions, alterations and new buildings

If additions, alterations and improvements to **your** property are stolen or **damaged** while work is carried out on them, or if **you** buy a new building at the **property** and it is **damaged**

We may pay

- to reinstate the damage

We do not **cover**

1. any amount **your property** has increased in value because of the addition, alteration or improvement

4. Emergency access

If the police, fire brigade or ambulance services attend an emergency at the **property** and cause **damage** to **your buildings** because

they have to force their way in or

to prevent damage to your buildings

We may pay

- to reinstate the damaged buildings

We do not **cover** damage

1. caused by a police raid

5. Fire extinguishers, sprinklers and fire alarms

If, as a result of one of the **covered events**

- **your buildings** are **damaged**
and
- **your** fire extinguishers, sprinklers or fire alarms are used
and
- **we** agree to pay a claim for that **damage**

We may pay the costs to

- refill fire extinguishers
- recharge gas flooding systems
- replace used sprinkler heads
- refill sprinkler tanks with metered water
- reset fire and intruder alarms

6. Public authority and European Union requirements

If **we** agree to pay a claim for **damaged** or stolen **buildings**, **we** may also pay the extra costs to meet current buildings regulations, local authority or European Union legislation or other statutory conditions or requirements to **reinstate** the

- **damaged** or stolen parts of the **buildings**
- undamaged parts of a **damaged** or stolen **building**
- water supply equipment for the sprinkler system

We do not **cover** costs resulting from

1. any notice to comply with any regulations **you** received before the **damage** or theft happened
2. any delay complying with any regulations
3. **reinstatement** that takes longer than 12 months from the date of the **damage** or theft, unless **we** agree in writing

We do not **cover** costs

4. to reinstate undamaged **buildings**
5. to **reinstate** undamaged parts of the **damaged** or stolen **building** that are more than 15% of what it would cost to
 - **reinstate** the whole **building** if it was totally destroyed or
 - **reinstate** the **damaged premises** if they were totally destroyed when there is more than one **premises** included in **your cover**
6. resulting from **damage** or theft that happened before **cover** under this Section started
7. that relate to any notice of compliance served on **you** before the **damage** or theft happened
8. that relate to any existing requirement that **you** have to comply with within a specified period
9. of any rate, tax, duty or other charge or assessment resulting from the value of the **property**
10. increasing
11. for water supply equipment to supply undamaged parts of the sprinkler system if the same water supply equipment supplies the **damaged** and undamaged parts of the sprinkler system. If the supply is to the **damaged** and undamaged sprinkler system, **we** will not cover more than a percentage of the costs of the new equipment based on the percentage the **damaged** part of the sprinkler system is to the whole sprinkler system
12. to **reinstate** at another site that are more than the costs to **reinstate** at **your property**

7. Selling the property

If **you** sell the **property**, the buyer can be covered up to the **cover limit** for this Section from the time **you** exchange contracts, or accept the offer to purchase in Scotland, until the buyer completes the purchase

We do not **cover** anything

1. covered by the buyer's insurance

2. that happens after completion of the sale
3. that happens when the **property is empty**
4. if the buyer does not comply with all the terms of **your cover**

8. Improvements you make as a tenant

If improvements **you** make to the property if **you** rent or lease it are **damaged** as a result of one of the covered events

We may pay

- the cost to **reinstate** the fixtures, fittings and improvements

Special conditions for this Section

Flat roofs

A competent roofing contractor must inspect any flat part of the roof of the **property** at least once every 5 years. **You** must follow any recommendations the contractor makes and carry out any work needed following the inspection. **You** must keep the inspection reports

Section 2 Contents

1. Damage, theft and loss

If **your contents** are lost, stolen or **damaged** as a result of one of the **covered events**

We may pay the costs to

- **reinstate your contents**
- take away **damaged contents** and clean or remove undamaged **contents**

If **your buildings** are **damaged** as a result of theft or attempted theft and

- **your cover** does not include Section 1 Buildings
- **you** are legally responsible for the **damage**

We may pay the costs to

- reinstate damage to the buildings

We do not **cover**

1. permanent fixtures and fittings and permanent flooring including landlord's fixtures and fittings and permanent flooring
2. **personal belongings, money, cards and documents**
3. mechanically propelled or mechanically assisted vehicles
4. caravans, aircraft, trailers or watercraft or their accessories
5. jewellery, watches, furs, precious metals and precious stones and items made from them
6. curios, antiques, sculptures, fine art and rare books
7. explosives, except fireworks stored in line with Government or local regulations or bye-laws
8. **stock** including prescription drugs
9. property owned by the Post Office unless **you** have a contract with the Post Office that makes **you** responsible for the property
10. property owned by the Post Office unless specifically included in **your cover**
11. **damage** to dynamos, transformers, motors or other machines or apparatus that generate or use electricity or any part of the electrical installation by over-running, a short-circuit, abnormal currents, self-heating or self-ignition

2. Director's, partner's and employee's personal belongings and personal money

If a director's, partner's or employee's personal belongings or personal money are stolen or damaged in **your premises, in transit** or at an exhibition as a result of one of the **covered events**

We may pay

- the cost to reinstate the damaged or stolen personal belongings and personal money

We do not **cover**

1. pedal cycles except when they are on the **premises** during **business hours**
2. **cards**
3. unattended **personal belongings** or personal **money**
4. **contents**, securities and documents, motor vehicles and **computers**

5. any goods used as part of a business

3. Customer's personal belongings and personal money

While a customer is in **your premises** if their **personal belongings** or personal **money** are stolen or **damaged** as a result of one of the **covered events**

We may pay

- the cost to **reinstate** the **damaged** or stolen **personal belongings** and personal **money**

We do not cover

1. **cards**
2. unattended **personal belongings** or personal **money**
3. securities and **documents**, motor vehicles and **computers**

4. Property in the open

If **your contents** are stolen or **damaged** while in the open at **your premises** as a result of one of the covered events

We may pay

- the costs to **reinstate** the **damaged** or stolen contents

We do not cover

1. theft or attempted theft of if **contents** are left unattended
2. **damage** caused by **storm** or flood to any item not designed to be kept outdoors
3. **damage** caused by or resulting from workmen carrying out repairs or alterations
4. **damage** to neon signs, illuminated signs and electric light fittings if they are moved from their fixed position except **damage** by theft or attempted theft
5. **damage** to bulbs and tubes in neon signs, illuminated signs and electric light fittings unless it results from **damage** to the sign or fitting

5. Emergency access

If the police, fire brigade or ambulance services attend an emergency at the **property** and cause damage to your garden

We may pay

- to **reinstate** the **damaged** garden

We do not cover damage

1. caused by a police raid

6. Computers

If **your computers** are lost, stolen or **damaged** anywhere in the **UK** as a result of one of the **covered events**

We may pay

- the cost to **reinstate** the stolen or **damaged** computers
- the cost to **reinstate** programs and data

We do not cover

1. any amount **you** can get back under any guarantee or other contract
2. the loss of use of a **computer**
3. **damage** to a **computer** caused by theft or attempted theft at **your premises** unless the theft or attempted theft involves
4. force or a violent act to get in or out of **your premises** or
5. violence or the threat of violence to any person lawfully at the **premises**
6. the cost of installing software that **you** can install by following the manufacturer's instructions
7. **computers** with a purchase value of more than £2,500 **you** have not told **us** about

7. Computer breakdown

If

- **your computers** and **data** on them are **damaged**, erased, corrupted, destroyed or distorted by a sudden and unforeseen breakdown, distortion, electrical burn-out or fault caused by a mechanical or electrical defect or the electricity or telecommunications supply failing or fluctuating

We may pay

- the cost to **reinstate** the **computers**, and if **we** do
- the cost to **reinstate** programs and **data**

We do not cover

1. breakdown of a computer that is more than 10 years old
2. breakdown or the cost to reinstate programs and data resulting from wear and tear or any gradually operating cause
3. the cost of reinstatement
 - **you** can get back under a guarantee or other contract
 - of **data** not stored by following the manufacturer's instructions
4. the cost of **reinstatement** caused by or resulting from
 - the loss of the electricity or telecommunications supply by the supplier's employees' industrial action
 - the electricity or telecommunications supplier deliberately interrupting the supply unless it is to save life

8. Metered water, gas and oil

If water, gas or oil **you** own or are responsible for is **accidentally** lost or stolen from a metered water, gas or oil system at the **property**

We may pay

- the charges for the water or gas that **you** are responsible for
- the cost to **reinstate** the oil

9. Bequeathed property

If **contents** left to **you** for **your business** are lost, stolen or **damaged** as a result of one of the **covered events**

We may pay the costs

- to **reinstate** the **damaged** or stolen **contents**

We do not cover any **damage, loss** or theft that happens

1. before **your** legal interest in the **contents** starts
2. more than 3 months after **your** legal interest in the **contents** starts if **you** do not take out **cover** for them with **us**
3. to **buildings**
4. to vehicles and their accessories licensed for road use and only used on the public highway
5. to trailers, caravans, waterborne craft, aircraft or their accessories
6. to **money** or any type of securities
7. to any other type of **document** that has any negotiable or non-negotiable value
8. to anything included anywhere else in **your cover** or insured somewhere else

10. Fire extinguishers, sprinklers and fire alarms

If **your contents** are **damaged** resulting of one of the **covered events** and as a result **your** fire extinguishers are used, and **we** agree to pay a claim for that **damage**

We may pay

- to refill fire extinguishers

Other cover under Sections 1 and 2

1. Locks and keys

If the keys to the **property**, a safe or strong room in the **premises** are lost or stolen

- from inside the **buildings** following entry by force or a violent act or
- from inside **your** private residence or the private residence of a **director, partner** or authorised **employee** or
- following an assault on **you**, a **director, partner** or authorised **employee**

We may pay

- to get into the **property**, safe or strong room
- to replace keys, locks and locking mechanisms for external doors, windows, safes, strong rooms and intruder alarms

We do not cover

1. the theft of safe keys or strong room keys from the **premises** outside **business hours**

2. Temporary removal

If **contents** or part of the **buildings** are **damaged** or stolen as a result of one of the **covered events** while they are temporarily

- off the **premises** for alteration, renovation, repair or cleaning
 - being moved to or from the **premises** for alteration, renovation, repair or cleaning
 - off the premises and with **you**, a **director**, **partner** or authorised **employee**
 - in the post
- and
- if **contents** temporarily off the **premises** to use for outside catering are **damaged** or stolen

We may pay

- to **reinstate** the **damaged** or stolen **contents** or part of the **building**

3. Trace and access

If **your buildings** or **contents** are **damaged** by water, fuel heating oil or LPG escaping at **your premises** and **we** agree to pay a claim for that **damage**

We may also pay

- the costs to find the source of the escape and
- the cost to **reinstate** the **damage** to the **buildings** caused by trying to find the source

Section 3 Stock

The **excesses** shown on **your Business Cover Schedule** will only apply once if there are a series of claims from the same cause in a period of 72 hours in a row

1. Damage, theft and loss

If **your** stock or goods **your business** has sold but not delivered are lost, stolen or **damaged** as a result of one of the **covered events** during the **cover period** at **your premises**

We may pay up to the cover limit

- the cost to **reinstate** the **damaged** or stolen **stock** and goods sold
- the costs to remove, dismantle or break up the **stock**
- the value of any cancelled sale contract for the **damaged** goods sold but not delivered

We do not cover

1. **stock** that is not on racks, stillages, pallets or something similar that are at least 150mm above floor level
2. theft or damage to cigarette and tobacco products
 - in a public area of the shop except when they are behind the serving counter in a cupboard, gantry, Servertab or similar overhead, concealed tobacco storage system
 - where the value of the stock behind the serving counter in a cupboard, gantry, Servertab or similar overhead, concealed tobacco storage system is more than the maximum amount **you** declared for these areas
 - in a gantry or cupboard behind the serving counter that is not protected by a locked shutter or a locked door outside business hours
 - not in a cupboard, gantry, Servertab or similar overhead, concealed tobacco storage system, including any seasonal increase, that are not stored in a separate locked

area of the **premises** away from public access

3. consumable items that are not for sale
4. explosives, except fireworks stored in line with Government or local regulations or bye-laws
5. property owned by the Post Office unless **you** have a contract with the Post Office that makes **you** responsible for the property
6. **money** and documents

2. Seasonal increase

We will increase the **cover limit** for **stock** by 50%

- during November and December
- 31 days before Easter Monday

at any other time shown on **your Business Cover Schedule**

We do not **cover** any

1. extra wines, spirits, cigarettes and tobacco **stock** kept on the shop floor
2. extra wines, spirits, cigarettes and tobacco **stock** not in a locked store room or cage

3. Exhibition stock and display equipment

If **your** display equipment, **stock** and promotional items at an exhibition or event or **in transit** to or from an exhibition or event are lost, stolen or **damaged** as a result of one of the **covered events**

We may pay up to the **cover limit**

- to **reinstate** the display equipment, **stock** and promotional items

We do not **cover**

1. display equipment, **stock** and promotional items left unattended in the open or in a vehicle

4. Refrigerated and frozen food damage

If **your stock** in a chill or deep freeze unit is damaged by

- a rise or fall in temperature in the unit resulting from a failure in the unit or a failure of the power supply
- the escape of refrigerant
- **accidental damage** to the unit

We may pay the cost to

- **reinstate** the stolen or **damaged stock**
- **reinstate** stock at **your premises damaged** because it cannot go in the damaged or non-working chill or deep freeze unit
- hire temporary freezing or cold space and transfer undamaged stock normally kept in a chill or deep freeze unit to stop it being **damaged**

We do not **cover**

1. **damage** to the chill or deep freeze caused by fire, lightning, explosion or flood
2. theft or **damage** caused by or resulting from any deliberate act or deliberate neglect by **you, a director, partner or employee**
3. **damage** caused by the deliberate act of the power supplier
4. **damage to stock** in a chill or deep freeze unit that is more than 5 years old and does not have an annual maintenance contract
5. **damage to stock** in a chill or deep freeze unit caused by fragments of the chill or deep freeze unit resulting from it breaking down
6. **damage to stock** in a chill or deep freeze unit that is 16 years old or more

Special condition

We may, at any reasonable time, inspect any chill or deep freeze unit at the **premises**

Exclusions that apply to Sections 1, 2 and 3

These exclusions apply as well as any exclusions shown in any part of Sections 1, 2 and 3

We do not **cover**

1. the costs of clearing blocked sewer pipes, drains, pipes or underground tanks
2. **damage** to pitch fibre pipes caused by the weight of soil or other covering material
3. de-lamination of pitch fibre pipes
4. the cost to find the source of the **damage to underground services**
5. the costs to clear a blockage in **underground services**
6. the costs to **reinstate** any wall, drive, fence or path that has to be removed or is **damaged** during the search for the cause of the **damage to underground services**
7. **damage** to, caused by or resulting from a thatched roof that has not been inspected and certified by a qualified thatcher in the 5 years before the **damage** happens

8. **damage** caused by subterranean fire
9. the cost of stabilizing the site **your property** is built on
10. **damage** caused by or resulting from demolition, structural repairs or alterations of **your buildings**
11. **damage to underground services** caused by their own collapse or cracking
12. **damage** to fences, gates or hedges by falling trees, branches lamp posts, pylons, telegraph poles
13. the cost to restore the site
14. the cost to remove a fallen tree or branch that has not caused **damage**

damage caused by

15. or resulting from movement, shrinkage or expansion
16. underground streams, rivers, water in the spaces in underground soil and rock and a rise in the water table
17. rain that is not part of a **storm**
18. a vehicle **you** own
19. freezing unless all water tanks, pipes in the loft and other pipes that could freeze are properly insulated
20. freezing in outbuildings
21. water overflowing from washbasins, sinks, showers, baths or bidets as a result of the taps being left on
22. the failure or lack of sealant in or on pipes or **sanitary ware** or the failure or lack of grout or tiles
23. lack of maintenance or general wear and tear
24. the escape of fuel caused by **subsidence, heave or landslip**
25. caused by drinks escaping from bottled **stock**

storm and flood **damage** to

26. **contents** not designed to be kept outdoors and **stock** in the open or in a **building** with one or more open ends or sides
27. car parks, paths, drives and other paved or hard-standing areas and trellises
28. moveable **buildings** or parts of **buildings** in the open
29. boundary walls, fences, gates and hedges
30. fences, gates or hedges
31. any felt roof if the felt is more than 10 years old
32. swimming pools and swimming pool covers
33. solar panels, wind turbines or ground source heating pumps
34. television aerials, radio aerials, satellite dishes, fittings, masts or security equipment unless **your cover** includes Section 2 Contents

storm damage to

35. cantilevered carports, canopies or awnings by a **storm**

theft or **damage** by theft or attempted theft

36. of any above ground drains, pipes or cables
37. by **you** or a member of **your family**
38. by a **director, partner or employee** or a member their family
39. that happens when the **buildings** are unattended unless all security devices required under **your cover** are fully operating
40. from a building that does not involve force or a violent act to get into or out of the **building**
41. from an unattended vehicle or trailer unless all windows are closed and all ways to get into the vehicle or trailer are locked and the **contents, documents, computers, personal belongings or personal money** are hidden from view in a closed boot, luggage, storage or glove compartment

damage or theft

42. in Northern Ireland caused by or resulting from employees of a business stopping work to protest, malicious acts, locked out workers, riot and civil commotion and people taking part in labour disturbances except **damage** by fire or explosion
43. caused by or resulting from a safe or strong room being opened by a key or combination code that is left on the premises outside business hours
44. to **contents** not at **your premises** in the open or in an open-sided **building**
45. that happens when the **property** is **empty**
46. that is more than 10% of the **cover limit** for **contents**, for **contents** not at **your premises**
47. resulting from a **director's, partner's or employee's fraud or dishonesty**
48. by **your tenant** and anyone living with or visiting **your tenant**

damage caused during tree felling, lopping or topping

49. to **buildings, contents** or **stock**
50. to trees or branches
51. to fences, gates or hedges

malicious **damage**

52. caused by or resulting from **employees** of a business stopping work to protest
53. that happens in an unsecured or unlocked **building**

damage resulting from

54. normal settlement, expansion or shrinkage
55. settlement or movement of made-up ground
56. mine workings under the property
57. coastal or riverbank erosion
58. **subsidence** caused by the weight of the building
59. **subsidence, heave** or **landslip** if it has happened before on the land the **property** is built on
60. compaction of infill within the first 10 years after any **buildings** were constructed
61. failure by the builders to follow good building practice
62. construction, demolition, repair or structural alteration
63. groundworks or excavations at the **property**
64. faulty or defective workmanship, design or materials

damage to

65. the following unless the **building** is **damaged** at the same time and by the same cause
 - fixtures and fittings, permanently wired fixed alarm systems
 - drives, terraces, paths, patios and other paved or hard standing areas, boundary walls, fences, gates, hedges or trellises
 - septic tanks, fixed fuel tanks, ground source heating pumps, drains, pipes and cables
66. solid floor slabs and non-load-bearing walls or **damage** caused by solid floor slabs and non-load-bearing walls moving unless the foundations under the load-bearing walls of the **building** are **damaged** at the same time and by the same cause

Section 4 Fixed glass, shop front, sanitary ware, lamps and signs

If **your** fixed glass in

- windows, doors and fanlights
- glass display cases, shelves, tops and mirrors

or **your**

- frames, doors, panelling, shutters, blinds and awnings
- lettering, decoration or protective film or alarm foil on glass
- **sanitary ware**, lamps and signs

at **your premises** are stolen or **damaged** as a result of one of the **covered events**

We may pay

- the cost to **reinstate** the **damaged** or stolen item
- the costs of temporary boarding up
- the cost to remove or replace fixtures and fittings needed to replace the **damaged** or stolen item
- the costs to replace any intruder alarm **damaged** as a result of the **damage** or theft
- **damage** to items on display in windows if the **damage** was caused by **damaged** fixed glass

We do not **cover** theft or **damage**

1. to any **stock** or items held in trust by **you**
2. that happens **in transit** or while being fitted
3. caused by or resulting from defects in frames or framework
4. caused by or resulting from repairs or alterations to the **premises**
5. to glass in vending machines
6. that is on or near the surface
7. that is a scratch or a crack that does not go right through the item and where this does not stop the usefulness or normal function
8. to neon signs, illuminated signs and electric light fittings when they are removed from their fixed

- position other than by theft or attempted theft
9. to bulbs and tubes in neon signs, illuminated signs and electric light fittings unless it results from **damage** to the sign or fitting

Section 5 Business interruption and book debts

Please note where this Section mentions infectious or contagious human disease, organism or an emergency that has or is likely to endanger life it does not include

- anything caused by, resulting from, related to or involving Coronavirus, Covid-19, SARS-COV-2 wherever it happens or
- an outbreak of an infectious or contagious human disease that isn't caused by Coronavirus and must be notified to a national or local authority unless the outbreak happens at **your premises**

Definitions

The following definitions apply to this Section only

event

something **we** give **cover** for under part 1 of this Section

gross profit

- **income** + closing **stock** + work in progress

less

- opening **stock** + work in progress + **other working expenses**
- savings made from reduced charges or expenses during the **indemnity period** payable out of **income** as a result of the **event**
- **income you** or someone on **your** behalf earn during the **indemnity period** from carrying on **your business** or any part of **your business**
- any amount made from selling salvage

income

The **money** paid to **you** or legally due to **you** for goods sold and delivered or services **you** give as part of **your business**

increased cost of working

Your extra costs during the **indemnity period** to stop or limit **your income** reducing including

- rent at temporary premises
- extra heating, lighting and water costs at temporary premises
- equipment at the temporary premises so you can carry out your business
- extra staff and overtime to current employees
- expenses of **your business** that do not fall under the definition of **other working expenses** calculated by
 - **gross profit**
divided by
 - **gross profit** + the expenses of **your business** that do not fall under the definition of **other working expenses**
multiplied by
 - 100 (the result used as a percentage)
multiplied by
 - the expenses of **your business** that do not fall under the definition of **other working expenses**

but not more than the **income you** would have received if the **event** had not happened

indemnity period

The time an **event** affects **your income** up to 36 months from the date of the **event** unless a different time is shown on your Business Cover Schedule

other working expenses

The cost of **your** purchases, packaging, carriage and bad debts

1. Business interruption

If **your business** is interrupted or interfered with as a direct result of the one of the following **events** happening

- **your premises** or parts of **your premises** are stolen or **damaged** as a result of one of the **covered events**
- **your contents** or **stock** are stolen or **damaged** as a result of one of the **covered events** while
 - at **your premises**
 - in storage for up to 90 days
 - in storage for longer than 90 days if **you** ask **us** in advance and **we** agree in writing
- there is accidental failure of electricity, gas, water or telecommunications supply to **your premises**
- murder, manslaughter, rape or suicide happens at **your premises**
- an outbreak of an infectious or contagious human disease at **your premises** that must be notified to a national or local authority
- an organism is discovered at **your premises** that could result in an infectious or contagious human disease that must be notified to a national or local authority
- poisoning from food and drinks supplied from **your premises**
- defective drains or other sanitary processes
- an infestation of vermin and the local authority order or advise **you** to stop or restrict the use of **your premises**
- **damage** to **your** supplier's premises, contents or stock caused by theft or **damage** the same as **theft** or **damage** covered by **your cover**
- **damage** that stops the electricity, gas, water or telephone supply to **your premises** caused by
- **theft or damage** to the following in the **UK**
 - an electricity generation station, substation, or the public electricity supply
 - the gas supply company's land-based operations
 - the water company's water works or pumping stations
 - the telephone company's land-based operations
- **your stock** or **contents** are lost, stolen, **damaged** or delayed **in transit**
- **you** cannot access or use **your premises** for more than 6 hours because of an emergency that has or is likely to endanger
 - life
 - any property near **your premises**
- there is **damage** to properties within 2 miles of **your premises** and that **damage** would not be excluded by **your cover** if it happened to **your premises**

We may pay

- the amount **your gross profit** during the **indemnity period** is less than the **gross profit you** would have made if the **event** had not happened
- the **increased cost of working**
- the fees of a professional accountant to produce and certify details from **your** accounts **we** ask for to help **us** investigate and verify **your gross profit** and **increased cost of working**
- the cost to stop or reduce lost turnover
- the cost to start normal **business** operations again or continue normal **business** operations at another premises

We do not **cover gross profit** lost resulting from theft of or **damage**

1. to **your premises, stock** or **contents** that are not included in **your cover** or not insured somewhere else
2. to a property within 2 miles of **your premises** for the first 7 days except where it involves an emergency likely to endanger life in that property
3. to a vehicle licensed for use on the public highway, caravans, trailers or watercraft
4. caused by malicious **damage**, riot or civil commotion that deliberately deletes, loses, distorts or corrupts information on a **computer**
5. to your stock or contents in transit from any cause **you** can control
6. as a result of repairs, maintenance, a defect or wear and tear
7. to land, roads, pavements, piers, jetties, bridges, culverts or excavations
8. to livestock, growing crops or trees
9. to water that is not contained in a tank, pipes or processing equipment at **your premises**
10. to fixed glass and shop fronts while they are removed for alterations or repairs or while alterations,

extensions or additions are carried out to the **premises**

11. to **contents** or **stock** in the open or in a **building** with one or more open end or side

We do not cover gross profit lost resulting from

12. **your** unnecessary delay to repair or replace **damaged premises, stock or contents**
13. an electricity, gas or water supplier deliberately stopping or restricting their supply
14. industrial action affecting the supply of electricity, gas or water
15. accidental failure of electricity, gas, water or telecommunications supply to **your premises** for less than 6 hours
16. a supplier stopping or restricting access to an extranet, the internet, **your** internet site and applications and related services over the internet
17. any planned or unplanned rail engineering works
18. **your business** if it permanently stops during the **cover period**, is wound up or carried on by a liquidator, administrative receiver, insolvency practitioner or administrator or there is bankruptcy order against **you**
19. drought, atmospheric, air, climate and weather conditions including temperature, air pressure, humidity, rain, snow, ice, moisture, sunshine, cloudiness and winds
20. buildings and structures while being built or erected and materials or supplies used to build or erect the buildings or structures
21. lost, destroyed or **damage** to property used by **your** supplier
22. failure of satellite services
23. **damage** to property at **your** supplier's premises resulting from the failure of electricity, gas, water or telecommunications supply if the supplier of those services is the same supplier **you** use at **your premises**
24. any cause **you** can control
25. the cost of cleaning, repairing, replacing, recalling or checking **premises, stock or contents**
26. theft, **damage** or delay **in transit** caused by the delay or a loss of use of the carrying vehicle
27. the fees of a professional accountant if **we** have not agreed them
28. actual or suspected explosive or incendiary devices at or near **premises** in Northern Ireland
29. the **cover limit** for **gross profit** at the time of the **event** being less than the **gross profit** that **you** would have earned in the **indemnity period** if the **event** had not happened. If it is less **we** will reduce the amount **we** may pay in proportion to the amount the **gross profit** that would have been earned in the **indemnity period** is to the **cover limit** for **gross profit**

We do not cover

30. an interruption or interference with **your business** at any **premises** except the **premises** where the **event** happened
31. anything caused by or resulting from an interruption or interference with **your business** following
 - **damage** caused by a rise or fall in temperature in a refrigeration unit resulting from
 - wear, tear or the gradual deterioration of the refrigeration unit in the chill or deep freeze unless it is caused by breakdown or **damage**
32. renewal or repair of fuses or of electrical contacts that have been arcing
33. anything caused by, resulting from, related to or involving Coronavirus, Covid-19, SARS-COV-2 wherever it happens
34. anything caused by, resulting from, related to or involving an outbreak of an infectious or contagious human disease that isn't caused by Coronavirus and must be notified to a national or local authority unless the outbreak happens at **your premises**

2. Essential employees

If an essential **employee** dies or is permanently disabled, or an essential **employee** or group of **employees** resign following a lottery win

We may pay

- **your** extra expenses to stop or reduce any loss of **income**

3. Book Debts

If **you** cannot trace **money your** customers owe **you** because **your records** when they are at **your premises**, temporarily away from the **premises** or in the post are lost, stolen or **damaged** as a result of one of the

covered events

We may pay

- the difference between the **book debts** at the date of the **damage** or theft and the amount of **money** received or traced towards those book debts in the 12 months after the date of the **damage**, theft or loss
- the extra costs trying to trace and recover **book debts**
- **your** professional accountant's fees **we** have agreed in writing for producing and certifying details we ask for to investigate and verify a claim under this part of this Section

We do not cover any money lost

1. if **your business** permanently stops during the **cover period**, is wound up or carried on by a liquidator, administrative receiver or administrator or there is bankruptcy order against **you**
2. if **you** enter into a Company Voluntary Arrangement or Individual Voluntary Arrangement, unless **we** agree in writing to give **cover**
3. if **your records** are **damaged** by fire at **your premises** unless they are in a safe or cabinet that has at least 2 hours' fire resistance
4. resulting from deliberately false **records**
5. resulting from mislaid or misfiled **records**
6. if at the time of the loss, theft or **damage** a claim has not been agreed under Section 1 Buildings or Section 2 Contents or Section 3 Stock
7. resulting from the **cover limit** for **book debts** at the time of the **damage** being less than the **book debts**. If it is less **we** will reduce the amount **we** may pay to the proportion the amount the **book debts** are to the **cover limit** for **gross profit**

Section 6 Lost drinks licence

If **your** licence to sell excisable drinks is suspended, withdrawn, changed or renewal is refused under the legislation or regulations governing the licence resulting from something outside **your** direct control

We may pay

- the profit lost by **your business** shown by the difference between
 - all sales less related purchases during time of the lost licence and
 - sales less related purchases during a time immediately before the date of the lost licence that is the same length of time as the licence is lost
- **your** extra expenses to maintain sales for up to 12 months from the date of the lost licence
- **your** costs to appeal against the withdrawal, suspension, loss or refusal to renew **your** drinks licence if Counsel advises there is a reasonable chance of success
- the value your **premises** have reduced by if
 - **you** cannot get a licence within 12 months from the date of the suspension, withdrawal or refusal to renew and
 - **you** sell the **premises** within 3 months of the end of the 12-month period

We do not cover any profit lost, expenses or costs of an appeal

- if **you** are can get compensation under any legislation
- from the suspension, withdrawal or refusal to renew a licence caused by or resulting from
 - any town or country planning, improvement or redevelopment order
 - a compulsory purchase order
 - any alteration of the law affecting the grant, surrender, refusal to renew or loss of licences
- if **you** do not
 - keep the **premises** open during permitted hours
 - comply with any requirement of the licensing justices or other authority
 - keep the **premises** in good sanitary and general repair
 - take all reasonable steps to keep the licence in force

Special condition

You must tell **us** immediately and not later than 24 hours after there is

- a complaint against the **premises** or the control of the **premises**
- any proceedings against or conviction of the licence holder, manager, tenant or occupier of the **premises** for any breach of the licensing law

- anything that affects or questions the character, reputation, honesty, moral standing or alcoholic drinking habits of the manager, tenant or occupier of the **premises**
- a change in the tenancy or management of the **premises**
- a transfer or proposed transfer of the licence
- any alteration in the way the **premises** are used
- any objection to renew or other circumstances that may endanger the licence or the renewal of the licence

Section 7 Goods in transit

Tobacco products and recovery costs have separate **cover limits** and are within the **cover limit** for this Section

1. Damage

If goods, packing materials, trolleys, chains and ropes connected to **your business** while

- in a road vehicle **you** own or use or a road haulier's vehicle
- **in transit** by parcel service, rail, sea or air

are **damaged** or stolen while in the **UK** or the Republic of Ireland

We may pay

- the cost to **reinstate** the **damaged** or stolen items

We do not **cover**

1. **money, cards**, jewellery, precious stones, watches, precious metals, bullion, furs, curiosities, works of art and rare books
2. mobile telephones, smart phones and similar items, satellite navigation systems, car audio equipment, televisions and **computers**
3. **documents**, explosives or livestock
4. dents, scratches or bruises to furniture
5. clocks, scientific instruments, glass, china, earthenware, marble or other fragile or brittle objects, pictures or similar unless the carrying vehicle, vessel or aircraft is **damaged** at the same time
6. containers, trailers, demountable vans or similar
7. unexplained shortages
8. **damage** caused by explosives or dangerous goods
9. **damage** or theft caused in any way by **your** dishonesty or a **director's**, **partner's** or an **employee's** dishonesty
10. **damage** resulting from theft or attempted theft from an unattended vehicle or trailer **you** own or use unless
 - all windows are closed and all ways to get into the vehicle or trailer are locked and the alarm is on
 - the goods are hidden from view
 - the keys are removed
 and between 9.00pm and 6.00am the vehicle or trailer is also
 - in enclosed premises that are locked or have a watchman in constant attendance
11. **damage** or theft caused by or resulting from
 - defective or insufficient packaging
 - defective or insufficient protection or storage against climatic conditions except lightning
 - an incorrect address, label or delivery
12. deterioration of refrigerated goods caused by a breakdown in refrigeration equipment unless the breakdown is caused by a fire, accident, theft or attempted theft to the vehicle carrying the goods
13. riot, civil commotion or strikes
14. moths, mildew, rust or vermin
15. **pollution** or contamination unless it is caused by something outside the vehicle or trailer
16. loss in weight, evaporation, deterioration, depreciation, taint, leaks or spills, mechanical breakdown, electrical breakdown or a physical disorder of the goods not caused by fire, explosion or an accident to the vehicle, vessel or aircraft carrying the goods
17. theft or **damage** caused by theft or attempted theft from any soft-topped, soft-sided, open-sided or open-topped vehicle or trailer **you** own or use
18. theft or **damage** caused by or resulting from dismantling, installing, erecting or testing

19. theft or **damage** you have not told the carrier of goods about in any time limit set out in the contract with the carrier
20. theft or **damage** by **employees** you have not taken reasonable care to make sure are honest and competent to transport goods
21. theft or **damage** caused by or resulting from un-roadworthy vehicles or trailers or vehicles or trailers **you** own or use that have not been regularly maintained
22. **damage** caused by spills, leaks, fermentation, taint, contamination, deterioration, loss of weight, evaporation, mechanical or electrical breakdown unless it can be directly traced to fire, lightning or an accident to the vehicle carrying the goods and not excluded anywhere else
23. **damage** caused by a delay, loss of market or any other type of financial loss resulting from the loss, theft or **damaged** goods
24. goods covered anywhere else in **your cover** or somewhere else

2. Recovery costs

If **we** agree to pay a claim under this Section

We may also pay

- to transfer the goods to another vehicle and deliver them to their original destination or back to where they were sent from if they are **damaged** by fire, collision or the vehicle **you** own or use overturning
- to reload the goods on to a vehicle **you** own or use
- to break up or dismantle the goods
- to remove debris and clear the site **you** are responsible for resulting from the **damage**

Section 8 Money

1. Money

If during the **cover period** **money** or **non-negotiable money** connected to **your business** is lost, stolen or **damaged** as a result of one of the **covered events**

- at **your premises**, in **your** home or an authorised **director's**, **partner's** or **employee's** home
- while with a specialist security company

stolen or **damaged** as a result of one of the **covered events**

- in a bank night safe
- while taken to or from **your premises** and
 - **your** bank
 - **your** home
 - an authorised **director's**, **partner's** or **employee's** home
 - a usual supplier's premises
- while taken to or from **your home** or an authorised **director's**, **partner's** or **employee's** home, **your** bank or a usual supplier's premises
- **your**, a **director's**, **partner's** or **employee's** **personal belongings** are stolen or **damaged** as a result of the theft or attempted theft of **money**

We may pay

- the cost to **reinstate** the lost, stolen or **damaged money**, **non-negotiable money** or **personal belongings**

We do not **cover** any **money** stolen

1. in transit if the amount carried or stolen is more than
 - £3,000 and less than £6,000 unless carried and shared equally by 2 able bodied people
 - Any less than 2 able bodied people means there is no cover at all
 - £6,000 and less than £10,000 unless carried and shared equally by 3 able bodied people
 - Any less than 3 able bodied people means there is no cover at all
 - £10,000 unless carried by a specialist security company
 - If a specialist security company is not used then there is no cover at all
2. from **your premises**, **your** home, an authorised **director's**, **partner's** or **employee's** home unless it involves
 - force or a violent act to get in or out of **your premises** or the home
 - the threat of assault or violence to any person lawfully at **your premises** or the home

3. while taken to or from
 - **your premises** and **your** bank, your home, an authorised director's, partner's or employee's home or
 - **your home** or an authorised **director's**, **partner's** or **employee's** home and **your** bank unless you or an authorised director, partner or employee
 - are carrying the **money** out of sight in
 - a bag or other container or
 - clothing **you** or they are wearing or
 - a boot, luggage, storage or glove compartment of a vehicle
 - **you**, an authorised **director**, **partner** or **employee** are driving or travelling in as a passenger and
 - all windows are closed and all ways to get into the vehicle are locked
4. from an unattended vehicle
5. if not notified to the carrier in any specific time limit set out in the contract with the carrier

We do not cover money or non-negotiable money lost or stolen

6. resulting from **your** dishonesty, a **director's**, **partner's** or an **employee's** dishonesty
7. caused by or resulting from counterfeit **money**, forgery, fraudulent alteration or substitution, or fraudulent use of a **computer** or electronic transfer
8. as a result of a cheque that is not honoured
9. outside the **UK**
10. if **you** do not take reasonable care to select honest and competent **directors**, **partners**, **employees** and carriers to transport **money**
11. if **you** agree to give **your money** to someone
12. if it is included somewhere else in **your cover**

We do not cover

13. **money** lost while taken to or from **your premises**, a bank, **your home** or a **director's**, **partner's** or an **employee's** home
14. **money** lost as a result of currency depreciating, clerical or accounting errors
15. lottery tickets, lottery winnings, raffle tickets, stamps that are part of a collection, promotional vouchers, air miles vouchers, credit notes, and store or loyalty points
16. **money** and **non-negotiable money** connected with any other business
17. personal **money**
18. anything caused by or resulting from an interruption or interference with **your business**
19. money and non-negotiable money sent by post
20. **money** in coin-operated gaming devices and machines
21. **money you** can recover from a specialist security carrier
22. **money** and **non-negotiable money** owned by the Post Office unless **you** have a contract with the Post Office that makes **you** responsible for it
23. more than the declared maximum amount of **money** kept on the **premises** shown on **your Business Cover Schedule**

Special conditions for this Section

- Outside **business hours** all cash till drawers must be left open or removed and the contents removed and kept securely somewhere else
- Outside **business** hours any safe must be locked and
 - the keys or combination code are not left on the **premises** or
 - the keys or combination code are only kept by **you**, a **director**, **partner** or an authorised **employee**
- **You** or any authorised **director**, **partner** or **employee** while taking **money** to or from **your premises**, **your** bank or **your home** or their home
 - must use different times, routes and ways of transporting the **money**
 - the **money** must be carried by one or more able bodied adults

You and **your directors**, **partners** and **employees** must comply with all security protocols that apply to **your business** about electronic fund transfers and payments published by UKash, Paypoint, Western Union and similar entities, lottery operators and mobile phone top-up voucher providers

2. Unauthorised use of cards

If an unauthorised person uses any **card** connected with **your business**

We may pay

- to reinstate the amount of money **you** have lost

We do not cover any amount of money lost through unauthorised use

1. following the theft of a **card** from an unattended vehicle unless
 - the card is hidden from view in a closed boot, luggage, storage or glove compartment and
 - all windows are closed and all ways to get into the vehicle are locked and the alarm is on

Special conditions

- Outside **business hours** all cash till drawers must be left open or removed and the contents removed and kept securely somewhere else
- Outside **business hours** any safe is locked and
 - the keys or combination code are not left on the **premises** or
 - the keys or combination code are only kept by **you**, a **director**, **partner** or an authorised **employee**
- **You** or any authorised **director**, **partner** or **employee** while taking **money** to or from **your premises**, **your** bank or **your home** or their **home** must
 - use different times, routes and ways of transporting the **money**
 - arrange for one or more able bodied adults to carry the **money**
- **You** and **your directors**, **partners** and **employees** must comply with all security protocols that apply to **your business** about electronic fund transfers and payments published by UKash, Paypoint, Western Union and similar entities, lottery operators and mobile phone top-up voucher providers
- **You** must keep a complete record of all **money you** keep on the **premises** and **in transit** and keep the record in a secure place other than in a safe containing **money** and keep a copy of the records away from the **premises**

Section 9 Personal accident

If **you**, a **director**, **partner** or **employee** are injured by a violent or accidental, external and visible cause while carrying out any activity connected to **your business** and

- independent of any other cause within 12 months it results in
 - **your** or their death or **you** or they are
 - totally disabled because of the
 - total and permanent loss of sight in one or both eyes or
 - the loss of one or both hands, feet, arms or legs or
 - total and permanent loss of use of one or both hands, feet, arms or legs
 - permanently and totally disabled and not able to carry out or attend any type of work
 - temporarily totally disabled and not able to carry out or attend any type of work

We may pay you for

- death
- loss of sight in one or both eyes
- loss of one or both hands, feet, arms or legs
- permanent total disability
- temporary and total disability for up to 104 weeks starting from the second week after the start of temporary and total disability
- medical expenses

We do not cover

1. temporary total disability if **we** agree to pay a claim for any other personal accident caused by the same bodily injury
2. more than one claim for a personal accident under **your cover** and any other cover **you** have with **us** for another premises
3. permanent or temporary total disability preventing **you**, a **director**, **partner** or **employee** carrying out or attending any type of work if **you**, a **director**, **partner** or **employee** is in full time secondary or further

education

4. death that is presumed because **you**, a **director**, **partner** or **employee** has disappeared
5. personal accident suffered by anyone under 16 or over 75 years old
6. any personal accident insured somewhere else

We do not cover death or personal accident caused by or resulting from

7. **you**, a **director**, **partner** or **employee** being in, or on, or getting into or out of anything made or intended to float in or travel through the air that
 - is not fully licensed to carry passengers
 - **you**, a **director**, **partner** or **employee** is travelling in as a member of the crew
 - **you**, a **director**, **partner** or **employee** is carrying out any trade, technical or sporting activity in or on
8. **you**, a **director**, **partner** or **employee** taking part in
 - professional sports, winter sports, mountaineering requiring the use of guides or ropes, sub-aquatic or subterranean pursuits or aeronautics sports
 - riding or driving in or practising for any race, polo playing, steeple chasing, hunting, show jumping, motor cycling including motor scooters, pillion riding of any kind
9. **you**, a **director**, **partner** or **employee** suffering from
 - an illness or disease that does not result from a **bodily injury**
 - **bodily injury** resulting from any gradually operating cause
10. **you**, a **director**, **partner** or **employee** being under the influence of intoxicating drinks or drugs except drugs taken under medical supervision, unless they are taken to treat
 - drug or alcohol addiction
 - insanity whether temporary or otherwise
 - any sexually transmitted or communicable disease
11. intentional self-injury, suicide or attempted suicide, provoked assault, fighting except in genuine self-defence or deliberate exposure to danger except in an attempt to save human life
12. pregnancy or childbirth
13. or contributed to by any pre-existing illness, disease, physical or mental defect or infirmity
14. **you**, a **director**, **partner** or **employee** failing to get and follow proper medical or surgical advice as soon as practical after suffering the **bodily injury**

We will not

- be bound by or affected by any notice of trust, charge or alienation that relates to this Section and **your** receipt or that of **your** legal personal representatives for any payment **we** may make under this Section will in all cases discharge **us**

Special condition

Before each renewal of **your cover you** must tell **us** about any injury or illness **you**, **your directors**, **partners** or **employees** who have Personal accident cover have suffered

Section 10 Employers' liability

This Section includes insurance provided by Builders Direct SA, 8D, rue Collart, L-8414 Steinfort, Luxembourg, who are shown on **your** Certificate of Employers' Liability Insurance. For the part of this Section that is insurance "**we**" and "**our**" mean Builders Direct SA and where it says, "may pay" it means, "will pay"

General information about the insurance and the insurer is at the end of this Section

Except for Witness costs **we** give **cover** up to the **cover limit** for one incident or a series of incidents from one cause for each part of this Section

In this Section **employee** also includes partners in **your business** that carry out work for **your business**

1. Death and personal injury

If an **employee** is killed or injured in the **UK** or while temporarily outside the **UK** while carrying out the normal duties of their **employment** with **you**

We may pay

- the amount **you**, a **director** or **partner** are legally responsible to pay the **employee** for damages and their assessed legal costs and expenses

We may also pay the

- costs and expenses to defend **you**, the **director** or **partner**
- costs of an appeal
- costs and expenses to represent **you**, the **director** or **partner** at a Coroner's Inquest or Fatal Accident Inquiry
- costs and expenses to defend proceedings against **you**, the **director** or **partner** in a Court of Summary Jurisdiction for any act or omission

We do not cover

1. the costs to defend or the costs to represent **you**, the **director** or **partner** at a Coroner's Inquest or Fatal Accident Inquiry that **we** have not agreed to pay in writing
2. the costs of an appeal if Counsel advises that there is not a strong chance of success
3. any liability that compulsory motor insurance is required for under road traffic legislation
4. any legal liability resulting from any action for damages brought against **you**, the **director** or **partner** in a country outside the **UK** or the European Union

2. First aiders

If an **employee** is a first aider as a member of **your** first aid or medical arrangements and injures another **employee** they are treating

We may pay the amount for

- any damages the **employee** first aider is legally responsible to pay to the injured **employee**
- the injured **employee's** assessed legal costs and expenses the **employee** first aider is legally responsible to pay

We may also pay within the cover limit

- the costs and expenses to defend the **employee** first aider
- the costs of an appeal

We do not cover

1. the costs to defend the **employee** first aider **we** have not agreed to pay in writing
2. the costs of an appeal if Counsel advises that there is not a strong chance of success
3. the liability of an **employee** first aider who is a doctor currently licensed to practice medicine

3. Health & safety at work legislation

If **you** have to defend a criminal charge in a Court in the **UK** for an offence committed or alleged to have been committed during the **cover period** that relates to the health, safety or welfare of an **employee** under the

- Health and Safety at Work etc Act 1974 or the
- Health and Safety at Work (Northern Ireland) Order 1978 or
- any similar United Kingdom health and safety legislation and regulations

We may pay the

- costs and expenses to defend the criminal charge
- costs of an appeal against a conviction
- costs of the prosecution awarded against **you**

We do not cover

1. the costs of an appeal against a conviction if Counsel advises that there is not a strong chance of success
2. costs and expenses to defend the criminal charge **we** have not agreed in writing
3. any criminal charge resulting from any deliberate or intentional criminal act
4. fines or penalties
5. the costs of an appeal against an Improvement or Prohibition Notice

4. Unsatisfied court judgments

If an **employee** is injured while carrying out the normal duties of their **employment** with **you** in the **UK** and as a result a Court in the **UK** has awarded them damages and assessed costs against an individual or legal entity operating from premises in the **UK**, and after 6 months

- the damages and assessed costs have not been paid or
- only part of the compensation or costs have been paid

We may pay

- the damages and assessed costs or
- the amount outstanding 90 days after the last payment

We do not cover

1. damages and assessed costs pending an appeal

Special condition

Assignment

If **we** agree to make a payment under this part of the **cover**, the **employee** or their legal personal representative must assign the judgment to **us**

5. Employees

If an **employee** has injured another **employee** during the **cover period** while carrying out the normal duties of their **employment** with **you**, if **you** ask **us**

We may pay

- the amount of damages and costs the **employee** is legally responsible to pay the injured **employee**

Special conditions

The **employee** can only have the benefit of this part of the **cover** if he or she agrees in writing that **we** can have complete control over the management of the claim

The **employee** must comply with the terms and conditions of **your cover** that can apply to them

6. Indemnity to principal

If an **employee** is injured during the **cover period** and claims against a **principal** for something that had they claimed against **you** this Section would **cover**

We may pay

- any damages, costs, charges and expenses the **principal** is legally responsible to pay

We do not **cover**

1. any damages, costs, charges and expenses insured somewhere else

Special conditions

The principal must

- agree in writing that we can have complete control over the management of the claim
- comply with the terms and conditions of **your cover** that can apply to them

7. Witness costs

If **we** ask **you**, a **director**, **partner** or **employee** to attend Court as a witness in connection with a claim under this Section

We may pay

- income lost for each day in Court up to the **cover limit**

Contact details

Builders Direct SA c/o 7 Maltings Place, 169 Tower Bridge Road, London, SE1 3JB

Special conditions

1. The Employers' Liability insurance will not be valid from the date **you** cancel **your cover** or cancel Section 11 Employers' liability. The Certificate must be destroyed or returned to **us**
2. If **you** do not comply with any of the conditions in **your cover** and that means **we** or Builders Direct SA would not agree to pay all or part of a claim as a result, but **we** or Builders Direct have to pay a claim because of legislation that applies in the **UK** to compulsory insurance of legal liability to any **employee**, **we** or Builders Direct will recover any payment **we** have to make from **you**

Section 11 Public and products liability

For each part of this Section except Witness costs the **cover limit** applies to one incident or a series of incidents from one cause

If **you** ask **us** to pay more than one person for compensation and legal costs resulting from one incident, the most **we** may pay will be the **cover limit** shown on **your Business Cover Schedule**

1. Public liability

If, during the **cover period**

- in the **UK** and as a result of **your business, you** or a **director, partner** or **employee** are legally responsible because

- someone is accidentally injured
- someone is accidentally killed
- someone's property is **accidentally damaged**

you have caused

- an accidental obstruction, trespass, nuisance or interference with pedestrian, road, rail, airborne or waterborne traffic
- an accidental invasion of a right of privacy, or an accidental interference with any right of way, light or water

you are involved in

- a wrongful arrest or detention, false imprisonment, or malicious prosecution
- wrongful entry or eviction that interferes with a right of private occupancy
- oral or written publication of material that violates the right of privacy of a person
- while temporarily outside the **UK** and connected with **your business resulting** from
 - **your** personal activities
 - a **director's, partner's, or employee's** personal activities
 - **your** husband's, wife's or partner's, a **director's, partner's or employee's** husband's, wife's or partner's personal activities

you or they are legally responsible because

- someone is accidentally injured
- someone is accidentally killed
- someone's property is **accidentally damaged**

We may pay

For a claim made anywhere in the world except in the United States of America or Canada or anywhere in their jurisdictions

- up to the cover limit for the amount **you** or they are legally responsible to pay as compensation plus any costs and expenses

For a claim made in the United States of America or Canada or anywhere in their jurisdictions

- up to the cover limit that includes any costs and expenses for the amount **you** or they are legally responsible to pay as compensation, costs and expenses

We do not **cover**

Legal liability to pay compensation, **costs** and **expenses** caused by or resulting from

1. death or **injury** to **you** or a **director, partner** or **employee** while carrying out the normal duties of their **employment** with **you**
2. **damage** to property **you**, a **director, partner** or **employee** own or are responsible for except
 - **your employees'** and customers' personal possessions, their vehicles and contents
 - premises, including their contents, **you** do not own where **you**, a **director, partner** or **employee** are working
 - **premises**, including their fixtures, fittings and contents **you** hire, lease, rent or loan except
 - if **you** would not be legally responsible if the hire, lease, rent or loan agreement did not exist
 - if **you** have arranged cover or insurance for the **premises**
3. loading or unloading any vehicle, craft or container, including its contents and accessories
4. a vehicle or mobile plant that must have compulsory motor insurance except
 - loading or unloading the vehicle or mobile plant unless that is insured somewhere else
 - taking a load to or from the vehicle or mobile plant unless that is insured somewhere else

- use of mobile plant at the **property**
 - unauthorised movement of or unloading a vehicle or mobile plant at the **property**
5. **you** owning or using any land or buildings or repairing or maintaining any buildings
 6. petrol pumps, fuel, underground fuel storage, fuel supply equipment, fuel display signs and car wash equipment
 7. any deliberate act or something **you, a director, partner or employee** have deliberately not done, left out or neglected
 8. any manual work away from the **property** except collecting or delivering or resulting from **your business** activities when attending an exhibition or trade fair
 9. **damage** to anything resulting from work carried out on it
 10. **products** built into or part of any vehicle, aircraft or any other craft or equipment that could affect its safety if it is defective or fails to operate correctly
 11. the use of a microwave oven on the **premises** unless there is a clearly visible sign on or near it that states
 - any person using the microwave oven does so at their own risk
 - no person under 15 years of age is allowed to use the microwave oven
 - the food or drink must be heated in line with the instructions on the packaging
 12. the use of a hot drinks vending machine on the **premises** unless the vending machine has a sign on it telling any user that it contains hot drinks
 13. any instruction, advice, information or professional service **you, a director, partner or employee** give
 14. **damage** to property left at the **premises** for dry cleaning or laundering
 15. the cost of **reinstating** any defect or alleged defect in any **premises you** no longer own
 16. the cost of **reinstating** a fault, alleged fault, defect or alleged defect
 17. any **costs and expenses** for any part of a claim not covered by this Section
 18. any legal liability insured somewhere else
 19. **damage** to information represented or stored electronically including code or a series of instructions, operating systems, software programs or firmware
 20. any waterborne craft or vessel, aircraft or space craft and loading or unloading them
 21. a property **you** used to own
 22. **your excess** for **damage** to someone's possessions
 23. **your, a director, partner, employee, your** husband or wife or a **director's, partner's or employee's** husband's, wife's or partner's legal liability outside the **UK** resulting from any agreement unless liability would have existed if the agreement had not been in place
 24. **your, a director, partner, employee, your** husband or wife or a **director's, partner's or employee's** husband's, wife's or partner's legal liability outside the **UK** resulting from firearms, mechanically propelled vehicles, aircraft, hovercraft, watercraft or animals of a dangerous nature you or they own or are responsible for

2. Products liability

If **your products** cause death, accidental **injury** or **accidental damage** to someone's property in the **UK** We may pay

- up to the **cover limit** for the total of all claims in the **cover period** for the amount **you** are legally responsible to pay as compensation
- **costs and expenses**, but if a claim is brought in the United States of America or Canada or anywhere in their jurisdictions the **costs and expenses** will be included in the **cover limit**

We do not cover

Your legal liability to pay compensation and **costs and expenses** caused by or resulting from

1. an injury to an employee while carrying out the normal duties of their employment
2. any deliberate act or something **you, a director, partner or employee** have deliberately not done, left out or neglected
3. **products** that **you** hold, are responsible for or have not supplied
4. prescription drugs
5. the recall, removal, replacement, alteration, repair or **reinstatement** of any products
6. contract work **you** carry out
7. **products** built into or part of any mechanically propelled vehicle that could affect that vehicle's safety

8. **damage** to any **products** caused by a defect in them or if they are unsuitable for what they are designed to be used for
9. any **products** directly exported to the United States of America or Canada
10. anything bought from a supplier outside the **UK** or a supplier in the **UK** who does not have a valid public and products liability insurance with a limit of liability of at least £2,000,000

Exclusions that apply to parts 1 and 2

These exclusions apply as well as the exclusions shown in the parts

We do not cover

1. any fines or penalties from criminal proceedings
2. an agreement if the legal liability would not exist if the agreement was not in place
3. any compensation for breach of contract
4. liability resulting from an effect on someone's reputation, deliberate misrepresentation, malicious falsehood, discrimination, harassment or **advertising injury**
5. anything caused by, resulting from or related to **asbestos** or any material containing **asbestos** in whatever type or quantity, except **damage** to property **you** do not own or are not responsible for that is made of **asbestos** or contains **asbestos**
6. any amount a Court requires **you** to pay
 - to punish **you**
 - to try to stop the same circumstances that led to the incident happening again
 - because **you** have caused someone distress, embarrassment or humiliation
7. any compensation awarded by a criminal Court
8. legal liability resulting from the business of a coach or bus company
9. liability resulting from or connected to any booking facility services you or your business give
10. liability resulting from or connected to any **products your business** sells unless the supplier is in the United Kingdom or Northern Ireland and has a public and products insurance policy with an insured limit of a least £2,000,000 at the time they supply the products
11. liability resulting from the process of dry cleaning or laundering

3. Treatment liability

If, during the **cover period**

- in the **UK** and as a result of **treatment, you** or a **director, partner** or **employee** are legally responsible because
 - someone is accidentally injured
 - someone is accidentally killed
 - someone suffers a skin infection or other medical problem

We may pay

- up to the **cover limit** for the amount **you** or they are legally responsible to pay as compensation
- **costs and expenses**, but if a claim is brought in the United States of America or Canada or anywhere in their jurisdictions the **costs and expenses** are included in the **cover limit**

We do not cover

Legal liability to pay compensation, **costs** and **expenses** caused by or resulting from

1. death or **injury to you** or a **director, partner** or **employee** while carrying out the normal duties of their **employment with you**
2. any deliberate act or something **you, a director, partner** or **employee** have deliberately not done, left out or neglected
3. any treatment away from the premises
4. any instruction, advice or information **you, a director, partner** or **employee** give
5. any legal liability insured somewhere else
6. someone **you** know has a skin allergy or other skin complaints unless they have a medical certificate that states they can have the **treatment**
7. equipment, products, chemicals and substance not used for the purpose they are designed for
8. unbranded substances including substances **you** make or prepare
9. razor blades, clipper blades, steel combs, **tattooing** equipment and any other item that could pierce skin if it is not sterilised before use

10. any products unless all tests and procedures recommended by the maker or seller are carried out
11. any **treatment you** or an **employee** carry out if **you** or they are not trained in that **treatment** unless working under the direct supervision of a person who is fully trained
12. skin peeling and skin piercing except ear and nose piercing
13. solaria, sun beds and any other ultraviolet tanning equipment
14. physiotherapy, sports therapy and massage except facial massage
15. aromatherapy to pregnant women
16. electrolysis, laser treatment, intense pulse light treatment or light heat energy treatment
17. anything resulting from a medical procedure
18. infections at the site of a tattoo or other medical problems that first happen more than 48 hours after the **tattooing** finished
19. infections at the site of a tattoo or other medical problems if the person receiving the tattoo was not given written advice on how to care for the tattoo
20. **tattooing** carried out on anyone who has not filled in a medical declaration stating they have no medical problems that would be affected by **tattooing**
21. **tattooing** carried out on anyone less than 18 years old
22. **tattooing** carried out that is not covered by a Tattooists, Piercing and Electrolysis licence, a Special Treatments Licence in Greater London or any similar licence required by the local authority where the **tattooing** is carried out
23. **tattooing** carried out if the **business** does not have a current Health and Safety certificate
24. mistakes made in the design, application or quality of a tattoo
25. design and copyright infringements
26. body piercing and tattoo removal including laser removal

4. Data Protection Act

If **you**, a **director**, **partner** or **employee** are legally responsible or prosecuted under section 13 of the Data Protection Act 1998 as a result of personal data **you** keep or used to keep

We may pay

- the amount of any compensation and costs
- the legal costs of defending a claim against **you**
- the legal costs of defending a prosecution
- the legal costs of an appeal

We do not **cover** a claim or prosecution

1. that started before the **cover period** or this Section was added to **your cover**
2. if at the time of the alleged breach or offence **you** were not registered under the Act
3. if **you** applied for registration and this was refused or withdrawn
4. if **you**, **your directors**, **partners** and **employees** did not take reasonable care to keep to the requirements of the Act
5. that involves a deliberate act, intentional act or something not done, left out or neglected by **you**, **your directors**, **partners** and **employees** that **you**, **your directors**, **partners** and **employees** knew or should have known, would result in liability under the Act
6. that **you** have reported under a previous cover
7. that results in the cost of replacing, reinstating, rectifying or erasing any personal data

We do not **cover**

8. the legal costs of an appeal if Counsel advises that there is not a strong chance of success

5. Defective Premises Act 1972

If, as a result of premises **you** owned that were connected to **your business**

- someone is accidentally injured
- someone is accidentally killed
- someone's property is **accidentally damaged**

and **you** are legally responsible under

- section 3 of the Defective Premises Act 1972 or
- article 5 of the Defective Premises (Northern Ireland) Order 1975

We may pay up to the **cover limit** for

- the amount of compensation and costs you are legally responsible to pay
- the legal costs of an appeal

We do not cover

1. compensation and costs awarded by a Court more than 7 years after **cover** under this Section ends
2. any liability for anything that happened while **you** owned or were responsible for the premises
3. **damage** to the premises
4. the cost of **reinstating** or fixing any defect or alleged defect in the premises
5. the legal costs of an appeal if Counsel advises that there is not a strong chance of success

6. Motor liability (non-owned vehicles)

If,

- someone is accidentally injured
- someone is accidentally killed
- someone's property is **accidentally damaged**

as a result of a motor vehicle used for **your business** and **you** are legally responsible

We may pay up to the **cover limit** for

- the amount **you** are legally responsible to pay as compensation and costs

We do not cover

1. anything resulting from or connected to a vehicle **you** own, or **your business** owns
2. **damage** to the vehicle or its contents
3. anything that happens when **you** are driving
4. anything that happens if **you, your directors, partners, employees** or **your** representative know the person driving has never had a licence to drive the vehicle or is disqualified from holding or obtaining one

7. Obstructing vehicles

If a mechanically propelled vehicle causes an obstruction and interferes with **your business** and **you** move the vehicle to clear the obstruction and

- someone is accidentally injured
- someone is accidentally killed
- someone's property is **accidentally** damaged

We may pay

- the amount you are legally responsible to pay as compensation and costs

We do not cover anything that results from

1. moving the vehicle more than is necessary to clear the obstruction
2. a vehicle **you** own, lease, borrow or hire
3. someone driving a vehicle who does not have a licence to drive that type of vehicle
4. a vehicle when
 - there is cover under any motor insurance contract or
 - compulsory motor insurance is required by law

8. Pollution and remediation costs

If **you** are legally responsible because

- a sudden, unexpected and unintended pollution that
- can be identified and
- happens completely at one specific time and
- at one specific place at **your premises**

and

- someone is accidentally injured
- someone is accidentally killed or
- someone's property is **accidentally damaged**

We may pay up to the **cover limit** for

- the amount you are legally responsible to pay as compensation and costs
- the amount **you** are legally responsible to pay
 - under the Environmental Damage (Prevention and Remediation) Regulations 2009 or
 - by any government or statutory authority or body implementing or enforcing environmental

protection legislation to

- investigate reverse, stop, minimise, or neutralise the **pollution** or
- dispose of soil, surface water, groundwater or other contamination

We do not cover

1. the cost to **reinstate pollution damage to your premises** or any site, watercourse or body of water **you** own, lease or rent
2. the cost to **reinstate** or reintroduce any form of plant or animal life
3. any costs to reverse, stop or minimise **pollution** outside **your** legal liability under the Environmental Damage (Prevention and Remediation) Regulations 2009
4. **pollution** that happens gradually overtime

9. Member to member liabilities

If more than one person is named as a Member of the **Mutual** in **your Business Cover Schedule** and during the **cover period**, a Member accidentally

- injures another Member or
- kills another Member or
- damages another Member's property

We may pay up to the **cover limit** for

- the amount the Member is legally responsible to pay as compensation and costs

We do not **cover** legally liability that results from

1. wrongful arrest or detention, false imprisonment or malicious prosecution
2. wrongful entry or eviction that interferes with a Member's right of private occupancy
3. **advertising injury**
4. spoken or written publication of material that violates a Member's right of privacy

10. Indemnity to principal

If a **principal** is legally responsible because

- someone is accidentally injured
- someone is accidentally killed
- someone's property is **accidentally damaged**

If you ask us

We may pay up to the **cover limit** for

- the amount the **principal** is legally responsible to pay as compensation and costs

We do not **cover** any compensation or costs

1. unless this Section 12 Public and Products liability would **cover** the claim if it was made against **you**
2. if **we** do not have complete control over the management of the claim
3. if the **principal** does not agree in writing to be bound by all the terms and conditions of **your cover** and comply with them where they apply

11. Witness costs

If **we** ask **you**, a **director, partner** or **employee** to attend Court as a witness in connection with a claim under this Section

We may pay

- the income lost for each day in Court attendance up to the **cover limit**

12. Corporate Manslaughter and Corporate Homicide Act 2007

If, during the **cover period**, as a result of **your business** someone dies and **you, your directors** or **partners** are prosecuted under the Corporate Manslaughter and Corporate Homicide Act 2007

We may pay

- the defence costs
- the prosecution costs awarded against you
- the cost of an appeal against a conviction

We do not **cover**

1. any prosecution under the Act where notice is received before or after the **cover period**
2. the charge under the Act if it does not result from a breach of duty of care directly from **your business**
3. the costs of an appeal if Counsel advises that there is not a strong chance of success

4. costs and expenses **we** have not agreed in writing
5. more than the **cover limit** for all prosecutions in a **cover period**
6. prosecutions that result from any deliberate or intentional criminal act or something deliberately not done, left out or neglected by **you, your directors, partners or employees**
7. costs and expenses to comply with any remedial order or publicity order
8. costs and expenses to appeal against any fine, penalty, compensation award, remedial order or publicity order
9. costs and expenses of any investigation or prosecution under any law outside the **UK**

13. Other costs

If resulting from **your business you, your directors, partners or employees** are charged or prosecuted under any legislation that relates to the duties of **your business**, including the

- Health and Safety at Work etc Act 1974 or the Health and Safety at Work (Northern Ireland) Order 1978
- Consumer Protection Act 1987
- Food Safety Act 1990

We may pay

- the defence costs
- the costs and expenses awarded against you, your directors, partners or employees
- the cost of an appeal against a conviction

We do not cover

1. charges or prosecutions under the Corporate Manslaughter and Corporate Homicide Act 2007
2. defence costs, expenses and appeal costs **we** have not agreed in writing
3. any prosecution where **you** receive notice before or after the **cover period**
4. more than the **cover limit** for all charges and prosecutions in a **cover period**
5. charges and prosecutions that result from any deliberate or intentional criminal act or something deliberately not done, left out or neglected by **you, your directors, partners or employees**
6. charges and prosecutions that result from a deliberate decision, **you, your directors or partners** have made or something **you, your directors or partners** have not done, left out or neglected
7. any fine, penalty or compensation award imposed by a criminal Court
8. costs and expenses to comply with any remedial order or publicity order
9. costs and expenses to appeal against any fine, penalty, compensation award, remedial order or publicity order
10. costs and expenses of any investigation or prosecution under any law outside the UK

Special condition for parts 12 and 13

If **we** agree to pay for legal costs or expenses under another Section or part of **your cover** to defend **you, your directors, partners or employees** against any criminal proceedings. And **you, your directors, partners or employees** want to claim for the same cause or event under this Section, **we** will deduct from any claim under this Section any amount **we** have paid under the other Section

Section 12 Property owners' liability

If **you** are the owner of the **buildings** and resulting from the **buildings you** are legally responsible because

- someone is accidentally injured
- someone is accidentally killed
- someone's property is accidentally damaged

We may pay up to the cover limit for

- the amount you are legally responsible to pay as compensation and costs
- your costs and legal expenses
- representation at any Coroner's Inquest or Fatal Accident Inquiry
- defending proceedings in Court

We do not cover

You or **your** legal personal representative's legal liability to pay compensation and costs and **your** costs and expenses as a result of

1. the **buildings** if **you** do not **own** them

2. an agreement if the legal liability would not exist if the agreement was not in place
3. death or injury to you, a director, partner or employee
4. **damage** to property **you**, a **director**, **partner** or **employee** own or are responsible for
5. anything resulting from a fault, alleged fault, defect or alleged defect
6. anything caused by, resulting from or related to **asbestos** or any material containing **asbestos** in whatever type or quantity
7. a decision of a Court outside the **UK**
8. any compensation for breach of contract
9. any amount a Court requires **you** to pay
 - to punish **you**
 - to try to stop the same circumstances that led to the incident happening again
 - because **you** have caused someone distress, embarrassment or humiliation
10. any fines or penalties
11. any amount for representation at any Coroner's Inquest or Fatal Accident Inquiry and defending proceedings in Court that **we** have not agreed in writing
12. anything insured somewhere else

Section 13 Dishonesty, directors, partners and employees

1. Losses

If

- **money**
- negotiable or non-negotiable legal instruments, promissory notes, bills of exchange, banknotes and cheques
- **money** in a bank account or any financial institution
- any premises, contents, stock, documents and personal belongings included in this **cover**

that belong to **you** or **you** are legally responsible for are lost or stolen as a result of **fraud or dishonesty** by a director, partner or employee

We may pay

- the cost to reinstate the lost or stolen money, premises, contents, stock, documents or personal belongings

We do not **cover**

1. anything that results from a director's, partner's or employee's fraud or dishonesty
 - if **you** or another **director** or **partner** knew the person had been involved in **fraud or dishonesty** before
 - that cannot be proved has happened
 - that is only shown by an inventory or a profit and loss calculation
2. **money** that the **director**, **partner** or **employee** was entitled to receive from **you** if the **fraud or dishonesty** had not happened
3. **fraud or dishonesty** not discovered within 30 days of when it happened
4. anything caused by or resulting from kidnap, blackmail, ransom or any other type of force, intimidation or threat unless carried out by a **director**, **partner** or **employee**

Special conditions

1. as soon as **you** discover **fraud** or **dishonesty** by a **director**, **partner** or **employee** cover for any more **fraud or dishonesty** by that director, partner or employee stops
2. we will treat all fraud or dishonesty by a director, partner or employee or where they are involved in fraud or dishonesty as one event
3. for all new employees, you must
 - have 2 written references or more for the time 2 years immediately before their **employment** with **you** starts and
 - keep copies of the references for at least 2 years after the **employee** leaves
4. at least once a month all cash books and other records of **money** must be checked against receipts and vouchers by someone not involved in the transactions
5. **your** accounts must be audited or independently examined at least once every 12 months

6. **you** must pay cash and cheques into **your** bank account within 3 working days from when **you** receive them, except a reasonable amount of cash **you** need to keep on **your premises** to carry out **your business**
7. any transaction with a value over £1,000 that needs to be signed to be valid must be signed by at least 2 authorised people
8. payment for goods or services must not be authorised by the **employee** who ordered them
9. if **employees** are allowed to transfer funds, **you**, a **director** or **partner** must authorise the transfer or any change to a transfer
10. if **you** have **stock**, **you** must carry out a stocktake at least once every 6 months but the stocktake must not be carried out by any **director**, **partner** or **employee** who is responsible for **stock** control

2. Professional fees

If **we** agree a claim under this Section

We may pay

- the professional fees to calculate the amount of **money** lost or stolen and
- the cost to correct **computer** programs or change **computer** security codes if the **fraud** or **dishonesty** involved the use of **computers**

We do not **cover**

1. more than the **cover limit** for all claims under 1. Losses and 2. Professional fees for the same **fraud** or **dishonesty**
2. professional fees that **we** have not agreed to in writing

Section 14 Lost rent and alternative accommodation

1. Lost rent

If the **buildings** or any part of the **buildings** are stolen or **damaged** as a result of one of the **covered events** and they cannot be used or lived in

We may pay

- the rent **you** cannot recover from **your** tenant at part of the **property** for the time the **buildings** cannot be used or lived in up to 12 months
- or
- the cost of similar alternative accommodation for **your** tenant for up to 12 months until they can live in the **buildings** again

We do not **cover**

1. lost rent or alternative accommodation for a tenant of the whole **property**
2. for both lost rent and alternative accommodation
 - more than a percentage of the **cover limit** calculated by taking
 - the time **we** give **cover**
 - the time to **reinstate** the **damaged** or stolen **buildings**
 - the **cover limit**

Fire and security conditions

You must keep to the conditions in this Section. If **you** do not **we** may not pay all or part of a claim

1. Fire alarm

Where a fire alarm is shown on **the Your Information** document a recognised fire alarm company or an approved fire alarm contractor must inspect and maintain the alarm at least once every 12 months and **you** must keep record of the inspections and maintenance carried out

- the alarm must cover all areas of the **premises** including where **you** keep **your stock**
- work correctly and be used at all times

You must keep to any special fire security conditions on **your Business Cover Schedule**

If there is a legal rule to protect the **property** with a fire alarm system or any other fire protection, **you** must make sure that any maintenance is in line with the manufacturer's specifications

2. Smoke detectors

Smoke detectors must be installed and working throughout the **property**. All smoke detectors must be inspected every 12 months and maintained

3. Waste

You must

- put all oily and greasy rags in metal containers with metal lids and put them outside the **buildings** at the end of each day before closing
- sweep up and bag all other waste each day and remove it to a safe distance from the **premises** at least once a week
- keep waste bins at least 3 metres from the **buildings**

4. Intruder alarm

Where an intruder alarm is shown on **the Your Information** document

- a recognised alarm company or an approved alarm contractor must inspect and maintain the intruder alarm at least once every 12 months
- you must keep a record of the inspections and maintenance carried out
- the intruder alarm must work correctly and be used at all times outside **business hours**
- the intruder alarm must cover all areas of the **premises** including all areas where **you** keep **stock** and have
 - alarm sensors or
 - Passive Infrared (PIR) sensors or
 - a combination of alarm sensors and Passive Infrared (PIR) sensors on or covering
 - all entrance doors, exit doors and windows that can be easily reached including windows next to flat roofs, fire escapes, balconies, canopies and downpipes

If **your** intruder alarm has a telephone line, direct line or central monitoring station warning system **you** must tell **us** if **you** receive any notice that the police, telephone or central monitoring station service intend to stop providing the monitoring service or they stop the service

If the intruder alarm has an auto-dialler, when **your business** is closed, and/or the **premises** are **empty** the alarm and auto-dialler must be switched on and there must be someone available to answer the calls to the contact numbers

5. Security

You must make sure that all the security equipment is maintained and working correctly during the cover period

All security equipment including fire alarms and intruder alarms must be used when **your business** is closed, or the **property** is **empty**

You must lock all doors, windows, fanlights and skylights and remove the keys from the **premises** and keep them in a safe place when **your business** is closed, or the **premises** are **empty**. If **you** live at the **property**, when **your business** is closed **you** must remove the keys and put them in a secure place in the part of the **property** where **you** live

You must not leave keys in locks at any time

6. Doors and locks

The minimum physical security **your property** must be protected by unless **we** have agreed something different and this is shown on **your Business Cover Schedule**

- all entrances and exits, including internal entrances or exits, to **your property** must have a door. Having a shutter on an entrance or exit and not a door does not meet this condition
- all external doors and internal doors that give access to the **premises** must have one of the following
 - a lock to British Standard BS3621
 - a 5-lever mortice deadlock
 - a 5-lever close shackled padlock and locking bar
 - aluminium and UPVC doors and frames, an integral cylinder operated swing bolt mortice lock
- all external doors and internal doors that give access to the **premises** must have hinge bolts
- all opening windows, fanlights and skylights that can be accessed from any level including from decks,

roofs, fire escapes or downpipes if they are not protected by solid steel bars, grilles, expanded metal or weld-mesh must have key-operated window locks

Claims

1. How to claim

If **you** need to make a claim, please check **your Business Cover Schedule** and **this** Cover Wording first to see if they include the cause of the **damage**, theft, loss, death or **injury** and if an **excess** applies

What you must do

After any **damage**, theft, loss, death or **injury** **you** must take all reasonable steps to prevent more **damage**, theft, loss, death or **injury**. **You** must carry out emergency repairs to prevent more **damage**, theft, loss, death or **injury** and keep the invoice(s). It is helpful if **you** take photographs of any **damage** before emergency repairs are carried out

You can

- get a claim form online at www.theretailmutual.com
- report a claim or send a claim form by email to claims@theretailmutual.com
- report a claim by telephone
 - Monday – Thursday 9.00am to 5.30pm and Friday 9.00am to 5.00pm **0333 2121 008**

Please email or telephone **us** if **you** need any help filling in the online claim form or if **you** have any queries about **your** claim

When **you** make a claim, **we** will ask **you** to explain what happened and when and how it happened. **We** will ask **you** to give **us** documents to support the claim. It is a good idea to keep receipts, valuations and photographs, instruction booklets and guarantee cards as these help to show **you** own the lost or **damaged** items and their value

2. Claims against you

If someone makes a claim against **you** a **director**, **partner** or **employee** for death, **injury** or **damage** to property, it is very important that **you** tell **us** about the claim as soon as **you** know about it and that **you** give **us** full details as soon as possible. **You** can call **us** or send the details by email or post. **You** must send us all legal documents or letters about the claim as soon as possible after **you** receive them and before any specified deadline ends. **You** must not take any action on legal documents or letters without **us** agreeing in writing

How we settle your claim

The most we may pay is the cover limit shown on your Business Cover Schedule

If **we** agree **your** claim, **we** may choose to repair, restore, replace or rebuild anything lost, stolen or **damaged**

Before **you** repair, restore, rebuild or replace anything **you** want to claim for **we** must agree the costs. If **you** do not contact **us** **we** may not be able to help **you** with all or part of the costs

Reduced payment

If the **cover limit** shown on **your Business Cover Schedule** is less than the cost to **reinstate** **we** may pay a percentage of the cost to **reinstate** based on what percentage the **cover limit** is of the cost to **reinstate**

Pairs, sets and matching items

We may pay for a **damaged**, lost or stolen item that is one of a pair, or part of a set or suite or collection. **We** will not pay for any other undamaged or remaining item in a pair, set, suite or collection

Flooring and carpets

We may only pay to reinstate flooring and carpets in a room or clearly identifiable area where the **damage** happened. **We** will not pay the cost to replace any other undamaged matching flooring and carpets, for example in another room or area

Buildings

We will normally expect **you** to repair, restore or rebuild any **damaged buildings**. If **you** and **we** agree in writing

that it is unreasonable to repair, restore or rebuild

We may choose to pay

- the amount the damage has reduced the market value of the buildings by, up to the costs to repair or rebuild them or
- the value of the **property** at the time of the **damage** or
- the cost to repair the **damage**

If part of the **buildings** are destroyed **we** will not pay more to repair or restore the **damaged** part than it would cost to repair or restore all of the **buildings** if they were totally destroyed

Contents

We may choose to pay

- the value of item(s) at the time of the loss, theft or damage or
- the cost to repair the **damage** or
- the cost to replace the lost, stolen or **damaged** item(s)

If **we** choose to replace a **damaged** item, it will be with a new item as similar as possible to the original item when it was new

We will not agree to replace a **damaged** item

- with a new improved version
- if the item can be repaired for less than the cost of a new one

We will not agree to pay the cost to replace a lost, stolen or **damaged** item with a new item if **you** buy a second-hand replacement

Computers and portable computers

We may choose to

- repair **computers** to a new condition or
- replace with a **computer**
 - that has the same performance and capacity or
 - that has the nearest higher performance and capacity

Stock

We may choose

- to pay the cost to **reinstate** the **damaged** or stolen **stock** or
- pay the value of **damaged** or stolen **stock** at the time of the **damage** or
- pay the agreed sale price of **damaged** or stolen **stock you** have sold but not delivered

Business interruption

We may agree to make monthly payments to **you** during the **indemnity period**

If **your business** is divided into different departments, **we** may look at each department separately when **we** calculate the amount **we** may agree to pay

We will calculate the amount **we** may pay for **your** lost **gross profit** as follows

- **your** turnover in the 12 months immediately before the business interruption happened multiplied by
- the percentage of **gross profit** earned from **your** turnover in **your** financial year immediately before the business interruption happened

If **contents** or **stock** are **damaged** and **you** make a claim under Section 4 Business interruption for lost **gross profit you** must hold a salvage sale during the **indemnity period** to reduce the amount of **your** lost **gross profit**

After the salvage sale, **we** will calculate the amount **we** may pay for **your** lost **gross profit** as follows

- **your** turnover in the 12 months immediately before the business interruption happened less
- **your** turnover during the **indemnity period** less **your** turnover for the period of the salvage sale multiplied by
- the percentage of **gross profit** earned from **your** turnover in **your** financial year immediately before the business interruption happened less
- **your** actual **gross profit** during the time of the salvage sale

Personal accident

You must pay for and give **us** all certificates, information and evidence **we** ask for in the way **we** ask for them
You must arrange for a doctor or other medical professional **we** choose and pay for to examine the injured person as often as **we** reasonably ask

Claims conditions

These Claims conditions apply to all claims made under **your cover**. If **you** do not comply with any of these conditions that apply to **you**, **we** may not pay all or part of **your** claim and in certain circumstances **we** may cancel **your cover**

Excess

You must pay the **excess** that applies to **your** claim

Other cover or indemnity

If **you** can claim on insurance or somewhere else for something included in **your cover** and that insurance

- has the same cover for **damage**, theft, loss, **injury** or death **we** may only pay **our** share
- has different or more specific **cover** for the **damage**, theft, loss, **injury** or death, **we** may only pay the amount left after they have paid the maximum they cover
- is not on the same basis of **reinstatement** as **your cover** **we** will not pay **your** claim
- if **you** receive compensation under any contract, legislation or guarantee for something covered by **your cover**, **we** may only pay the amount left after **you** receive the full amount **you** are entitled to

Interest

We will not pay interest on any amount **we** may pay **you** under **your cover**

Preventing more damage, legal liability or the cost of a claim increasing

When something happens that **you** may want to claim for **you** must take all reasonable steps to prevent more **damage**, theft, loss, **injury** or death or the cost of the claim increasing and allow **us** or **our** representatives to recover any lost or stolen items or identify any guilty person. If **you**, a **director**, **partner** or **employee** are injured **you**, the **director**, **partner** or **employee** must get medical help from a doctor or other medical professional as soon as possible

Recovered items

You must tell **us** as soon as possible if any lost or stolen items **we** have paid a claim for are recovered **You** will have the option to pay **us** back the amount **we** paid **you** and keep the items or give the items to **us** if **we** ask for them

If **we** recover lost or stolen items after **we** have paid **you**, **you** have 60 days to buy them back from **us** from the date **we** write and tell you **we** have the items

We will charge you the lowest of

- what **we** paid **you** less the costs of recovering the item or
- the market value at the date of recovery

Recovered money and book debts

If any **book debts**, stolen **money**, including any funds stolen from a bank or other financial institution, are recovered after **we** pay a claim, they will belong to **us** and **we** will keep the amount of **money**

- for the costs to recover it
- for the amount **we** have paid **you** for the claim and pay to **you** any amount left

Riot and civil commotion

If **your property** is **damaged** or stolen as a result of a riot or civil commotion **you** must give **us** full details as soon as **you** can and not later than 7 days after the **damage** or theft happened

Theft and malicious damage

If **your property** or **contents** are stolen or **damaged** by malicious persons

You must

- report the theft, loss or malicious **damage** to the police immediately and not later than 24 hours after **you** first noticed the **damage**, or the items were missing and get a police reference
- give **us** full details as soon as **you** can and not later than 7 days after **you** first noticed the **damage**, or the items were missing

Prosecutions, inquests and inquiries

You must contact **us** as soon as **you** know about any prosecution or intended prosecution, inquest or inquiry that could result in a claim under **your cover**

Specified items

We will remove specified items from **your cover** if they are lost, stolen or destroyed

VAT

If **you** have to account to HMRC for Value Added Tax **we** will take off the VAT from any claim payment

Wear and tear

We may reduce what **we** may pay for wear, tear and depreciation. For **contents** and **personal belongings**, **we** may reduce what **we** may pay for wear, tear and depreciation of clothing, household linen or any item that is not repairable or **you** do not replace. If other items of **contents** or **personal belongings** are in good condition **we** may not reduce for wear, tear and depreciation

Claims against you, your directors, partners or employees

If

- someone is injured, killed or someone's property is **damaged** and they or their representatives make or threaten to make a claim against **you, your directors, partners** or **employees**
- a **director, partner** or **employee** is injured, killed or someone's property is **damaged** and they or their representatives make or threaten to make a claim against **you, your directors, partners** or **employees** **you, your directors, partners** or **employees** must
 - not admit responsibility, pay anything, make any offer, promise or agree or pay anything without contacting **us** for **us** to agree in writing
 - not negotiate a claim with anyone
 - send **us** every letter, Claim Notification Form, legal document and any other document that is connected to the injury, death or **damage** as soon as it is received
 - not take any action on any letters, Claim Notification Forms, legal documents or other documents without contacting **us** for **us** to agree in writing

Fraud or dishonesty by a director, partner or an employee

If you discover fraud or dishonesty you must

- report the matter to the police immediately and not later than 24 hours after **you** discover the **fraud** or **dishonesty** and get a police reference number
- take all practical steps to identify the guilty person and recover anything stolen
- take all reasonable action or allow all reasonable action to prevent any more loss
- give **us** full details as soon as **you** reasonably can and not later than 7 days after **you** discover the fraud or **dishonesty**

Health & safety at work legislation

You must tell **us** immediately and not later than 24 hours about

- any event that could result in any proceedings
- any summons or other process served on **you** under the Act or the Order

Other claims

You must contact **us** and give **us** full details as soon as **you** can and not later than 7 days about anything that happens that could result in a claim under **your cover**, even if it is likely to be less than any **excess**

Cover under more than one Section

If **your** claim is covered under more than one Section, **we** will only consider **your** claim under one Section

Helping us

You must co-operate with **us** and help **us** investigate and deal with **your** claim or potential claim. **You** must let **us** know if **you** receive any information connected to **your** claim or a potential claim. **You** must follow any reasonable recommendation, request or instruction **we** give

Inspections

With a reasonable notice period, **we** or someone acting for **us** can enter the **property** and inspect any **damage** or where a theft or accident has happened. **We** can take into safekeeping any **damaged** items and then return them to **you**, but this does not mean **you** can abandon **damaged** items to **us**

Keeping items and emergency repairs

You must keep anything **you** are claiming for, for a long as **we** ask **you** to. **You** must not alter, repair, dispose of or destroy anything **you** are claiming for without contacting **us** for **us** to agree in writing. However, if emergency repairs are needed to prevent more **damage**, **you** must arrange for them to be done and keep the invoice(s)

Legal representation

You must ask **us** before **you** use a barrister or solicitor to represent **you** and if **we** agree **we** will tell **you** in writing

Records

You must keep **your records** up to date on a monthly basis and store a copy of the **records** away from the **premises**

Salvage

Once **we** have paid a claim for anything that is **damaged** beyond repair, if **we** decide, it can become **ours** and **we** can deal with it how **we** want to

Claims handling

We have the right to manage, control and direct the way any claim is handled or settled

We can

- start, take over or defend any legal action in **your** name
- prosecute in **your** name for **our** benefit
- tell **you** to settle, compromise or close a claim in any way **we** decide unless it is unreasonable for **us** to ask **you** to do this

Subrogation

Before or after **we** agree to pay a claim under **your cover**, if **we** ask, **you** will take or allow **us** to take in **your** name all necessary steps to enforce rights against anyone at **our** expense

Any **money** recovered, unless **you** and **we** agree to something different in writing, will be paid in the following order

- to **us** for any claim payment and expense
- to **you** for your excess
- to **you** for any other financial loss that is not covered by **your cover**

Supporting documents

You must give **us** any documents **we** reasonably ask for to support any claim following any **damage**, loss or theft not later than 30 days after **we** ask for them, for example

- receipts, valuations, guarantees, instruction booklets and photographs to show **you** own an item and its value
- a written quotation from a professional repairer for the cost of repair or a letter from a professional repairer saying an item cannot be repaired or it is not worth repairing
- **records** of inspections and maintenance

We may ask for a statutory declaration of the truth of the claim and anything connected to the claim

Waiver of rights

We agree to waive any rights, remedies or relief that **we** may have against

- any parent or subsidiary company or fellow subsidiary where **you** are also a subsidiary as defined by current legislation
- any company whose **business you** manage, or partmanage

General conditions

The following conditions apply to the whole of **your cover**

If **you** do not comply with these conditions or tell **us** about a change to **your** circumstances or a change to the information **you** gave **us your cover** may not be valid or

We may

- not pay all or part of **your** claim
- cancel your cover
- change the terms of **your cover**
- change your contribution
- add or change any **excess**

Additions and alterations and new buildings

You must tell **us** at any time if **you** are going to

- carry out any structural alterations, extensions, improvements or major repairs to the **property**
- buy a new building to use for your business
- carry out a different business in any new building or extension

If **we** agree to cover a new building at a different address **you** must take out specific cover with **us** starting from the first date **you** could have claimed and pay any extra **contribution we** ask for

If a contractor is carrying out any of the structural alterations, extensions, improvements or major repairs **you** must make sure they have a valid public liability policy in place with a limit of liability of at least £1,000,000.

You must also make sure that for any work involving flame, welding or hot cutting there is a valid hot work permit

Automatic cover limit change

We will reduce the **cover limit** if **your property, contents** or **stock** are **damaged**, lost or stolen and only put it back to what it was when **you reinstate** the **damage** or replace the lost or stolen items unless **you** ask **us** in writing not to. **We** may ask **you** to pay an extra **contribution** when the **cover limit** is put back to what it was

Cooling off period

If **you** decide that **your cover** is not what **you** need, **you** can cancel it by calling us, writing to **us** or emailing us within 21 days from

- when a **cover period** first starts or
- when **you** first receive or can access full details of **your cover** if this is after a **cover period** starts

We will refund any **contribution** paid for the **cover period** if **you** have not claimed and nothing has happened that could result in a claim. If **you** have claimed or something has happened that could result in a claim, **we** will refund any **contribution** paid for the **cover period** after the cancellation date

Cancellation

You can ask to cancel **your cover** at any time after the first 21 days of any **cover period** by calling us, writing to **us** or emailing **us** and **we** will refund any **contribution** paid for the **cover period** after the cancellation date

We can cancel **your cover** by sending **you** 14 days' notice to **your** address on **your Business Cover Schedule**.

We will only do this if **we** have a good reason, for example

- a change to **your** circumstances or property that means **we** cannot continue to give **you cover**
- if **you** do not cooperate with **us** or do not give **us** information **we** reasonably ask for

If **we** cancel **your cover** **we** will refund any **contribution** paid for the **cover period** after the cancellation date

Cancellation resulting from not paying your contribution

If **you** do not pay **your** first payment at the start of **your cover** or the first payment at renewal, **we** will treat **your cover** as if it did not exist and **you** will not have any **cover** from the start or renewal date. If **you** pay by instalments and **you** do not pay **your contribution** on the day **you** should pay it, **your cover** will stop. If **you** miss a payment, **we** will contact **you** to tell **you** **your cover** has stopped or when it will stop and give **you** the opportunity to make the payment. If **we** do not receive **your** payment by the date set, **we** will assume **you** do not want to continue with **your cover**

Changes to your cover

When **you** tell **us** about any changes to anything connected to the **property** or **your business**, demolition, ground works, excavation or construction next to **your property**, changes in **your business** or if **we** agree to increase **your cover** for any extensions, alterations or improvements

We may

- change
 - the terms and conditions of **your cover**
 - the **cover limit** for any Section
 - the **excess** for any Section
- remove a Section
- ask for extra **contribution**

We will write to **you** at the address on **your Business Cover Schedule** and tell **you** why **we** have made changes, what they are and if there is any extra **contribution**. **You** will have 30 days to agree the changes

Changes you must tell us about

You must tell **us** immediately if there are any changes to **your** circumstances or the information

- **you** gave **us** or someone acting for **you** gave **us** at any time before or during this **cover**
- shown on your **Business Cover Schedule**
- shown on the **Your Information** document

You must tell **us** immediately and not later than 24 hours after there is any change in **your business** or the **business** duties **you**, **your directors**, **partners** or **employees** carry out

You must also tell **us** at any time if

- something happens that **you** know or should know will increase the risk of **damage**, theft or injury
- **you** move **your business** to a new permanent address
- **you** are a company and **you** are the subject of a winding up order or an order for the appointment of a liquidator, administrative receiver, insolvency practitioner or administrator, or **you** enter into a Company Voluntary Arrangement
- **you** are declared bankrupt or enter into an Individual Voluntary Arrangement
- there is a change to the use of the **property**
- **you** find out about any demolition, groundworks, excavation or construction next to the **property**
- the property is empty
- **you**, **your directors**, **partners** or **employees** are charged with or convicted of any criminal offence apart from a driving offence
- you no longer own the property, premises or business
- **you** find out a tenant without **your** agreement has done something to the **premises** or part of the **premises** **you** have let to them that could increase the risk. If **you** tell **us** immediately **you** find out **we** will not cancel **your cover** but may make changes to it
- **you** buy any expensive **contents**

Contribution for the full cover period

You agree to pay your contribution for the full **cover period**

You agree to pay **us** the **contribution** shown on **your Business Cover Schedule** on the day it should be paid

Contribution adjustment

Where **your contribution** is based on an estimated declaration, **you** must keep accurate **records** to support **your** estimate and **we** can inspect the **records** at any reasonable time

No later than 1 month after the end of a **cover period**, or a longer time if **we** agree, **you** must give **us**

all details of the estimates **we** may ask for. **Your contribution** may then be changed
Where an estimated declaration includes **employees' pay**, **your** estimate must also include payments to any person working under a labour-only contract

If **we** agree at the beginning of any **cover period** that **we** will not make a change to **your contribution** that would normally happen at the end of that **cover period** the following conditions apply

- if **you** renew **your cover** **you** will give **us** any up-to-date declarations **we** ask for or
- if **you** do not renew **your cover**, **we** may increase **your contribution** and **you** will pay any difference or
- if **you** do not renew **your cover**, **we** may reduce **your contribution** and **we** will pay **you** any difference less any minimum **contribution** that may apply

Discretionary cover

We give **your cover** to **you** subject to **our** Rules and the terms of **this** Cover Wording and **your Business Cover Schedule**. Any payment **we** may make under **your cover** is at **our** Board of Director's discretion. The Rules are available in the Members' area of **our** website <http://www.theretailmutual.com>. To access the Members' area the Username is **Retail** and the Password is **Mutu@1!**

Empty buildings or property

Empty buildings and **empty property** or if any parts of **your buildings** or **property** are **empty**, they are not included in **your cover** unless **you** tell **us** that they are **empty**, and **we** agree to include them. When you tell **us** a **building**, part of a **building**, **your property** or part of **your property** is **empty** **we** may

- put special terms on **your cover**
- charge an extra **contribution**
- cancel any Section
- cancel **your cover**

If **we** agree to include an **empty building**, part of a **building** that is **empty**, an **empty property** or part of **your property** that is **empty**, **you must** comply with the following conditions

- the security alarm, fire alarm and sprinkler systems are on and fully working at all times
- all other mains systems are switched off and the water system drained the **building** or **property** is inspected inside and out at least once a week
- any defects in security or maintenance are repaired or resolved
- all materials that can catch fire are removed
- the letter box is sealed
- **you** comply with the security level requirements that apply to the **property**

If **we** agree to **cover your empty buildings** or **empty property**, **your cover** for the **empty building** or **empty property** is limited to **damage** caused by

- fire, lightning and explosion
- aircraft and other aerial devices and articles dropped from them

Increased risk

If **you** do not comply with anything explained in this Cover Wording that **you** must do or not do, and this causes or increases the risk of **damage, injury**, death or theft or increases the amount of **damage** or liability **We** may

- not pay all or part of a claim
- cancel your cover
- change your cover
- change your contribution
- add or change an **excess**

Information

You must give **us** all the information and facts that may affect **your cover** and give **us** full and accurate answers to questions **we** ask **you** when **you** apply for **cover**, make changes to **your cover**, renew **your cover** or when **you** claim

You must also tell **us** about any risks **your business** faces and anything that affects or might affect **your cover** even if **we** have not asked for it. This includes all information that **your** senior management, anyone who makes significant decisions about **your business** activities or someone outside your business have. **You** must

carry out a reasonable search for this information

If any of the information **you** give **us** changes after **you** first take out **your cover**, renew it or during the **cover period**, **you** must tell **us**.

We may treat this **cover** as if it never existed and refuse to consider any claims if

- **you** deliberately give false or misleading information
- **you** recklessly give **us** information **you** know or should know may not be accurate or complete
- information is found that **you** should have known about and given **us**

If **you** misrepresent the risks of **your business** and this is not deliberate or reckless it could still affect **your cover** and claims depending on how we would have used the information, **we** may:

- treat this **cover** as if it never existed
- refuse to pay any claim
- not pay any claim in full
- change the **contribution** and/or excess and the extent of the **cover** may be affected

We recommend **you** keep a record, including copies of letters, of all information **you** give **us**

Interpretation

We use titles and headings in **your** Cover Wording to help find information. They do not affect or limit your cover in any way

Where **your** Cover Wording mentions any statute or statutory instrument it includes any amendments or later legislation and any regulations made under the legislation

Where **we** mention a single item, it can also mean more than one. And where items are mentioned it can also mean a single item unless this does not fit the meaning or context of the wording

Kitchen equipment

If there is any commercial kitchen or cooking equipment at the **premises** the following must be carried out

- hoods, ducts, fans, extractors and plenums must be cleaned at least once every 6 months by an independent cleaning service
- automatic extinguishing systems serving cooking appliances, including hoods, extractors and ducts must be serviced and tested at least once every 6 months by an independent service contractor and **you** must keep a record of this
- all deep fat frying equipment must have an annual maintenance and a service agreement in place and the maintenance and service carried out
- filters must be cleaned at least once a week and **you** must keep a record of this
- the **premises** must have a minimum of the following
 - a 2-gallon water fire extinguisher
 - a wet chemical extinguisher Class F or
 - a fixed wet chemical installation fitted in the hood of any frying equipment
 - a fire blanket
- fryer hoods and ducting are more than 300mm away from of any partitions, ceilings, doors or floors that can catch fire and must be protected by fire resistant substances or materials
- thermostats must be fitted to any frying range set to prevent fats rising above 205 degrees centigrade, or the manufacturer's recommended temperature if this is less than 205 degrees centigrade, and an automatic cut-out must be fitted to protect against thermostats failing
- a metal canopy with a heavy-duty extractor fan that has an integral grease filter must be fitted above any deep fat fryer

All other cooking equipment must be properly maintained and regularly serviced

Law and jurisdiction

Under United Kingdom law, **you** and **we** may choose the law that applies to **your cover**. Unless **you** and **we** agree to use a different law, the law of the part of the United Kingdom, Channel Islands or the Isle of Man **your business** is in will apply to **your cover**

You and **we** agree that any legal proceedings between **you** and **us** about **your cover** will take place in the Courts of the part of the United Kingdom, Channel Islands or the Isle of Man **your business** is in

No transfer

You cannot transfer **your cover** to any other person or legal entity unless **we** agree in writing unless **we** agree in writing **you** will not give any other person or legal entity

- any right under **your cover** or
- any right to sue **us** under **your cover** or
- any right to sue **us** for anything connected with **your cover**

If **we** agree to make a payment under **your cover** after transferring it **we** can deduct from the payment any money or **contribution you** owe or may owe **us**

Precautions

You must always act as if **you** did not have **your cover**

You must, at **your** own expense, take reasonable precautions to

- keep the **property** and **contents** safe and in good condition and
- prevent or minimise any **damage**, theft, loss, **injury**, accident, illness or disease and prevent death
- stop any activities that could result in a claim
- make sure that **your property** and **products** are free from defects and can be used for what they are designed for
- choose competent and trustworthy **employees**
- comply with any statutory or other regulations that can apply to any part of **your cover** **You** must make sure that **you** repair or remedy any defect or danger in the **property, products** or **stock** as soon as **you** find it. In the meantime, **you** must take or arrange for any extra precautions needed to remove or minimise the danger or prevent more **damage**

Renewal

We will contact to **you** before the end of a **cover period** and give **you** details of the **contribution** for the next **cover period** and any changes to the terms and conditions of **your cover** and **excess**

We will renew **your cover** at the end of a **cover period** providing **you** pay **your contribution** in line with **your** payment plan

If have told us **you** do not want **us** to automatically renew **your cover**, **you** must contact **us** before **your** renewal date to pay **your contribution** and to make sure **your cover** continues without a break

Survey

We or **our** representatives can with reasonable notice survey the **property** and produce a survey report. From the time **we** decide to survey until we receive the survey report **your cover** remains unchanged. If **we** consider the survey report is unsatisfactory, **we** can

- cancel your cover
- change your cover
- require **you** to carry out risk improvements by a certain time

If **we** make changes to **your cover** or require risk improvements, **you** can

- change **your cover** within 30 days from when **you** receive details of the changes or risk improvements from **us** in writing
- cancel **your cover** within 30 days from when **you** receive details of the changes or risk improvements from **us** in writing
- continue **your cover** on the new terms for the rest of the **cover period**

Termination of membership

If this is the only **cover you** have with **us** and **you** or **we** cancel **your cover**, or **you** do not renew it **your** membership of the **Mutual** will end

Thatched roofs

If you have a thatched roof you must

- keep it in good condition
- arrange for a qualified thatcher to inspect it in the first 60 days of your cover and then inspect and certify it every 5 years
- give us a copy of the inspection certificates if we ask for them
- keep the wiring of the building in good condition and have it regularly inspected by a qualified electrician

or electricity company

- keep all chimneys and flues in good condition, regularly swept and maintained
- fit spark resistors to all chimneys
- install fire extinguishers in the **building** in line with fire authority guidelines
- keep in good condition and regularly maintain all portable heating in the building

Third parties

No person or legal entity can have any rights under or connected with **your cover** under the Contracts (Rights of Third Parties) Act 1999 but this does not affect third parties rights that are separate from that Act

Fraud

Protecting the Mutual and its Members from fraud

Fraud is a very serious crime. Someone who deliberately does not tell the truth, or does not give information that is asked for, to make a gain or cause a financial loss to someone else, such as the **Mutual**, is acting fraudulently

To protect **us** and **our** Members from fraudsters, **we** may take serious action if **we** suspect or find any fraud or dishonesty. If all or part of a claim is fraudulent, false, dishonest or exaggerated in any way, or if anyone acts fraudulently or dishonestly to get **cover**

We may

- cancel **cover** without refunding any **contribution**
- cancel membership of the **Mutual**
- reject claims
- recover, through the Courts if necessary, any money already paid for claims
- tell other organisations including anti-fraud databases
- tell the police

General exclusions

The following exclusions apply to the whole of **your cover**

We do not **cover**

Animals and insects

- lost or injured animals, birds or fish
- **damage** by chewing, scratching, tearing or fouling
- other **damage** by animals including domestic pets, except from a collision by an animal that is not a domestic pet
- **damage** caused by insects, rats, mice, squirrels, pigeons, owls, foxes, bees, wasps, hornets, moths and any other similar creatures
- **damage** to growing crops or trees
- any **damage, injury** or death caused by a guard dog

Breakdown

We do not **cover** mechanical or electrical breakdown or failure of any item or **damage** caused by mechanical or electrical breakdown or failure unless specifically included in **your cover Confiscation**

We do not **cover** financial loss, lost rent, **damage** or theft caused by or resulting from

- confiscation, nationalisation, commandeering or requisition by any legal authority
- the illegal occupation of a building
- any public authority ordering any property is destroyed

Deliberate acts

We do not **cover damage**, theft, loss, **injury** or death caused by or resulting from a deliberate, malicious or unlawful act by **you**, a **director, partner, employee** or anyone acting for **you**, a **director, partner** or **employee**

Electronic risks

We do not **cover** any **damage**, legal liability, financial loss or expense caused by or resulting from

- any virus or similar mechanism including
 - program code, programming instruction or any set of instructions generated to **damage**, interfere with or affect any **computer** programs, **data** files or how a **computer** operates
 - hacking, including unauthorised access to any **computer** equipment or other equipment, component, system or item that processes or stores or retrieves or receives **data**
- denial of service attack including
- any act or instruction generated to **damage**, interfere with or affect the availability of networks, network services, connectivity or information systems by
 - excess traffic into network addresses
 - using system or network weaknesses
 - excess or non-genuine traffic between and among networks
 - any other cause
- date recognition, including
 - any computer equipment, system or software
 - product, accessory, equipment or machinery
 that contains, connects to or uses a data processor or microchip that fails to recognise, accept, respond to, retrieve, retain or process any **data** containing a date or part of a date

Environmental health and food hygiene

We do not cover any **damage**, **injury** or death caused by or resulting from food if

- **your business** must by law be registered with Environmental Health as a food premises and is not registered
- **you, your directors, partners or employees** handle food and do not have a food hygiene certificate

Fees

We do not cover any costs or fees for preparing or submitting a claim under any Sections or any fees that are more than the authorised fee scale of a professional organisation

Outside UK

We do not cover anything outside the **UK** except where it is stated differently in a Section

Gradual deterioration and normal use

We do not cover damage caused to anything **you**, a **director**, **partner** or **employee** own or are responsible for by

- anything that happens gradually
- the effect of light or the atmosphere including temperature, air pressure, humidity, rain, snow, ice, moisture, sunshine, cloudiness and winds
- corrosion, mould, dry or wet rot, fungus or shrinkage
- scratching or denting
- normal use, cleaning, maintenance, repair, dismantling, restoring, altering, dyeing or washing

Illegal activities

We do not cover damage, **injury** or death resulting from the **property** or any part of the **property** being used for any illegal activities

Infectious or contagious human diseases

We do not cover anything under any Section of this **cover** except Section 10 Employers' liability

- caused by, resulting from, related to or involving Coronavirus, Covid-19, SARS-COV-2 wherever it happens or
- caused by, resulting from, related to or involving an outbreak of an infectious or contagious human disease that isn't caused by Coronavirus and must be notified to a national or local authority unless
 - the outbreak happens at **your premises** and
 - you have cover for that outbreak under Section 5 Business interruption

Portable heating

All portable heating appliances must

- be at least 1 metre away from anything that can catch fire or burn
- not be left running when there is no one in the premises
- have a guard fitted over the radiant or flame element to stop
 - paper getting into it
 - people burning themselves
- if gas powered
 - have a gas arrestor fitted that stops the flow of gas if it is knocked over
 - have gas canisters that comply with the Dangerous Substances and Explosive Atmospheres Regulations 2002 (DSEAR)

Not owned

We do not **cover** anything **you** do not own or are not legally responsible for

Pollution

We do not **cover damage, injury** or death caused by or resulting from **pollution** unless caused by

- a sudden and unforeseen event that can be identified or
- leakage from a domestic oil installation at the **property**

Pre-existing loss, damage or circumstances

We do not **cover**

- any **damage, theft, loss, injury** or death that happened, existed or showed any signs that it existed before the **cover period** began or
- anything that results from or is connected to any **damage, theft, loss, injury** or death that happened, existed or showed any signs that it existed before the **cover period** began or
- any **damage, theft, loss, injury** or death that **you a director or partner** knew about, or should reasonably have known about before the **cover period** began, that could result in a claim under your cover

Radioactivity and nuclear risks

We do not **cover damage, loss, injury** or death caused by or resulting from

- ionising radiations or contamination by radioactivity from any irradiated fuel
- nuclear waste or from the combustion of nuclear fuel
- the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or its nuclear components
- any weapon or other device using radioactive material, radioactive matter, ionising radiation, atomic fission, nuclear fission, atomic fusion, nuclear fusion or other similar reaction

This exclusion does not apply to Section 10 Personal Accident and Section 11 Employers' Liability, except

- the liability of any **principal**
- liability accepted under an agreement that would not exist if the agreement did not exist

Reduction in value

We do not **cover** any reduction in the

- value of the **property** resulting from rebuilding or repairing the **buildings**
- market value of an item resulting from its repair or restoration

Smoke detectors

We will not give **cover** under any Section for **damage** caused by fire or smoke if smoke detectors are not used and working in the **property**

Sonic bangs

We do not **cover damage** caused by or resulting from pressure waves caused by aircraft or other aerial devices travelling at sonic or supersonic speeds

Terrorism

We do not **cover damage** or theft caused by or resulting from any act, threat of force or violence

- by any person or
- any group or groups of people
- acting alone or connected with any organisation carried out

for

- political, religious, ideological or similar reasons

to influence any government or to put any member of the public in fear and **damage** or theft caused by or resulting from

- any action taken to control, prevent or suppress any act of terrorism
- the failure in the supply of gas, water, electricity or telephone services caused by an act of terrorism
- terrorism even if something covered under **your cover** happens at the same time or terrorism is involved in the sequence of the cause of any **damage**

Trading sanctions restrictions

We will not provide **cover** or agree to pay claims that break any

- sanctions, prohibitions or restrictions under United Nations resolutions
- trade or economic sanctions, laws or regulations of the European Union, England, Wales and the United States of America

War

We do not **cover damage**, loss, **injury** or death

- caused by or resulting from or
- caused by or resulting from any action taken to control, suppress or prevent

war, invasion, acts of foreign enemies, hostilities whether war is declared or not, civil war, rebellion, revolution, insurrection, military or usurped power

What to do if you have a complaint

We always try to provide **our** Members with the very best service, but **we** recognise that **we** might not always get things right first time. If **you** are not completely happy with any aspect of **your cover** with **us** or **our** service, please let **us** know as soon as possible so **we** can try to put things right for **you**. If **you** want to make a complaint about **your cover** for any reason, **you** can let **us** know by phone or email using the usual contact details notified to **you**. Alternatively, **you** can write to **us** at:

The Retail Mutual, First Floor, Douglas House, Quarry Hill Road, Tonbridge, Kent, TN9 2RH.

When **you** get in touch with **us**, **you'll** need to tell **us** your contact details including membership number, what's gone wrong and what **you** would like **us** to do to put things right. **We** will try to resolve **your** complaint within three working days, however if **we** are unable to do so, **we** will write to **you** to acknowledge receipt, advise who is dealing with the complaint and what steps are being taken. **You** will be kept fully informed of the progress of **your** complaint until it is concluded.

The mutual covers are provided by the **Mutual** on a discretionary basis up to the limit of the Mutual's retention. Provision of discretionary cover is not regulated by the Financial Conduct Authority and therefore there is no ultimate right of referral to the Financial Ombudsman Service.

Arrangement of Insurance Products

In addition to providing **you** with discretionary protection, the Mutual may arrange insurance for **you** (such as Employer's Liability Insurance). If **you** wish to complain about **our** service in arranging insurance for **you** and if **you** are not satisfied with **our** final response, or if eight weeks have passed since **you** first complained and **you** have not received **our** final response letter, **you** may be able to refer the matter to the Financial Ombudsman Service (FOS). Any complaints about the insurance or the services provided by the insurer should be made to the insurer under their complaint's procedure.

The FOS can be contacted directly at:

- Financial Ombudsman Service, Exchange Tower, London, E14 9SR
- Email: complaint.info@financial-ombudsman.org.uk
- Phone: 0800 023 4567 or 0300 123 9123

Their service is free, impartial and contacting them will not prejudice your complaint or legal rights.

Financial compensation scheme

Builders Direct S.A. are covered by the Financial Services Compensation Scheme. You may be able to get compensation from the Scheme if Builders Direct cannot meet their obligations to you. The amount of the compensation depends on the insurance given. Information about the Scheme is available from the Financial Services Compensation Scheme 10th Floor Beaufort House St Botolph Street London EC3A 7QU and on their website www.fscs.org.uk

Retail Mutual Business cover wording V11.4 19/11/2021