

# Interiors Summary of Cover

## Key Covers, Features and Exceptions

Your policy includes the following key covers, features and exceptions, which are set out in full in your policy documentation. This is a summary of the policy and does not contain the full terms and conditions of the cover, which can be found in the policy document. It is important that you read the policy document carefully when you receive it.

## Type of Insurance and Cover

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

### Available covers:

<b>Asset Protection</b>	<ul style="list-style-type: none"><li>Property Damage</li><li>Glass</li><li>Goods in Transit</li><li>Business All Risks</li></ul>	<ul style="list-style-type: none"><li>Theft</li><li>Computer</li><li>Engineering and Electronic Business Equipment</li><li>Terrorism (Optional)</li></ul>	<ul style="list-style-type: none"><li>Contract Works</li><li>Money and Assault</li><li>Commercial Crime</li></ul>
<b>Revenue Protection</b>	<ul style="list-style-type: none"><li>Book Debts</li></ul>	<ul style="list-style-type: none"><li>Business Interruption</li></ul>	<ul style="list-style-type: none"><li>Terrorism (Optional)</li></ul>
<b>Legal Liabilities</b>	<ul style="list-style-type: none"><li>Employers' Liability</li><li>Management Liability</li></ul>	<ul style="list-style-type: none"><li>Public and Products' Liability (including Efficacy)</li><li>Professional Indemnity</li></ul>	<ul style="list-style-type: none"><li>Commercial Legal Protection</li></ul>
<b>Employee Benefits</b>	<ul style="list-style-type: none"><li>Personal Accident</li></ul>		

## Name of the Insurer

The insurer of the policy is Aviva Insurance Limited.

## Additional benefits

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

## Cut Red Tape

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

## Aviva Risk Management Solutions (ARMS)

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

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

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

## Discounted rates on Thermal Imaging surveys

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

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

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# Asset Protection

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## Property Damage - Cover, Features and Benefits

There is a choice of covers for your buildings, machinery and business contents – Specified Contingencies or All Risks

### Specified Contingencies can include:

Loss or damage from specific causes:-

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

### Optional Cover:

- Terrorism

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

- Wear and tear, corrosion, gradual deterioration, faulty or defective design, materials
- Faulty or defective workmanship, operational error or omission by you or your employees
- Mechanical or electrical breakdown or derangement
- Pollution or contamination
- Theft or attempted theft
- Fire damage involving the application of heat
- Damage to gates, fences or moveable property in the open by weather-related incidents
- Damage other than by fire, arising from production, servicing or testing
- Damage due to escape of water from tanks and pipes, malicious persons (other than fire and explosion) in respect of buildings which are unoccupied or disused
- Consequential loss or damage
- Temporarily removed items restricted to a maximum of 15% of sums insured
- Unoccupied premises added with restricted cover

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## Theft - Cover, Features and Benefits

### Cover includes:

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

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

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

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## Contract Works - Cover, Features and Benefits

Cover on an All Risks basis for damage to the property insured including, Works, Your Plant, Hired in Plant, Employee's Tools.

### Cover includes:

- Offsite storage of materials that are separately stored and identified for inclusion in a contract you are working on
  - Transit to and from your contract site anywhere in the UK, including the loading and unloading of vehicles
  - Private dwellings built on a speculative basis for sale or let for up to 180 days, pending sale
  - Show houses up to the contract price in the policy and contents up to £35,000 any one property
  - Redrawing and rewriting plans and documents up to £25,000 following a loss
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- Offsite storage up to £50,000 with a maximum of £25,000 for non-ferrous metals and a maximum 15% of contract price

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### **Exceptions and Limitations (please refer to the Contract Works section of the policy booklet)**

- Gradual deterioration or wear and tear, faulty or defective design, materials or workmanship
- Repair to or replacement of your plant or hired in plant caused by its own mechanical or electrical breakdown, failure, breakage or derangement unless it is for hired in plant which you are responsible under the terms of a hire agreement
- Damage to existing structures
- Payments for penalty clauses or fines for late completion
- Pollution or contamination
- The first part of any claim (the excess)

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## **Glass - Cover, Features and Benefits**

Provides cover for the breakage of all external and internal glass at your premises including sanitary fittings.

### **Cover includes:**

- Costs incurred in boarding up damaged glass
- Contents of display windows
- Cost of replacing alarm foil, lettering, painting or other ornamental work on glass

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

- Breakage of glass in light fittings, vehicles, vending machines or signs
- Breakage while premises are unoccupied or disused
- The first part of any claim (the excess)

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## **Computer and Electronic Business Equipment - Cover, Features and Benefits**

This section can also be extended to include the increase in working expenses to right the damage and the cost of reinstating any lost data.

### **Cover includes:**

- Replacing incompatible software or programs following a loss up to £50,000
- Costs to investigate repairs to damaged equipment up to £25,000
- Accidental discharge of gas systems up to £25,000
- Damage to equipment – Additional equipment up to 25% of Sum Insured or £250,000 limit
- Damage to equipment – Anti-theft and loss avoidance theft devices up to £25,000
- Damage to equipment – Incompatible software up to £50,000
- Damage to equipment – Temporary repair costs up to £50,000
- Damage to equipment – Virus seek & destroy costs up to £25,000
- Damage to equipment – WEEE Disposal costs up to £25,000
- ICOW – Additional rental costs up to £25,000
- ICOW – Damage caused by a virus up to £50,000
- Reinstatement of data – Incompatibility of data costs up to £50,000
- Reinstatement of data – Research & Development costs up to £25,000

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

- Damage caused by wilful acts or neglect
- Damage which is covered by a guarantee or maintenance agreement
- Damage caused by pressure waves from aircraft or other aerial devices
- The first part of any claim (the excess)

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

### **Cover includes:**

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

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

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

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

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

### **Cover includes:**

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

### **Optional cover:**

- Tools

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

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

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## **Engineering - Cover, Features and Benefits**

Cover for specified items of your plant or machinery.

### **You can select from:**

- Sudden and unforeseen damage
- Breakdown, explosion or collapse
- Accidental damage

### **Cover includes:**

- Automatic cover for any additional plant or machinery you have obtained
- Expenses for temporary replacement property following damage up to £25,000
- Damage to surrounding property – Boiler and Pressure plant costs up to £250,000 per claim
- Loss avoidance measures up to £25,000 per claim
- Supplementary expenses up to £25,000 per claim
- Temporary hire of replacement machinery cost up to £25,000 per claim
- Temporary removal up to £100,000 per claim

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

- Cover already provided by the Property Damage section
- Gradual deterioration or wear and tear
- The first part of any claim (the excess)

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## **Commercial Crime - Cover, Features and Benefits**

Cover that protects you against loss of money and other property following theft or fraud by your employees.

### **Cover includes:**

- Professional fees required to establish extent of loss
  - Cost of labour to reinstate destroyed or erased computer records
  - Cheque forgery
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- Third Party computer and fund transfer fraud

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### **Exceptions and Limitations (please refer to the Commercial Crime section of the policy booklet)**

- Consequential losses
- Loss of confidential information or trade secrets
- Any further losses that occur after the discovery that an Employee is dishonest
- Employees based outside of the geographical limits
- Malicious damage
- Losses caused by or involving a principal of the business
- The excess stated at quotation stage

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

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

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

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

## Book Debts - Cover, Features and Benefits

- Loss of book debts as a result of your business records being lost, destroyed or damaged due to an insured event

### Optional cover:

- Terrorism

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

- Losses excluded under the Property Damage section
- Loss of computer records due to inherent defects

## Business Interruption - Cover, Features and Benefits

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

### Cover includes:

- Payment of expenses incurred despite a reduction in your income
- Additional expenses to assist you in preventing or reducing a drop in income such as overtime payments
- Lottery wins up to £50,000
- Essential personal up to £10,000

### Optional cover:

- Interruption due to accidental failure of public electricity, gas, water and telecommunication supplies
- Damage at the premises of a customer or supplier
- Damage to property near by which prevents access
- Loss of attraction
- Full failure of Water/Gas/Electricity
- Full failure of telecoms
- Workplace disaster recovery
- Terrorism
- Subsidence, ground heave or landslip

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

- Losses excluded under the Property Damage and Theft section
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# Legal Liabilities

## Employers' Liability - Cover, Features and Benefits

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

### Cover includes:

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

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

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

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## Public and Products' Liability (including Efficacy) - Cover, Features and Benefits

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

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

### Cover includes:

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

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

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

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

### Cover includes:

- **Employment Disputes and Compensation**
- **Full or Aspect Enquiries** - maximum payable is £5,000 with excess being 20% of the claim
- **Awards and Service Occupancy** - defence of your legal rights under employment legislation and following a successful action by an employee, prospective, alleged or ex-employee we will pay any compensation award made. In addition, negotiation to recover possession of premises owned by you from them
- **Legal Defence** - defence for you or an employee acting on your behalf if any criminal action or certain civil action is taken against you for any non-motor related incident arising in connection with the business. Including prosecution under health and safety
- **Property Protection** - protection for civil action following any event causing or likely to cause physical damage to your property or any nuisance or trespass
- **Bodily Injury** - cover to negotiate your, your employees or family members legal rights, following bodily injury (non-motor related) which occurs in connection with the business
- **Tax Protection** - representation in appeal proceedings with HM Revenue and Customs in a full or aspect enquiry following your corporation tax self-assessment return and appeal proceedings with HM Revenue and Customs in respect of Value Added Tax due. Maximum payable is £5,000

### Optional cover:

- **Contract Disputes** - cover to negotiate disputes relating to a contract you have entered into with a customer or supplier for the purchase or sale of goods or services where the amount in dispute exceeds £250
- **Tenancy Disputes** - negotiating your legal rights in a tenancy dispute between you and your landlord not relating to rent, service charges or renewal of the agreement
- **Statutory Licence** - appeal to the relevant statutory or regulatory body, court or tribunal following the suspension, revocation, change or refusal to renew your statutory licence
- **Debt Recovery** - cover to negotiate your legal rights including enforcement of judgement to recover money and interest due from a customer or supplier following the sale or provision of goods and services

### Exceptions and Limitations (please refer to the Commercial Legal Protection section of the policy booklet)

- In respect of civil cases, the cover is subject to the case having prospects of winning or making a successful defence
- Claims must be reported within 180 days of you becoming aware of an incident
- Any costs and expenses incurred before the written acceptance by us or the claims administrator of a claim
- In respect of compensation awards you must follow the advice of the legal helpline or the Advisory, Conciliation and Arbitration Scheme (ACAS) code of Disciplinary Practice and Procedures in Employment for cover to be effective
- In respect of redundancies you must follow the advice of the legal helpline prior to serving notice of dismissal
- The first £200 of each and every claim in respect of aspect enquiry's
- Claims caused by your failure to register for Value Added Tax and any investigations by HM Revenue and Customs Special Investigations Section or Special Compliance Office
- Investigations by HM Revenue and Customs into alleged dishonesty or criminal offences
- Any claim relating to the settlement under an insurance policy
- For contract disputes and debt recovery, a claim must be made within 90 days of the money becoming due.

If a solicitor is required to deal with your legal problem, we will appoint one from the approved panel. These solicitors have been carefully chosen as experts in the areas of the law covered by the policy and are required to comply with strict service standards.

## Management Liability - Cover, Features and Benefits

Cover that protects you whilst performing your duties as a director or officer.

### Cover includes:

- Indemnity to directors and officers
- Reimbursement to the company where it is obligated to indemnify the directors
- Broad definition of 'insured person', including employees acting in a managerial capacity
- Automatic cover for spouses, heirs and legal representatives named in proceedings
- Blanket cover for outside directorships of non-profit organisations and associated companies



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- Automatic cover for directors and officers of a new or acquired subsidiary company (subject to size)
  - Cover for Health and Safety Executive prosecution defence costs (up to £100,000 in any one period of insurance)
  - Cover for pollution defence costs (up to £250,000 in any one period of insurance)
  - Up to six years' protection for retired directors and officers
  - No excess unless stated in the policy schedule
  - Cover for emergency defence costs (up to £10,000 in any one period of insurance)
  - Cover for the cost of using a public relations consultancy to manage a crisis event (up to £100,000 in any one period of insurance)
  - Additional indemnity for insured persons in excess of the original limit of indemnity (up to £100,000 in any one period of insurance)

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### **Exceptions and Limitations (please refer to the Directors and Officers Liability section of the policy booklet)**

- Known wrongful acts
- Pending and / or prior litigation
- Existing wrongful acts reported elsewhere, i.e. to a previous insurer
- Proven fraud, dishonesty and criminal acts
- Personal profit or illegal remuneration
- Bodily injury/property damage (sub-limited defence costs are included)
- Pollution (sub-limited defence costs are included)
- Professional errors and omissions
- Pension trustees' liability
- Claims originating in the USA or Canada, or any claims brought there
- Nuclear risks/war risks or terrorist activities

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### **Professional Indemnity - Cover, Features and Benefits (where selected)**

Cover that protects you from Financial Loss, which arises as the result of a claims made against You for breach of professional duty. It covers legal defence costs as well as damages payable for the claim itself.

Professional Indemnity insurance operates on a 'claims made' basis. This provides cover only for claims made and reported to us in accordance with the claims notification condition. Once a policy has expired there is no cover in force in respect of claims that may arise even if the claim relates to work undertaken during the period of policy cover.

Some policies may include a "retroactive date", shown on the schedule of the policy, which excludes claims arising from work done prior to this date.

#### **Cover includes:**

Claims for any civil liability arising out of the conduct of the business:

- Civil Liability includes but is not restricted to negligent acts or omissions, breach of professional duty, infringement of copyright, infringement of other intellectual property rights, breach of confidentiality, defamation, dishonest or fraudulent acts or omissions, loss of documents arising out of the conduct of the business
- Costs to mitigate a claim
- Automatic cover for the acquisition of another firm during the period of insurance
- Asbestos– Civil liability arising from negligent acts or omissions excluding claims arising from asbestos surveys and bodily injury as per RICS minimum requirements (standard inner limit £250,000)
- Pollution- Civil liability arising from sudden accidental negligent acts or omissions excluding claims arising from Environmental Audits as per RICS requirements (standard inner limit £1,000,000)
- Your liability as a member of a Joint Venture
- Representation costs (costs incurred for representation at hearings and tribunals relating to matters that may become a claim under the policy) with a limit of £100,000 in any one Period of Insurance
- Payment for court attendance (compensation if attending court as a witness when defending a claim) with a limit of £500 per day subject to a maximum of £25,000 in any one Period of Insurance

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### **Exceptions and Limitations (please refer to the Professional Indemnity section of the policy booklet)**

- Cover excludes those civil liabilities not normally covered by a Professional Indemnity policy – Employers Liability, Public & Products Liability, Property Owners Liability, Management Liability, Motor, Marine, Aviation
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- Cover excludes express warranties or guarantees, fines or penalties or any punitive or exemplary damages, dishonest or malicious acts
  - Cover excludes claims arising from sub consultants where your rights of recourse are waived or otherwise impaired
  - Cover excludes claims brought or defended in USA or Canada, war & terrorism
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# Employee Benefits

## Personal Accident - Cover, Features and Benefits

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

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

Cover is provided on a 24 hour basis but for unnamed persons you can restrict cover to injury occurring at work.

Cover includes medical and surgery expenses up to 30% of weekly compensation.

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

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

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

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## Cancellation

There are no statutory cancellation rights under this policy.

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## How to Claim

If you need to make a claim please call our claims line on **0800 015 1498**. Our line operates 24 hours a day, 365 days a year. Please have your policy number to hand when calling.

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

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## Complaints Procedure

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

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

Aviva is covered by the Financial Ombudsman Service. If you have complained to us and we have been unable to resolve your complaint, you may be entitled to refer it to this independent body. Following the complaints procedure does not affect your right to take legal action.

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## Financial Services Compensation Scheme

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

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**Aviva Insurance Limited.** Registered in Scotland, No. 2116.

Registered Office: Pitheavlis, Perth PH2 0NH. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority.

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