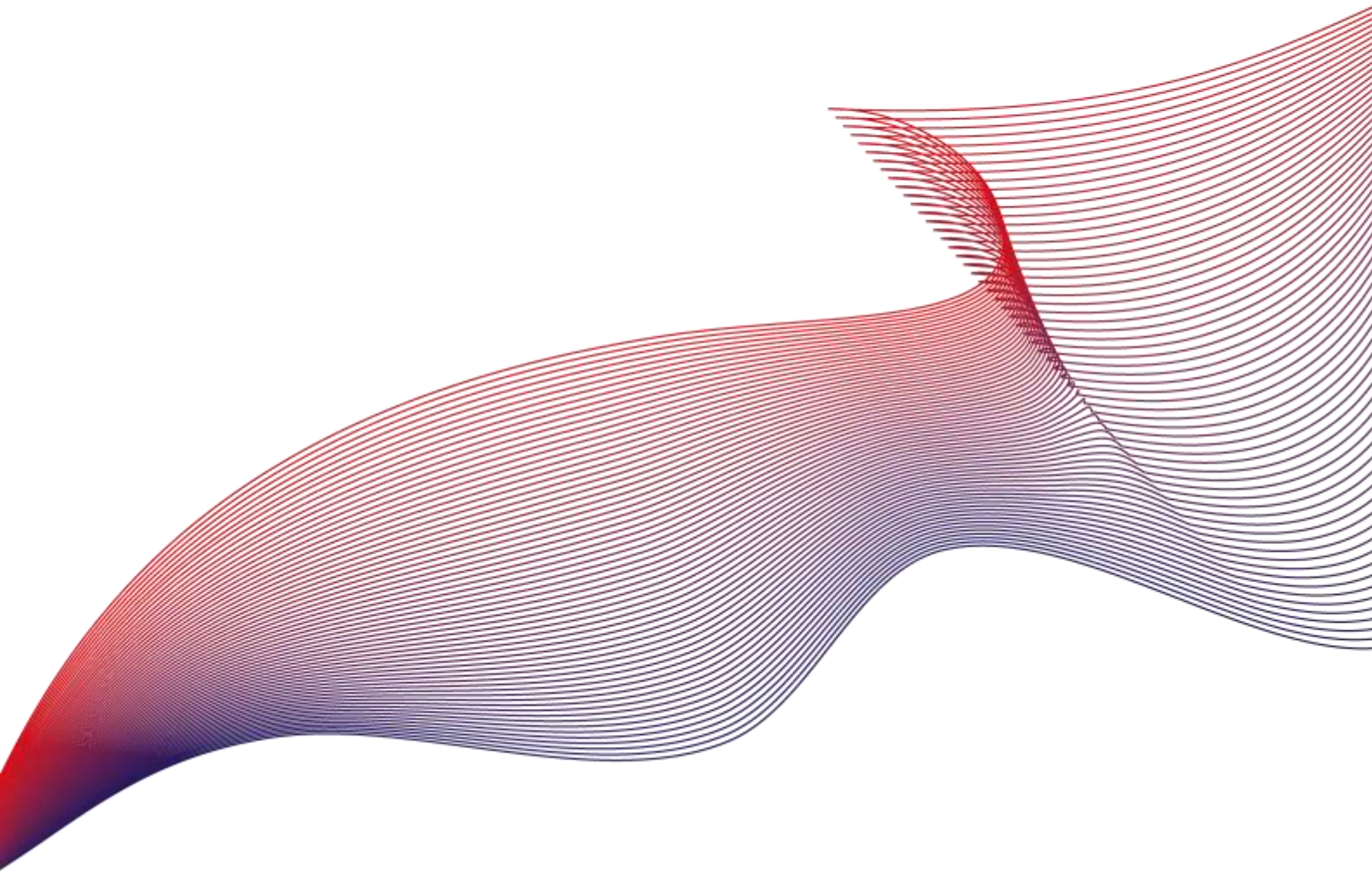


Digital Shop

Summary of Cover



DIGSHMGAM-SUMMARY-208

MS Amlin Insurance SE

MS Amlin Insurance SE (UK Branch), The Leadenhall Building,
122 Leadenhall Street, London EC3V 4AG, United Kingdom, tel. +44 (0) 207 746 1000

MS Amlin Insurance SE is authorised by the National Bank of Belgium in Belgium and is subject to limited regulation by the Financial Conduct Authority and Prudential Regulation Authority. Details about the extent of our regulation by the Financial Conduct Authority and Prudential Regulation Authority are available from us on request. In some respects the regulatory system applying will be different from that of the United Kingdom.

Shop Insurance – Policy Summary

About this document

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

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

It sets out a summary of the policy, including significant features & benefits as well as significant & unusual exclusions or limitations.

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

About Us

This Shop insurance is underwritten by MS Amlin Insurance, SE. MS Amlin Insurance SE (UK Branch), The Leadenhall Building, 122 Leadenhall Street, EC3V 4AG, tel. +44 (0)20 7746 1000. MS Amlin Insurance SE is authorised by the National Bank of Belgium in Belgium and is subject to limited regulation by the Financial Conduct Authority and Prudential Regulation Authority. Details about the extent of our regulation by the Financial Conduct Authority and Prudential Regulation Authority are available from us on request. In some respects the regulatory system applying will be different from that of the United Kingdom.

Information about your business

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

Type of insurance and cover

This Shop insurance policy provides the following cover if shown as insured in the schedule:

Automatic covers:

- Contents and stock - we will pay for damage to your property insured following an insured event.
- Business interruption - we will pay for interruption to your business following damage to your property caused by an insured event.
- Money – we will pay for your loss of money following insured damage
- Personal accident assault – we will pay agreed benefits to insured persons following death, permanent disablement or temporary disablement by violent external and visible means.
- Glass - we will pay for the cost to replace glass, sanitaryware or the shop front.
- Goods in transit – we will reinstate, replace, repair or pay you following damage to your property in transit.
- Deterioration of stock – we will pay you for damage to frozen or chilled stock in any freezer cabinet, deep freezer, cold room, cold store or chilled cabinet due a change in temperature resulting from any cause.
- Book debts – we will pay for any net outstanding debit balances which you are unable to recover from customers as a result of damage to your records and any additional expenditure incurred in tracing and establishing outstanding debit balances.
- Public liability – we will cover your costs and expenses and legal liability to pay compensation to any person suffering accidental injury or accidental loss of or damage to material property.
- Products liability – we will cover your costs and expenses legal liability to pay compensation in the event of accidental injury or accidental loss of or damage to material property caused by your products.
- Employers' liability - we will cover your costs and expenses legal liability to pay compensation in respect of injury to employees.
- Prosecution defence costs – we will pay for your costs and expenses in respect of the defence of any criminal proceedings brought against you in respect of any applicable legislation plus any prosecution costs awarded against you and costs and expenses incurred for your legal representation at an inquiry ordered under any applicable legislation.

Optional covers:

- Buildings - we will pay for damage to your buildings following an insured event.
- Loss of licence – if you lose your licence we will pay for the resulting loss in value of the premises if you're unable to obtain another licence within 12 months, or you have to sell the premises, plus costs and expenses.
- All risks - we will pay for damage arising to property insured that you declare to us.
- Treatment risk – An optional extension to the Public and products liability cover. We will pay for costs arising from your legal liability to pay damages arising from insured standard treatments.

The actual cover provided is shown in your Quotation, Policy Schedule & Wording.

Significant Features & Benefits

Important

Index linking

Index linking may apply to the sums insured under sections A and B of your policy. This means the sums insured are automatically adjusted in line with the general rises in cost. By having index linked sums insured it gives you some inbuilt protection against the effects of inflation.

Average

Average will be applied. This means that in the event of a claim the total of the declared value of all buildings (or contents) insured is less than the amount you have insured them for then the amount we will pay will be reduced by the same proportion as the amount of underinsurance.

For example, if you advise us that the declared value is £80,000 but in the event of a claim we establish that it is actually £100,000 you have underinsured by 20%. If your claim is for an amount of £40,000 we will pay you 20% less than that amount, i.e.£32,000 (subject to the application of any excess).

For guidance in checking the adequacy of your sums insured please refer to The Building Cost Information Service (BCIS) of the Royal Institution of Chartered Surveyors (RICS) – their website is <https://abi.bcis.co.uk>.

Section A – Automatic cover

Sub-section 1 – contents and stock

Additional covers and policy limits	Automatically included?
Outside catering £2,000 for any one loss.	✓
Cash registers and scales.	✓
Lottery equipment.	✓
30% seasonal stock increase for the months of November, December and January and for a period of 14 days before and after any bank holiday where it does not fall within November, December or January.	✓
Theft of keys £2,500 in total in any one period of insurance.	✓
Undamaged stock and loss on resale.	✓
VAT.	✓

Main exclusions

- * Virus Disease Epidemic and Pandemic
- * Gradual deterioration or wear and tear.
- * Corrosion, rust or rot.
- * Mechanical or electrical breakdown of the property insured
- * Damage to gates, fences, moveable property in the open by wind, rain, hail, sleet or snow, flood, dust.
- * Damage caused by theft or attempted theft unless by forcible and/or violent entry and/or exit.

Significant conditions

- * Stock racking.

Sub-section 2 – Business interruption

Additional covers and policy limits	Automatically included?
Failure of utilities after 4 hours for electricity, gas and water and 24 hours for telecoms.	✓
Lottery win by your employees £50,000 any one period of insurance.	✓
Notifiable diseases.	✓
Prevention of access – non damage.	✓
Unspecified suppliers £25,000 any one loss.	✓
Tronc payments £25,000 any one loss.	✓

Main exclusions

- * As excluded under sub-section 1.

Significant conditions

- * Premium adjustment.
- * Renewal
- * Removal of computer disks and tapes.

Sub-section 3 – Money

Additional covers and policy limits	Automatically included?
Debit or credit cards used for business £1,000 any one loss.	✓
National lottery scratch cards £1,000 any one loss.	✓
Pay as you go mobile phone vouchers £1,000 any one loss.	✓

Main exclusions

- * Virus Disease Epidemic and Pandemic
- * Loss or damage due to error or omission in receipts payments or accounting practice
- * Loss or damage due to the dishonesty of any of **your** directors partners or **employees** unless discovered within 10 working days of it happening
- * the use of any form of payment which proves to be counterfeit, false, fraudulent, invalid, uncollectible or irrecoverable for any reason

Significant conditions

- * Money in transit.
- * Key security.

Sub section 4 –Personal accident (assault)

Covers and policy limits	Automatically included?
Death, permanent loss of sight in one or both eyes or loss of one or more limbs £10,000 per insured person	✓
Permanent total disablement £10,000 per unit	✓
Temporary total disablement £100 (payable up to 104 weeks)	✓
Temporary partial disablement £50 (payable up to 104 weeks)	✓
Professional counselling.	✓
Incurred medical expenses.	✓

Main exclusions

- * Virus Disease Epidemic and Pandemic
- * No cover is given to anybody under the age of 16 or over the age of 70.

Sub-section 5 – Breakage of plain, plate or sheet glass and sanitary ware

Covers	Automatically included?
Damage to glass, the shop front and sanitaryware. Costs of boarding up and replacement of fixtures and fittings in order to replace glass.	✓ ✓

Main exclusions
<ul style="list-style-type: none"> • Virus Disease Epidemic and Pandemic • Damage to glass or sanitaryware in any portion of the premises which is unoccupied. • Scratching or chipping of glass unless it extends through the complete fabric of the glass.

Sub-section 6 - Goods in transit

Covers and policy limits	Automatically included?
Damage to property insured whilst in transit including loading and unloading within the territorial limits.	✓
Debris removal costs £10,000 any one loss and in total in the period of insurance.	✓
Personal belongings £500.	✓
Vehicle substitution.	✓

Main exclusions
<p>* Theft or attempted theft from any unattended vehicle unless:</p> <ol style="list-style-type: none"> a) the vehicle, trailer or semi-trailer is securely closed and locked at all points of access; b) between the hours of 9pm and 6am: <ol style="list-style-type: none"> i) the vehicle, trailer or semi-trailer is securely closed and locked at all points of access and is kept within a securely locked building; or ii) in enclosed premises which are securely locked or have a watchman in constant attendance. <p>* Virus Disease Epidemic and Pandemic</p>

Sub-section 7 – Deterioration of stock

Covers	Automatically included?
Deterioration or putrefaction of refrigeration stock.	✓

Main exclusions

- * Virus Disease Epidemic and Pandemic
- * Loss due to faulty packaging or stowage.
- * Wear and tear, deterioration or gradually developing flaws or defects in the appliance.
- * Appliances 10 years old or over 10 years old at the time of loss.

Sub-section 8 – Book debts

Covers	Automatically included?
Lost income due to interruption of interference with your business as a result of damage to your records of outstanding debit balances.	✓

Significant conditions

- * Fire resisting storage.
- * Monthly recording.
- * Premium adjustment.

Sub-section 9 - Public/Products liability

Covers and policy limits	Automatically included?
Hired or rented premises.	✓
Tenants Liability :	✓
Costs for the repairing of damage to the building and landlords fixtures and fittings where you are a tenant.	
Damage to service pipes and cables, including their associated meters and instruments, which connect the premises to the public mains.	✓
Shop lifting accusations £10,000 per claimant, £50,000 any one loss in total in any one period of insurance.	✓
Payment for court attendance £750 directors and partners, £500 other employees.	✓
Public car park liability.	✓
Loading and unloading.	✓
Employees, directors and visitors personal belongings.	✓

Main exclusions

- * Employee injury.
- * Fines and penalties.

Treatment risk – optional extension to Public and products liability

Covers	Automatically included?
Your legal liability when carrying out any standard treatment.	✓

Main exclusions

- * Treatment to the eyes, including but not limited to laser eye surgery, plastic surgery, transplant surgery, macular degeneration treatment (The Hubble implant).
- * Surgical operation or any operation involving the removal or piercing of skin.
- * Use of any products contrary to the makers or vendors instructions;
- * The use of sun beds or solariums;
- * Actual or attempted sexual relations, sexual contact or intimacy, sexual harassment or sexual exploitation in the course of treatment. Sexual misconduct taking place under the guise of treatment.
- * Virus Disease Epidemic and Pandemic

Sub-section 10 - Employers' liability

Covers and policy limits	Automatically included?
£5,000,000 cover for asbestos.	✓
£5,000,000 cover for terrorism.	✓
Working partners.	✓
Payment for court attendance £750 directors and partners, £500 other employees.	✓

Main exclusions

- * Liability for bodily injury to an employee in circumstances where compulsory insurance or security is required by Road Traffic Acts.

Prosecution defence costs applicable to sub-sections 9 and 10

Covers	Automatically included?
Costs and expenses for criminal proceedings brought against you under any applicable legislation. Applicable legislation being:	✓
a) Health and Safety at Work etc. Act 1974 including the Control of Substances Hazardous to Health Regulations 2002 concerning the risk from exposure to legionella;	
b) Management of Health and Safety at Work Regulations 1999;	
c) Corporate Manslaughter and Corporate Homicide Act 2007;	
d) Health and Safety Inquiries (Procedure) Regulations 1975;	
e) Protection from Harassment Act 1997,	
or similar legislation in force in the territorial limits; and Part II of the Consumer Protection Act 1987 and Part II of the Food Safety Act 1990.	
Prosecution costs awarded against you.	✓
Costs and expenses for legal representation at any inquiry under an applicable legislation.	✓
Covers appeals against improvement and prohibition notices.	✓

Main exclusions

- * costs and expenses incurred as a result of any criminal proceedings, appeals or inquiries which arise independently of any legal liability you may have to pay damages.
- * Fines and penalties.

Section B – Buildings – optional cover

Additional covers and policy limits	Automatically included?
Additions up to 10% of the buildings sum insured or £2,000,000 whichever is the less.	✓
CCTV and alarm system equipment £5,000 any one loss.	✓
Fly tipping £10,000 any one loss, £25,000 in total in any one period of insurance. £1,000 excess applies.	✓
Removal of vermin £5,000 any one loss and £25,000 in total in the period of insurance.	✓
Removal of wasps, bees and hornets nests £1,000 any one loss.	✓
Reward following arson £5,000.	✓

Main exclusions

- * Virus Disease Epidemic and Pandemic
- * Gradual deterioration or wear and tear
- * Damage while the building is unoccupied caused by the escape of water or malicious persons.
- * Damage to gates, fences, moveable property in the open by wind, rain, hail, sleet or snow, flood, dust.
- * Damage to property in the course of construction including materials for use in the construction.

Significant conditions

- * Flat roof (steps you must ensure are taken).
- * Waste (what to do with your trade waste).

Section C – Terrorism – optional cover

Covers and Limits	Automatically included?
Where the relevant section of cover is in force, we will also pay for damage to property and consequential loss occasioned by or happening through or because of an act of terrorism which is certified by H M Treasury	✓

Main exclusions

- * War and allied risk

Significant conditions

- * You must declare to us all property and/or premises owned by you or for which you are responsible including all property and/or premises of subsidiary companies
- * In any action, suit or other proceedings where we allege that any damage or consequential loss is not covered, the burden of proving that damage or consequential loss is covered will be upon you

Section D – Loss of Licence – optional cover

Covers	Automatically included?
Depreciation in value of your interest of the premises or business.	✓
Costs and expenses in relation to the loss of a licence.	✓

<p>Main exclusions</p> <ul style="list-style-type: none"> * Where the loss of licence arises out of any town or country planning, improvement or Redevelopment, compulsory purchase or surrender, reduction or redistribution of licences or a change in the law. * You can obtain statutory compensation for loss of licence. * Virus Disease Epidemic and Pandemic
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Section E – All Risks – optional cover

Covers	Automatically included?
Damage by any cause not specifically excluded to property insured specified in the schedule.	✓

<p>Main exclusions</p> <ul style="list-style-type: none"> * Virus Disease Epidemic and Pandemic * Wear and tear, gradual deterioration. * Damage to property insured loaned or hired out by you. * Damage to glass and other fragile or brittle materials. * Property left in the open by theft, attempted theft, storm or flood
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General information

Endorsements

This policy may contain endorsements which enhance or restrict the standard policy coverage. These endorsements are listed in the policy schedule and it is important you read them carefully and raise any queries with your insurance agent. Failure to comply with the terms of an endorsement could result in a claim being declined.

Changes in your circumstances

It's important you let us know as soon as possible if your circumstances change either before the start date of your policy or during the period of cover. Examples of changes we need to know about include:

- if you need to increase or decrease any sums insured you have declared to us, or
- there is a change to the business you undertake that we do not know about, or
- you move premises or make alterations to the premises you occupy or
- the security and fire protections you have declared to us change;

If you don't tell us, we may reject a claim or reduce the amount of payment we make.

Period of insurance

The policy will remain in force for 12 months from date of commencement, unless shown differently on your quotation or policy schedule. You will be given at least 21 days' notice of the of the renewal terms before the annual expiration date of the policy.

How to make a claim

If you need to notify us of a claim or of any circumstances or incident which may cause a claim you should contact us on 0800 085 7944 which is available 24/7or and we will be pleased to advise you of the steps to take. It will assist if you have details of your policy and cover available when telephoning.

In some cases all or part of your claim may be handled on our behalf by one of our trusted partners. You can rest assured that we will strive to ensure you are provided with exceptional service from MS Amlin Insurance, SE and our trusted partners.

Cancellation rights

This insurance has a cooling off period of 14 days, should you cancel your policy within this time, you are entitled to a full refund, subject to no claims being made.

For cancellation outside of this statutory cooling off period you can cancel this insurance at any time by telephoning your insurance agent or by writing (by e-mail or letter) to your insurance agent.

If this insurance is cancelled then, provided you have not made a claim and there hasn't been an incident that could give rise to a claim, you will be entitled to a refund of any premium paid, subject to a deduction for any time for which you have been covered. This will be calculated on a proportional basis. For example, if you have been covered for 6 months, the deduction for the time you have been covered will be half the annual premium.

We may cancel this policy where there is valid reason by giving you 30 days' notice in writing to your last known address, examples of valid reasons are set out in your policy wording. Any return premium due will depend on there being no claims made.

Compensation

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

and the circumstance of your claim. Further information about the scheme is available from the FSCS website: www.fscs.org.uk or write to Financial Services Compensation Scheme, 10th Floor Beaufort House, 15 St. Botolph Street, London, EC3A 7QU.

Complaints

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

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

Post: Complaints, MS Amlin Insurance, SE, The Leadenhall Building, 122 Leadenhall Street, EC3V 4AG.

Telephone: +44 (0) 20 7746 1300

Email: complaints@msamlin.com

Website: www.msamlin.com