

**Retail Protect**  
**Policy Summary**



# Policy Summary

## About this document

This document is a summary of the insurance provided by the Retail Protect Policy and as such, it does not contain the full terms and conditions of your insurance. You can find the full terms and conditions of the product in the policy document. This summary is provided to you for information purposes only and does not form part of your insurance contract. A copy of the full policy wording is available on request.

## Fair Presentation of Risk

You and anyone representing you have a Duty to provide a fair presentation of the risk. A fair presentation is one which, in a reasonably clear and accessible manner, provides the material facts which you know or ought to know following a reasonable search. Failing that, the information provided must be sufficient to warn the Insurer that additional enquiries must be made to fully understand the risk. The information provided must be substantially correct, complete and made in good faith.

## Fraud

If you or anyone representing you makes a fraudulent payment, provides false documents or statements to support a claim, makes a claim or part of any claim is fraudulent, false or exaggerated your policy may be cancelled and no premium returned, the claim may be rejected or reduced sums paid to you. Your details may be passed to fraud prevention and law enforcement agencies who may access and use this information.

## Sum Insured

Correct values at risk must be advised to us. If the sums insured you request are not adequate this will result in the amount we pay in the event of a claim being reduced. You should review your sums insured and levels of cover regularly to ensure these remain adequate.

## The Insurer

Unicorn Underwriting Limited underwrites on behalf of:

| Section                   | Insurer                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
|---------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Commercial Legal Expenses | <p>ARAG plc is authorised and regulated by the Financial Conduct Authority (FRN452369). Registered Address: Unit 4a, Greenway Court, Bedwas, Caerphilly CF83 8DW. Registered in England. Company Number 02585818.</p> <p>ARAG plc is authorised to administer this insurance on behalf of the insurer ARAG Legal Expenses Insurance Company Limited.</p> <p>ARAG Legal Expenses Insurance Company Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority (FRN202106) and the Prudential Regulation Authority. Registered Address: Unit 4a, Greenway Court, Bedwas, Caerphilly CF83 8DW. Registered in England and Wales. Company Number 103274.</p> |
| All other sections        | <p>AXA Insurance UK plc Registered in England and Wales No 78950. Registered Office: 20 Gracechurch Street, London EC3V 0BG. A member of the AXA Group of companies. AXA Insurance UK plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority</p>                                                                                                                                                                                                                                                                                                                                                                |

## Policy duration

This policy has a 12 month period of insurance (unless shown differently on your policy schedule), and is annually renewable.

## Cancellation rights

You have the right to cancel the insurance from inception or renewal date within 14 days of the receipt of the documents at the start of the insurance or within 14 days of the start of the insurance whichever is later ("the cooling off period") if the cover does not meet their requirements by returning all documents and any certificate to the Broker Intermediary or Agent who arranged the Policy

The Insurers shall return any premium paid in full within 30 days of the receipt of the notice of cancellation from the Broker Intermediary or Agent if the cover is cancelled either

a. before the inception date or

- b. within the 14 day cooling off period provided that no claim has been made or incident advised that could give rise to a claim  
in these circumstances no return of premium will be made

### What is Retail Protect?

The Retail Protect product is designed to meet the demands and needs of someone wishing to insure the assets, earnings and legal liabilities of their business.

### Significant features and significant or unusual exclusions, limitations or conditions

| Section 1 Property All Risks                                                                                                                                                                                                                                                                                                                                                                    |                                                                                                                     |
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| <b>Cover</b><br>This Section of the Policy covers damage to Property as described in Section 1<br>Cover includes Loss of Rent payable as a result of damage whilst uninhabitable / the Sum Insured shown on the Policy Schedule.<br>Some of the covers are optional, they are not included as Standard and will only apply if you have selected them and they are shown on the Policy Schedule. |                                                                                                                     |
| Principal Extensions                                                                                                                                                                                                                                                                                                                                                                            | Limits                                                                                                              |
| automated telling machines                                                                                                                                                                                                                                                                                                                                                                      | £10,000 any one loss                                                                                                |
| clearing of drains                                                                                                                                                                                                                                                                                                                                                                              | £25,000 any one loss                                                                                                |
| computer records                                                                                                                                                                                                                                                                                                                                                                                | £10,000 any one loss/aggregate any one period of insured                                                            |
| emergency access by police                                                                                                                                                                                                                                                                                                                                                                      | £10,000 any one period of insurance                                                                                 |
| exhibitions                                                                                                                                                                                                                                                                                                                                                                                     | £10,000 any one loss for Contents and Stock for maximum 15 days including whilst in transit                         |
| fire and security equipment                                                                                                                                                                                                                                                                                                                                                                     | £25,000 any one loss                                                                                                |
| keys and locks                                                                                                                                                                                                                                                                                                                                                                                  | £2,500 any one loss                                                                                                 |
| landscaped gardens damage by Fire Brigade                                                                                                                                                                                                                                                                                                                                                       | £25,000 any one period of insurance                                                                                 |
| loss of metered supplies                                                                                                                                                                                                                                                                                                                                                                        | £25,000 any one period of insurance                                                                                 |
| obsolete buildings materials                                                                                                                                                                                                                                                                                                                                                                    | 10% of the Declared Value of Buildings                                                                              |
| other locations                                                                                                                                                                                                                                                                                                                                                                                 | £2,500 any one loss/£10,000 in any one period of insurance for Contents and Stock                                   |
| seasonal increase                                                                                                                                                                                                                                                                                                                                                                               | Stock increased by 25% during November, December and the first 14 days of January and for 30 days before Easter Day |
| temporary removal                                                                                                                                                                                                                                                                                                                                                                               | 10% of the Contents sum insured                                                                                     |
| theft damage to buildings                                                                                                                                                                                                                                                                                                                                                                       | £25,000 any one loss/any one period for which the Insured is responsible and is not otherwise insured               |
| theft of building parts                                                                                                                                                                                                                                                                                                                                                                         | Sum Insured shown on the Schedule and for which the Insured is responsible and not otherwise insured                |
| third party storage locations                                                                                                                                                                                                                                                                                                                                                                   | £5,000 any one location/£10,000 any one loss                                                                        |
| trace and access                                                                                                                                                                                                                                                                                                                                                                                | £25,000 any one loss                                                                                                |
| unauthorised use of supplies                                                                                                                                                                                                                                                                                                                                                                    | £25,000 any one loss                                                                                                |
| undamaged tenants improvements                                                                                                                                                                                                                                                                                                                                                                  | £25,000 any one loss                                                                                                |
| seventy two hour clause                                                                                                                                                                                                                                                                                                                                                                         | Storm, Flood, Earthquake: occurring within 72 hours period deemed one loss for determining Excess                   |
| public authorities                                                                                                                                                                                                                                                                                                                                                                              | 15% of the amount payable if Buildings had been totally destroyed                                                   |
| removal of debris                                                                                                                                                                                                                                                                                                                                                                               | Sum insured shown on schedule                                                                                       |
| capital additions                                                                                                                                                                                                                                                                                                                                                                               | 10% of Buildings, Tenants Improvements, Contents Sum Insured/£500,000 whichever is lesser amount                    |

| Principal Exclusions to Section 1                 |                                                                                                                                  |
|---------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------|
| acts of fraud or dishonesty                       | land, piers, jetties, bridges, culverts, excavations                                                                             |
| bursting by steam pressure of boilers             | livestock, growing crops or trees                                                                                                |
| cessation of work, confiscation, seizure, embargo | mechanical/electrical breakdown/derangement/disturbance, power fluctuations                                                      |
| change in temperature, texture, finish            | orders of government/public authority                                                                                            |
| corrosion, rust, wet or dry rot                   | property/structures under construction/erection                                                                                  |
| damage by animal, vermin, insects                 | pollution or contamination                                                                                                       |
| damage to building by its own collapse/cracking   | spontaneous fermentation or heating process                                                                                      |
| damage to property undergoing a trade process     | storm and flood damage caused to fences, gates and moveable property in the open                                                 |
| defective/faulty workmanship, design or materials | subsidence, heave or landslip caused by or arising from: <ul style="list-style-type: none"> <li>coastal/river erosion</li> </ul> |

|                                                     |                                                                                                                                                                                                                         |
|-----------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|                                                     | <ul style="list-style-type: none"> <li>• settlement/movement of made-up ground</li> <li>• construction/demolition, structural alteration or repair</li> <li>• new structures; normal settlement/bedding down</li> </ul> |
| disappearance, unexplained loss                     | theft not involving forcible and violent means                                                                                                                                                                          |
| erasure of electronic records                       | theft of property in the open                                                                                                                                                                                           |
| frost, change in water table level                  | unoccupied building; restricted cover                                                                                                                                                                                   |
| inherent vice, latent defect, gradual deterioration | vehicles for road use, trailers, caravans, watercraft, aircraft including drones                                                                                                                                        |
| jewellery, precious stones, metals, bullion or furs | wear and tear                                                                                                                                                                                                           |
| joint leakage, failure of welds                     |                                                                                                                                                                                                                         |

| Principal Terms & Conditions to Section 1       |                                         |
|-------------------------------------------------|-----------------------------------------|
| average                                         | unattended accumulator/battery charging |
| automatic sprinkler and fire alarm installation | electrical inspection                   |
| fire extinguishing appliances                   | portable heater                         |
| minimum standard of security                    | intruder alarm system                   |

| Optional covers to Section 1                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |                                                  |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------|
| These covers will show as operative in the Policy Schedule if you have selected them                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |                                                  |
| <b>Money</b><br>Loss of business money or non-negotiable money either on the premises or elsewhere within Great Britain, Northern Ireland, the Isle of Man or the Channel Islands. Limits as shown on the Policy Schedule.<br>In the Buildings <ul style="list-style-type: none"> <li>• during business hours</li> <li>• non-business hours/unattended</li> <li>• not in locked safe</li> <li>• secured in a locked unspecified safe</li> <li>• secured in a specified safe</li> </ul> Elsewhere <ul style="list-style-type: none"> <li>• in a bank night safe, in transit, in the insured's private dwelling house</li> </ul> Cover includes <ul style="list-style-type: none"> <li>• damage to clothing and personal effects resulting from theft of money. Limit: £500 any one loss</li> <li>• damage to strongroom, safe, till or franking machine. Limit: cost of repair or replacement</li> </ul> |                                                  |
| Principal Exclusions                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | Principal Conditions                             |
| forgery or deception                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | maintain minimum standards of precaution         |
| false, fraudulent or invalid payment                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | transit protocols – routes and persons attending |
| loss from an unattended vehicle/coin operated item                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | premises security precautions and measures       |
| loss from unconnected business activities                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |                                                  |
| shortage due to error or omission                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |                                                  |
| outside the Territorial Limits                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |                                                  |
| theft not involving forcible and violent entry/exit                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |                                                  |
| theft by employees                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |                                                  |
| use of counterfeit money                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |                                                  |

| <b>Theft by Employees</b><br>Direct loss of money, non-negotiable money or property belonging to or the legal responsibility of the Insured caused by fraudulent/dishonest acts of employees.<br>Limit £10,000 any one specific event |                                                     |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------|
| Principal Exclusions                                                                                                                                                                                                                  |                                                     |
| unexplained shortages                                                                                                                                                                                                                 | losses occurring prior to inception of this Section |
| indirect loss of money                                                                                                                                                                                                                | lack of reasonable care                             |
| losses not discovered and notified to Insurers within 30 days of loss                                                                                                                                                                 |                                                     |

| <b>All Risks on Portable Property</b><br>Damage to specified portable property used in connection with the business occurring within the selected geographical areas shown on the Policy Schedule<br>Limit as shown on the Policy Schedule |                                                  |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------|
| Principal Exclusions                                                                                                                                                                                                                       |                                                  |
| detention or confiscation                                                                                                                                                                                                                  | depreciation, electrical or mechanical breakdown |
| unattended property unless contained in <ul style="list-style-type: none"> <li>• a securely locked building</li> <li>• a secure vehicle</li> </ul>                                                                                         | process of cleaning restoring adjusting repair   |

|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |                                                                                                                                                                                 |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| wear and tear                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |                                                                                                                                                                                 |
| <b>Goods in Transit</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |                                                                                                                                                                                 |
| Damage to Goods in Transit being carried <ul style="list-style-type: none"> <li>on any Vehicle operated or owned by the Insured</li> <li>by a carrier other than the Insured by means of road, rail or inland air freight within Great Britain, Northern Ireland, the Isle of Man or the Channel Islands during the period of insurance</li> </ul> Limit as shown on the Policy Schedule or noted below: <ul style="list-style-type: none"> <li>£2,500: packing materials, removal of debris, site clearance, cost of reloading and re-securing. Additional cost of transferring goods following fire collision overturning or impact.</li> <li>£500: personal effects belonging to the driver</li> </ul> |                                                                                                                                                                                 |
| <b>Principal Exclusions</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | <b>Principal Conditions</b>                                                                                                                                                     |
| breakdown or refrigeration/insufficient insulation                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        | unattended loaded vehicle protections/precautions                                                                                                                               |
| defective/inadequate packing/insufficient addressing                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | invoice cost Stock valuation                                                                                                                                                    |
| depreciation, delay, inadequate documentation                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |                                                                                                                                                                                 |
| erection dismantling or installation                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |                                                                                                                                                                                 |
| disappearance/unexplained shortages of materials                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                 |
| spillage leakage evaporation loss of weight shrinkage                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |                                                                                                                                                                                 |
| theft from open backed, curtain sided, soft sided, soft topped vehicles                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |                                                                                                                                                                                 |
| <b>Deterioration of Stock</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |                                                                                                                                                                                 |
| Damage to Refrigerated Goods the property of the Insured or for which they are responsible due to deterioration contamination or putrefaction whilst contained in a frozen food cabinet, cabinet freezer, cold room, cold store or refrigerator<br>Limit as shown in the Policy Schedule                                                                                                                                                                                                                                                                                                                                                                                                                  |                                                                                                                                                                                 |
| <b>Principal Exclusions</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | <b>Principal Conditions</b>                                                                                                                                                     |
| damage where the frozen food cabinet, freezer, cold room, cold store or freezer is <ul style="list-style-type: none"> <li>over 10 years old</li> <li>over 2 years old and not annually inspected</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | reasonable precautions for the safety                                                                                                                                           |
| damage caused by failure of public supply                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | serviced in accordance with manufacturers' recommended standards                                                                                                                |
| damage caused by failure to comply with manufacturers' instructions or use components not approved by manufacturers'                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |                                                                                                                                                                                 |
| wear and tear, deterioration or gradual developing flaws or defects                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |                                                                                                                                                                                 |
| incorrect setting of thermostatic or automatic controlling devices                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |                                                                                                                                                                                 |
| <b>Section 2 Business Interruption</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |                                                                                                                                                                                 |
| <b>Cover</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |                                                                                                                                                                                 |
| Optional Section: this Section of the Policy is only operative if you have selected it and it is shown in the Policy Schedule<br>This Section of the Policy covers loss of gross profit or increased cost of working caused as a result of damage to Property covered in Section 1. Limit and Indemnity Period as shown in the Policy Schedule                                                                                                                                                                                                                                                                                                                                                            |                                                                                                                                                                                 |
| <b>Principal Extensions</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | <b>Limits</b>                                                                                                                                                                   |
| bomb scare or unlawful occupation cover                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   | £50,000 or 25% annual figure on which sum insured based whichever is lower/3-month indemnity period – any one period of insurance                                               |
| contract sites                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | £50,000 any one loss                                                                                                                                                            |
| denial of access                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | 25% of annual sum insured or £1,000,000 whichever is less in any one period of insurance and 12 hours franchise period                                                          |
| documents                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | £5,000 any one loss                                                                                                                                                             |
| exhibition expenses                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | £25,000 any one loss                                                                                                                                                            |
| failure of selected public utilities                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | 25% of annual sum insured or £1,000,000 whichever is less in any one period of insurance. 3 months indemnity period and 12 hours franchise period and 12 hours franchise period |
| failure of selected public utilities – terminal ends                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | 25% of annual sum insured or £50,000 whichever is less in any one period of insurance. 3 months indemnity period and 12 hours franchise period                                  |
| goods in transit                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | 10% of the Sum Insured any one loss or £50,000 whichever is the lesser amount                                                                                                   |

|                           |                                                                                                                                                                      |
|---------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| murder suicide or disease | 25% of annual figure on which sum insured based or £25,000 whichever is less in any one period of insurance. 3 months indemnity period and 12 hours franchise period |
| national lottery winners  | £25,000 in total all claims/series of claims                                                                                                                         |
| public relations expenses | £10,000 any one loss/3-month indemnity period                                                                                                                        |
| storage sites             | £25,000 any one loss and maximum 12 months indemnity period.                                                                                                         |
| unspecified suppliers     | £100,000 any one loss and maximum 12 months indemnity period.                                                                                                        |

| Principal Exclusions to Section 2                                                                                                           |                                                                                                                                                                                                                                                                                                                          |
|---------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| damage by riot or malicious damage causing erasure loss or distortion of information on computer and telecommunication equipment            | increase in cost of working due to: <ul style="list-style-type: none"> <li>failure of any satellite prior to obtaining its full operating function/in final year of its design life</li> <li>atmospheric, solar or lunar conditions causing temporary interference with transmission to or from any satellite</li> </ul> |
| other erasure loss distortion or corruption of information on computer and telecommunication equipment unless resulting from Defined Perils |                                                                                                                                                                                                                                                                                                                          |

| Principal Terms & Conditions to Section 2 |                 |
|-------------------------------------------|-----------------|
| additional increased cost of working      | average         |
| increased cost of working                 | rent receivable |

| Optional covers to Section 2                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |                                                                                                                                    |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------|
| These covers will show as operative in the Policy Schedule if you have selected them                                                                                                                                                                                                                                                                                                                                                                                                             |                                                                                                                                    |
| <b>Outstanding Debit Balances</b><br>loss of outstanding debit balances caused by insured damage to accounting records<br>Limit as shown in Policy Schedule                                                                                                                                                                                                                                                                                                                                      |                                                                                                                                    |
| <b>Principal Terms and Conditions</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                            |                                                                                                                                    |
| debit recording and storage records                                                                                                                                                                                                                                                                                                                                                                                                                                                              |                                                                                                                                    |
| <b>Loss of Licence</b><br>Depreciation in value of the Insured's interest in the insured premises or the business should the granted liquor licence be revoked or renewal refused due to a cause beyond the Insured's control<br>Limit as shown on the Policy Schedule<br>Indemnity Period 12 months<br>Cover includes: <ul style="list-style-type: none"> <li>costs and expenses incurred by the Insured with the prior written consent of the Insurer in connection with any appeal</li> </ul> |                                                                                                                                    |
| <b>Principal Exclusions</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | <b>Principal Conditions</b>                                                                                                        |
| loss by virtue to legislation relating to the Licence                                                                                                                                                                                                                                                                                                                                                                                                                                            | notice of loss of licence within 24 hours                                                                                          |
| loss due to alteration to the premises without consent                                                                                                                                                                                                                                                                                                                                                                                                                                           | Immediate advice of any change in tenancy or management                                                                            |
| loss due to being in an unsanitary/unsatisfactory condition                                                                                                                                                                                                                                                                                                                                                                                                                                      | immediate advice of any complaint against the Premises or the control of the Premises                                              |
| loss due to town/county planning improvement redevelopment or compulsory purchase or the surrender/reduction or redistribution of licences                                                                                                                                                                                                                                                                                                                                                       | immediate advice of any proceedings against or conviction of the licence-holder, manager, tenant or other occupier of the Premises |
| any depreciation not as a sole and direct result of loss of licence                                                                                                                                                                                                                                                                                                                                                                                                                              | immediate notice of objection to renewal or other circumstances that may endanger the renewal of licence                           |

| Section 3 Equipment Breakdown                                                                                                                                                                                                                                                                       |               |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------|
| <b>Cover</b><br>This Section covers direct physical loss or damage and any specified consequential loss to Covered Equipment owned by the Insured or for which the Insured is responsible caused by an Accident at the Premises<br>Limit of Indemnity is £250,000 any one Accident and in Aggregate |               |
| <b>Principal Extensions</b>                                                                                                                                                                                                                                                                         | <b>Limits</b> |

|                                       |                                                                                   |
|---------------------------------------|-----------------------------------------------------------------------------------|
| computer equipment                    | £500,000 any one Accident/£5,000 any one Accident for portable computer equipment |
| computer increased cost of working    | £50,000 any one Accident                                                          |
| business interruption                 | £100,000 any one Accident                                                         |
| public authorities/law or ordinance   | Limit of Liability as shown in the Policy Schedule                                |
| expediting expenses                   | £20,000 any one Accident                                                          |
| hire of substitute item               | £5,000 any one Accident                                                           |
| storage tanks and loss of contents    | £10,000 any one Accident                                                          |
| damage to own surrounding property    | £2,000,000 any one Accident                                                       |
| additional access costs               | £20,000 any one Accident                                                          |
| hazardous substances                  | £10,000 any one Accident                                                          |
| reinstatement of data lost or damaged | £50,000 any one Accident                                                          |

| Principal Exclusions to Section 3                                                                                                                  |                                                                                                                                                                                                                                                       |
|----------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Damage caused by or resulting from                                                                                                                 |                                                                                                                                                                                                                                                       |
| a condition which can be corrected by resetting<br>calibrating realigning tightening adjusting or cleaning<br>or by the performance of maintenance | public authorities <ul style="list-style-type: none"> <li>any increase in loss due to a hazardous substance</li> <li>any liability to a third party</li> <li>finances</li> <li>increased construction costs until the building is replaced</li> </ul> |
| any cause which is recoverable under a maintenance agreement, warranty or guarantee                                                                |                                                                                                                                                                                                                                                       |
| breakage or abrasion of wires or strands                                                                                                           |                                                                                                                                                                                                                                                       |
| depletion deterioration corrosion wear and tear or other gradually developing conditions                                                           | programming error, programming limitation, computer virus, introduction of malicious code, loss of access, loss of use, loss of functionality                                                                                                         |
| equipment in a private dwelling/private dwelling quarters                                                                                          | incorrect setting of thermostats or automatic controlling devices reinstatement of software                                                                                                                                                           |
| hydrostatic pneumatic gas pressure test of any boiler/pressure vessel                                                                              | the decision of a Service Provider to stop or reduce trade with the Insured or restrict services                                                                                                                                                      |
| insulation breakdown test of any type of electrical equipment                                                                                      | Infectious Agent, Pandemic or Pandemic Agent                                                                                                                                                                                                          |

| Excluded Property                                                                                                                          |                                                                                   |
|--------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------|
| biomass or biogas installation                                                                                                             | Manufacturing Production or Process Equipment including linked Computer Equipment |
| electricity generating equipment, emergency back-up power equipment or wind turbines exceeding 10kw, photovoltaic equipment exceeding 50kw | self-propelled plant and equipment dragline excavation or construction equipment  |
| electronic equipment used for research diagnostic treatment experimental, medical or scientific purposes                                   | safety or protective devices                                                      |
| equipment manufactured by the Insured for sale                                                                                             | supporting structure foundation masonry brickwork or cabinet                      |
| Hydroelectric installations                                                                                                                | tools dies cutting edges crushing surface parts requiring periodic renewal        |
| insulating or refractory material                                                                                                          | vehicles aircraft floating vessels or any equipment mounted thereon               |

| Principal Terms & Conditions to Section 3 |                 |
|-------------------------------------------|-----------------|
| precautions                               | back-up records |

| Section 4 Employers Liability                                                                                                                                                                                                                                                                                                                                                                                                             |                                                                                                                                                  |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Cover</b><br>Optional Section: this Section of the Policy is only operative if you have selected it and it is shown in the Policy Schedule<br>This Section of the Policy protects the Insured in regard to their legal liabilities in respect of claims from employees sustaining injury or disease caused during the period of insurance and in connection with their employment by the Insured.<br>Limit of Indemnity is £10,000,000 |                                                                                                                                                  |
| Principal Extensions                                                                                                                                                                                                                                                                                                                                                                                                                      | Limits                                                                                                                                           |
| Corporate Manslaughter and Corporate Homicide – legal defence costs                                                                                                                                                                                                                                                                                                                                                                       | excludes payment of fines, penalties, cost of remedial or publicity orders. Limit £1,000,000 under this and equivalent extension under Section 5 |
| court attendance compensation                                                                                                                                                                                                                                                                                                                                                                                                             | per day: £750 director/partner, £250 any Employee                                                                                                |
| Health & Safety at Work – legal defence costs                                                                                                                                                                                                                                                                                                                                                                                             | excludes payment of fine or penalties                                                                                                            |
| indemnity to other parties                                                                                                                                                                                                                                                                                                                                                                                                                | Limit of Liability shown on Policy Schedule                                                                                                      |

|                              |                                                                              |
|------------------------------|------------------------------------------------------------------------------|
| unsatisfied court judgements | wholly or partially unpaid after six months, providing no appeal outstanding |
|------------------------------|------------------------------------------------------------------------------|

| Principal Exclusions to Section 4                                  |                                                                          |
|--------------------------------------------------------------------|--------------------------------------------------------------------------|
| liability arising from work or visits offshore                     | injury involving motor vehicles where motor insurance is required by law |
| working outside the United Kingdom other than for temporary visits |                                                                          |

| Section 5 Public & Products Liability                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |                                                                                                                                                  |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Cover</b><br>Optional Section: this Section of the Policy is only operative if you have selected it and it is shown in the Policy Schedule<br>This Section of the Policy covers protects the Insured in regard to their legal liabilities to pay compensation and legal costs for accidental death or injury to any person (excluding employees) and accidental damage to third party material property.<br>Limit of Indemnity as shown on Policy Schedule - inclusive of costs in respect of occurrences in the USA or Canada<br>Territorial Limits: <ul style="list-style-type: none"> <li>Public Liability a) Great Britain, Northern Ireland and Channel Islands and b) temporary non-manual work elsewhere in the world (excluding USA and Canada)</li> <li>Products Liability c) anywhere in the world excluding USA and Canada provided products are supplied from/worked upon with the countries named in a) above</li> </ul> |                                                                                                                                                  |
| Principal Extensions                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     | Limits                                                                                                                                           |
| Consumer Protection & Food Safety Acts – legal defence costs                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | excludes payment of fines or penalties                                                                                                           |
| Corporate Manslaughter and Corporate Homicide – legal defence costs                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | excludes payment of fines, penalties, cost of remedial or publicity orders. Limit £1,000,000 under this and equivalent extension under Section 4 |
| court attendance compensation                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | per day: £750 director/partner, £250 any Employee                                                                                                |
| cross liabilities                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |                                                                                                                                                  |
| Data Protection                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | Excludes cost of fines or penalties, replacing erasing personal data                                                                             |
| Defective Premises Act                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   | excludes cost of remedying defects                                                                                                               |
| indemnity to other parties                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | Limit of Liability as shown in Policy Schedule. Parties must observe and fulfil Section terms and conditions                                     |
| motor contingent liability                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | excludes insured's vehicles, damages to vehicles or conveyed goods                                                                               |
| overseas personal liability                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | excludes liability arising from the ownership/occupation of land or buildings                                                                    |
| property in the Insured's custody or control                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | excludes liability assumed under a tenancy agreement or other agreement                                                                          |

| Principal Exclusions to Section 5 |                                                                  |
|-----------------------------------|------------------------------------------------------------------|
| advice and design                 | injury to employees                                              |
| airside                           | mechanically propelled vehicles                                  |
| asbestos                          | overseas representation                                          |
| contractual liability             | pharma                                                           |
| cyber and data                    | pollution or contamination: gradually occurring or in USA/Canada |
| damage to goods supplied          | property in charge custody or control of the Insured             |
| financial loss                    | safety critical products and exports to USA/Canada               |
| finer                             | silica                                                           |
| fungal pathogens                  | vessels or craft                                                 |
| healthcare                        | work on offshore installations                                   |
| heat work away                    |                                                                  |

| Principal Terms & Conditions to Section 5 |                          |
|-------------------------------------------|--------------------------|
| discharge of liability                    | bona fide subcontractors |
| other insurances                          |                          |

## Section 6 Terrorism

### Cover

Optional Section: this Section of the Policy is only operative if you have selected it and it is shown in the Policy Schedule

This Section of the Policy provides cover for damage arising from acts of Terrorism in England, Scotland and Wales in respect of Section 1 – Property All Risks, Section 2 - Business Interruption and Section 3 - Computer All Risks items where operative

- Terrorism cover cannot be purchased selectively. If you require Terrorism cover it must apply to all your insured property.
- Cover will be limited to the Sums Insured that you have selected within Section 1 – Property All Risks, Section 2 – Business Interruption and Section 3 – Computer All Risks

### Principal Exclusions to Section 6

|                                                                                  |                                                                                                           |
|----------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------|
| computer virus or similar mechanism, hacking, phishing, denial of service attack | riot or civil commotion                                                                                   |
| property at a nuclear installation or nuclear reactor                            | war invasion act of foreign enemy hostilities (whether war be declared or not) civil rebellion revolution |
| residential property insured in the name of a private individual                 | insurrection military or usurped power                                                                    |

### Principal Terms & Conditions to Section 6

|                                                                                                  |                                                                                                  |
|--------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------|
| issue of Terrorism certificate/verification of Terrorism by Insurer and Pool Reinsurance Company | all property/premises owned by/the responsibility of the Insured have been insured for Terrorism |
|--------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------|

## Section 7 Commercial Legal Expenses

### Cover

This Section of the Policy protects the Insured in regard to legal costs & expenses and employment compensation awards as described in Section 7

Also included is access to a range of useful helplines and a Business legal services website, which allows you to create many online documents, which can help your business

| Principal Extensions             | Limits                          |
|----------------------------------|---------------------------------|
| Employment                       | £250,000                        |
| Employment Compensation Awards   | £250,000 (£1,000,000 aggregate) |
| Employment Restrictive Covenants | £250,000                        |
| Tax Disputes                     | £250,000                        |
| Property                         | £250,000                        |
| Compliance & Regulation          | £250,000                        |
| Statutory Licence Appeals        | £250,000                        |
| Loss of Earnings                 | £250,000                        |
| Personal Injury                  | £250,000                        |
| Executive Suite                  | £250,000                        |
| Contract & Debt Recovery         | £250,000                        |
| Crisis Communication             | £25,000                         |
| Helplines                        |                                 |
| Legal & Tax Advice Helpline      |                                 |
| Redundancy Assistance Helpline   |                                 |
| Executive Suite Identity Theft   |                                 |
| Crisis Communication             |                                 |
| Counselling Assistance           |                                 |
| Business Legal Services Website  |                                 |

### Principal Exclusions to Section 7

|                                                                                                                                                                      |                                                                                                                                            |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------|
| it must always be more likely than not that your claim will be successful.                                                                                           | you must report your claim during the period of insurance and as soon as you become aware of the circumstances that could lead to a claim. |
| unless there is a conflict of interest we will choose an appointed advisor until proceedings need to be issued or in any claim dealt with by an Employment Tribunal. | legal costs, expenses or compensation awards incurred before we accept a claim.                                                            |
| costs that exceed the sum we would have agreed to pay a solicitor on our panel, if the insured chooses to use their own representative                               |                                                                                                                                            |

| General Policy Exclusions                                    |                                             |
|--------------------------------------------------------------|---------------------------------------------|
| war and allied risks/dispossession/radioactive contamination | punitive and other non-compensatory damages |
| riot civil commotion in Northern Ireland                     | date recognition                            |
| terrorism                                                    | marine policies                             |
| illegal deliberate and criminal acts                         | cyber                                       |
| disease                                                      |                                             |

| General Policy Conditions               |                       |
|-----------------------------------------|-----------------------|
| misrepresentation and fair presentation | legal representatives |
| fraud                                   | subject to survey     |
| reasonable care                         | limit of indemnity    |
| alteration                              | third party rights    |
| payment of premium                      | observance of terms   |
| cancellation, by Insured and Insurer    | assignment            |
| claims – action by Insured              | insureds contribution |
| claims – rights of Insurer              | abuse                 |
| conditions                              | sanctions             |
| contribution                            | subrogation           |
| arbitration                             | jurisdiction          |
| claims co-operation                     | premium adjustment    |
| law applicable                          | unoccupied buildings  |

### Minimum Excesses

Please note that the values stated represent the minimum excess that applies, please check the schedule and policy wording for any variations made to the excess or any other standard excesses that may apply.

| Section                               | Standard Excess       |
|---------------------------------------|-----------------------|
| <b>Property All Risks</b>             |                       |
| Flood                                 | £350 (varies by area) |
| Subsidence (where cover is operative) | £1,000                |
| All other Damage                      | £350                  |
| <b>Optional Covers</b>                |                       |
| Money                                 | £100                  |
| Theft by Employees                    | £250                  |
| Specified All Risks                   | £250                  |
| Goods in transit                      | £250                  |
| Deterioration of Stock                | £250                  |

|                                          |      |
|------------------------------------------|------|
| <b>Equipment Breakdown</b>               |      |
| Equipment (including computer) breakdown | £350 |

|                                        |      |
|----------------------------------------|------|
| <b>Public &amp; Products Liability</b> |      |
| Property Damage                        | £100 |

## How do I make a claim?

If you need to notify a potential claim

**Section 1 Property All Risks, Section 2 Business Interruption, Section 3 Equipment Breakdown, or Section 6 Terrorism** please immediately contact the Claims Helpline on 0330 094 7089 or email [cpschemesclaims.ins@axa-insurance.co.uk](mailto:cpschemesclaims.ins@axa-insurance.co.uk) . Please quote your AXA Policy Number of RG BDX 7145750

**Section 4 Employers Liability or Section 5 Public & Products Liability** please immediately contact the Claims Helpline on 0370 900 0867 or email [LiabilityClaims.INS@axa-insurance.co.uk](mailto:LiabilityClaims.INS@axa-insurance.co.uk) . Please quote your AXA Policy Number of RG BDX 7145750

**Section 7 Commercial Legal Expenses** please refer to How to Make a claim in relevant section

## Making a complaint

Unicorn Underwriting Limited aim to provide the highest standard of service to every customer. If our services does not meet your expectations, we want to hear about this to put things right

All complaints we receive are taken seriously. Following the steps below will help us understand your concerns and give you a fair response.

## How to complain

If you have a complaint about the service, you have received from your Broker Intermediary or Agent please contact their Complaints Department and they will investigate your complaint accordingly. They will supply a copy of their complaints procedure when contacting them.

If they are unable to resolve your complaint you may refer your complaint to the Financial Ombudsman Service

Should you be unhappy with the service provided by Unicorn Underwriting Limited please contact us by phone on +44 (0)20 7444 9555 or write to us at The Compliance Officer, Unicorn Underwriting Limited, 22 Bishopsgate, London EC2N 4BQ

E-mail: [complaints@unicornuw.com](mailto:complaints@unicornuw.com)

Please quote the Unicorn Policy Number in all correspondence

If your complaint relates to a claim on your policy under Sections 1-5, please contact the AXA department dealing with your claim using the contact details available in your claim documentation. Alternatively, please write to AXA Insurance Commercial complaints, AXA House, 4 Parklands, Lostock, Bolton BL6 4SD

E-mail: [commercialcomplaints.ins@axa-insurance.co.uk](mailto:commercialcomplaints.ins@axa-insurance.co.uk)

Should you be unhappy with the service provided under Section 7 Commercial Legal Expenses please contact ARAG on 0344 893 9013 (hours of operation are 9am-5pm, Mondays to Fridays excluding bank holidays. For our mutual protection and training purposes, calls may be recorded) or write to them at ARAG plc, Unit 4a, Greenway Court, Bedwas, Caerphilly CF83 8DWE-mail: [customerrelations@arag.co.uk](mailto:customerrelations@arag.co.uk)

If we haven't resolved your complaint within 8 weeks or you are unhappy with our final response you may be able to refer your complaint to the Financial Ombudsman Service

The Financial Ombudsman Service is an independent body that arbitrates on complaints about general insurance products.

You have six months from the date of our final response to refer your complaint to the Financial Ombudsman Service.

Their address is: Financial Ombudsman Service, Exchange Tower, London E14 9SR

Telephone: **0800 023 4567** or **0300 123 9 123** (from mobile or non BT lines)

E-mail: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

Website: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

Making a complaint will not affect your right to take legal action

**Details about our Regulator**

Unicorn Underwriting Limited is authorised and regulated by the Financial Conduct Authority FRN474137.

**Compensation**

If we are unable to meet our liabilities to policyholders, you may be able to claim compensation from the Financial Services Compensation Scheme. The level of compensation differs depending on the type of cover:

|                      |                          |
|----------------------|--------------------------|
| Compulsory Insurance | Non-compulsory Insurance |
| 100% of the claim    | 90% of the claim         |

Further information can be obtained from:

Financial Services Compensation Scheme, PO Box 300, Mitcheldean, GL17 1DY

Telephone 0800 678 1100 or 020 7741 4100

[enquiries@fscs.org.uk](mailto:enquiries@fscs.org.uk)

[www.fscs.org.uk](http://www.fscs.org.uk)



URE Summary 02/26

Unicorn Underwriting Limited is registered in England. Company No. 6302201. Registered Office: 22 Bishopsgate, London. EC2N 4BQ. Unicorn Underwriting Limited is authorised and regulated by the Financial Conduct Authority.