

Summary of Cover: getMY pub and restaurant policy

| Buildings and contents | |
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| This insurance provides “all risks” cover subject to certain exclusions. This means that you’re covered for all accidental loss, destruction or damage to your property subject to the exclusions summarised here and listed in full in the Policy Wording. | |
| | Sum insured/limit of liability |
| Buildings (if you need to insure your buildings) | The amount you require |
| Subsidence | Optional cover If selected, the sum insured is as specified for Buildings |
| Contents (including fixtures and fittings, stock and any other contents) | The amount you require including alcohol stock |
| Accidental damage | Sum insured is as specified for Buildings and/or Contents |
| Deterioration of stock | Options up to a maximum of £20,000 |
| Breakage of glass (including shopfronts and cost of temporary boarding) | Sum insured is as included in Buildings or Contents |
| Damage to window and door frames, signs and lettering work and decoration on glass and the removal of obstructions | Fixed limit of £2,000 Fixed limit of £1,000 for signs (including neon signs) |
| Goods in transit | Options up to a maximum of £10,000 |
| Specified items | Options up to a maximum of £10,000 |
| Up to 90 days automatic cover for any new items purchased after your policy’s start date. | Fixed limit of £25,000 or 10% of the Contents sum insured whichever is the greater |
| Replacement of locks and keys | Fixed limit of £1,000 |
| Loss or damage to contents or trade materials whilst at an exhibition in the UK | Fixed limit of £2,000 |
| Loss of metered water | Fixed limit of £2,500 |
| Personal belongings of employees and visitors | Fixed limit of £500 per person |
| Personal belongings of customers and guests | Fixed limit of £10,000 (maximum of £2,500 per person) |
| Paintings, curios and other works of art | Fixed limit of £5,000 (maximum value of any one item of £500) |
| Seasonal increase | Sums insured for Stock are increased by 50% for up to 90 days during the period of insurance. |
| Theft by employees | Options up to a maximum of £25,000 |
| <p>Also covered: Automatic reinstatement of cover, removal of debris, professional fees, rent cover, associated outbuildings, temporary cover for property elsewhere whilst being repaired or providing outside catering, leakage of beer or other beverages, damage to gardens by emergency vehicles, accidental damage to pipes and cables, accidental breakage of sanitary ware (all subject to specific limits).</p> <p>Exclusions and limitations: (Full details will be provided in your Policy Wording). Security conditions, vehicle security conditions and minimum standards of control apply. Special terms</p> | |

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apply to empty properties. Losses arising from existing defects, wear and tear, faulty design, faulty materials or faulty workmanship are excluded. Losses arising from acts of war and/or terrorism or nuclear causes are excluded. Deterioration of stock for freezers more than ten years old is excluded. Computer losses from failing to recognise dates and viruses are excluded. Satisfactory references must be obtained for employees if Theft by Employee cover has been selected.

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| Excess: The amount of each loss that you pay | £250 each and every loss except for Deterioration of stock which is £50 Subsidence which is £1,000 Theft by employee which is £100 |
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Money

This insurance provides cover for loss of money (both at your premises and in transit) subject to the exclusions summarised here and listed in full in the Policy Wording.

| | Sum insured/limit of liability |
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| Non-negotiable money | Fixed limit of £250,000 |
| Money in transit or at the premises | Options up to a maximum of £10,000 |
| Money in a safe outside business hours | Options up to a maximum of £10,000 |
| Money not in a safe outside business hours | Fixed limit of £500 |
| Money at your or your employees' homes | Fixed limit of £500 |
| Theft of your or your employees' belongings | Fixed limit of £500 |
| Money in vending machines | Fixed limit of £500 |
| Money in gaming machines | Fixed limit of £500 |
| Also covered: Money held on behalf of sports or social organisations | |
| Exclusions and limitations: (Full details will be provided in your Policy Wording). Security conditions apply. Cash carrying warranty applies. Shortages due to clerical or accounting errors, loss due to dishonesty of employees, losses not discovered within 7 days, losses from unattended vehicles are excluded. Loss of money belonging to guests or customers deposited with you for safe custody is excluded. | |
| Excess: The amount of each loss that you pay | £50 each and every loss |

Assault to you or your employees during a robbery

This insurance provides compensation for bodily injury to employees during a robbery subject to the exclusions summarised here and listed in full in the Policy Wording.

| | Sum insured/limit of liability |
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| Death | Fixed limit of £10,000 |
| Loss of one or more limbs or eyes | Fixed limit of £10,000 |
| Permanent total disablement | Fixed limit of £10,000 |
| Temporary total disablement | Fixed limit of £100 per week for up to 104 weeks |
| Temporary partial disablement | Fixed limit of £50 per week for up to 104 weeks |
| Exclusions and limitations: (Full details will be provided in your Policy Wording). Cover applies to persons 16-70 years old whilst working for the business. Only one of the benefits will be paid for an injury and once a person has received payment they cannot be covered under this section of cover any more. The maximum that can be paid is the person's weekly earnings before the injury up to maximum of the limit above. | |

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Excess: The amount of each loss that you pay Nil

Computer breakdown (optional cover)

This insurance provides cover for breakdown of your computer equipment, the reinstatement of lost data and additional expenses following the breakdown to prevent or minimise the disruption to your business subject to the exclusions summarised here and listed in full in the Policy Wording.

| | Sum insured/limit of liability |
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| Breakdown | Options up to a maximum of £25,000 or the sum insured within Contents whichever is the lower |
| Loss of data | Fixed limit of £10,000 |
| Additional expenses to reduce impact on the business | Fixed limit of £25,000 |
| Rental or replacement equipment | Fixed limit of £5,000 |
| Making systems and records compatible with new equipment | Fixed limit of £10,000 |
| Consultants' fees | Fixed limit of £5,000 |
| Damage to computers at another location while they are being cleaned or repaired | Fixed limit of £5,000 |

Exclusions and limitations: (Full details will be provided in your Policy Wording).

Security conditions and Vehicle security conditions apply. Special terms apply to empty properties. Losses arising from existing defects, wear and tear, faulty design, faulty materials or faulty workmanship are excluded. Losses due to the breakdown of computers that aren't covered by a maintenance, rental hire or lease agreement or manufacturer's warranty are excluded. Losses to computers more than 5 years old are excluded. Retrievals of computer records if not backed up at least once every 24 hours and stored away from the premises are excluded. Losses due to acts of war and/or terrorism or nuclear causes are excluded. Computer losses from failing to recognise dates, viruses and errors in programming or software defects are excluded.

Excess: The amount of each loss that you pay £250 each and every loss

Business interruption

This insurance provides cover against loss of gross profit and additional expenses to help you to recover your business after damage to your property subject to the exclusions summarised here and listed in full in the Policy Wording.

| Loss of gross profit due to: | Sum insured/limit of liability |
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| Consequential loss due to damage covered by the buildings and contents insurance above | Limit of either £250,000 or £500,000 as required |
| Indemnity period: The maximum length of time after damage that we will pay for loss of profit | Period of either 12 months or 24 months as required |
| Murder or suicide at the premises or injury or illness caused by an infectious or contagious disease | Fixed limit of £25,000 |
| Vermin or pests at the premises where the premises is restricted on the order or advice of a competent authority | Fixed limit of £25,000 |
| Documents lost or damaged in transit | Fixed limit of £5,000 |
| Prevention of access to the premises due to | The limit is as specified for consequential loss |

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| property damage | (£250,000 or £500,000) |
| Prevention of access to the premises not due to property damage | Fixed limit of £25,000 |
| Accidental failure of electricity, gas, water or telecommunications supplies | Fixed limit of £25,000 |
| Damage to any of your suppliers' premises | Fixed limit of £25,000 |
| Book debts including the cost of tracing outstanding debts | Fixed limit of £10,000 |
| Loss of alcohol licence | Fixed limit of £100,000 |
| <p>Also covered: Additional expenditure incurred in maintaining sales to minimise the loss of Gross Profit. Auditors' or accountants' charges for producing information required to certify a claim.</p> <p>Exclusions and limitations: (Full details will be provided in your Policy Wording). Any salvage is deducted from the loss of profit as is separately any profit earned elsewhere during the period of lost profit. The loss of profit can only be following a property loss that is not excluded. Losses due to records being misfiled, deliberate falsification of records, failure to collect debts which have been traced are excluded. Loss of licence resulting from your failure to consult or comply with authorities is excluded. You must advise us of any changes, transfer, forfeiture or failure to renew your licence. The cover does not operate if the business is wound up, transferred to a liquidator or receiver or your involvement in the business ends.</p> | |
| Excess: The amount of each loss that you pay | £250 each and every loss |

Business liability

This insurance provides cover for:

- Employers' Liability: bodily injury sustained by employees arising out of their employment
- Public and Products Liability: bodily injury, loss, destruction or damage to third parties' property

All subject to the exclusions summarised here and listed in full in the Policy Wording.

| | Sum insured/limit of liability |
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| Employers' Liability | Fixed limit of £10m |
| Public Liability | Limit of either £2m or £5m as required |
| Products Liability | Limit of either £2m or £5m as required |
| <p>Also covered: Cover for legal costs defending proceedings arising from Health & Safety legislation, cover for unpaid court judgements, legal liability incurred under the Defective Premises Act, legal liability under the Consumer Protection Act, legal liability incurred as tenants, payment for court attendance (£250 per day for directors and £150 for employees), Motor Contingent Liability, overseas personal liability. Damage to guests' or customers' property in cloakrooms.</p> <p>Exclusions and limitations: (Full details will be provided in your Policy Wording). Fines and penalties imposed, gradual pollution and contamination, lack of skill in providing professional advice, product recall, ownership or use of vehicles, aircraft or watercraft, work offshore are all excluded. Work away from your premises except for collection or delivery or delivery of outside catering is excluded. Damage to guests' or customers' property is excluded. Use of cycles, toys, bouncy castles, animals and guns is excluded. Losses arising from exposure to Asbestos are excluded. Injury or damage in connection with firework displays or bonfires is excluded. Injury or damage due to anything sold or supplied which is exported to the US or Canada is excluded. For losses from terrorism, the limit of liability is reduced to £5m for Employers' Liability.</p> | |
| Excess: The amount of each loss that you pay | £250 in respect of rented premises. Otherwise Nil. |

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Legal expenses

This insurance provides cover for legal expenses subject to the exclusions summarised here and listed in full in the Policy Wording.

| | Sum insured/limit of liability |
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| Employment disputes and compensation awards | Fixed limit of £100,000 |
| Employment disputes | Fixed limit of £100,000 with a limit of £1m in any one period of insurance |
| Compensation awards | |
| Legal defence | Fixed limit of £100,000 |
| Property protection and physical injury | Fixed limit of £100,000 |
| Tax protection | |
| Full or aspect enquiries | Fixed limit of £100,000 except in respect of aspect enquiries where the limit is £2,000 |
| Employers' compliance | Fixed limit of £100,000 |
| VAT disputes | Fixed limit of £100,000 |
| <p>Also covered: Accountant's costs, attendance expenses (salary and wages for time off work to attend court).</p> <p>Exclusions and limitations: (Full details will be provided in your Policy Wording).</p> <p>For Employment Disputes:-</p> <ol style="list-style-type: none"> 1) Damages for any personal injury or loss of or damage to property. 2) Claims arising under Transfer of Undertakings (Protection of Employment) Regulations 1981 or any amending legislation. <p>For Property Protection and Physical Injury:-</p> <ol style="list-style-type: none"> 1) Any claim relating to a contract you have entered into including, sale, letting or tenancy. 2) Gradually developing illnesses or injuries. <p>For Tax Protection:-</p> <ol style="list-style-type: none"> 1) Tax Avoidance 2) Failure to register for Value Added Tax 3) Incidents arising from investigations by HM Revenue & Customs Special Investigation Section | |
| Excess: The amount of each loss that you pay | £200 each and every loss for aspect enquiries Otherwise Nil |

Professional indemnity (optional cover, only available for certain types of business)

This insurance provides cover for liability incurred by professionals as a consequence of certain kinds of wrongful act and defence costs incurred by the professional subject to the exclusions summarised here and listed in full in the Policy Wording. It is a claims made cover, meaning that it responds to claims made during the policy period.

| | Sum insured/limit of liability |
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| Indemnity | Limit of either £500,000 or £1m as required |
| Repair and replacement of documents | Fixed Limit of £50,000 |
| Data Protection Act prosecution cover | Fixed Limit of £50,000 |
| Defence costs and expenses | Included in the policy limit |
| Cover for events occurring before the policy commenced, back to | The retroactive date we agree with you |

Also covered: Liability cover for professional negligence. Employee dishonesty, unintentional

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libel/slander and breach of confidentiality. Loss of documents.

Exclusions and limitations: (Full details will be provided in your Policy Wording).

Circumstances known to you at the commencement of the policy, war and terrorist action, regulatory or disciplinary investigations, fines or penalties, bodily injury, loss or damage to physical property, asbestos and pollution, employer/employee duties, property ownership, computer operator and virus liabilities are excluded.

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| Excess: The amount of each loss that you pay | The excess applicable is based on your fee income except for Repair and replacement of documents which is £1,000 Data Protection which is £1,000 |
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Security conditions

Theft cover may be subject to the security conditions summarised below. Full details will be provided in your Policy Wording.

Note: Any security devices specified in your Policy Summary, and not already in place, shall be installed at the Premises within 30 days of the inception of your Policy, unless otherwise agreed by Us.

Security conditions

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| Minimum standards | Final exit doors must be fitted with a 5 lever mortice deadlock or a deadlocking rimlatch which conforms to BS3621. All other accessible doors can either be fitted with one of the above locks or by two key operated locks fitted at the top and bottom of the doors. Accessible windows must be fitted with key operated window locks or alternatively screwed shut. Fire exits must be fitted with approved panic or fire exit bolts. |
| Bars and grilles | All external doors and windows must be protected by suitable bars or metal roller shutters. If shutters are operated internally, manual chains must be locked to a wall bracket and electrical controls must have a lockable isolation switch fitted. |
| Intruder alarm | You must have a suitable alarm system fitted, and must have a maintenance contract in place with an approved company. All keys and codes must be kept and dealt with securely. You must have two named key holders. A key holder must be available at all times to respond to the alarm. |

Vehicle security conditions

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| Locked car clause | Whenever a vehicle or trailer is unattended, all doors, windows and other points of access must be securely locked. |
| Installation of immobiliser | If you have an immobiliser installed, it must be activated when the vehicle or trailer is unattended. |
| Overnight garaging | Between 7.00 pm and 7.00 am, unattended vehicles and trailers must be garaged in enclosed premises that are either securely locked or constantly attended by a watchman. |

Additional conditions and exclusions may apply according to your type of business.