

Summary of Cover: getMY tradesman policy

Buildings and contents	
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 or Limit of Liability
Buildings (if you need to insure buildings used solely for business purposes)	The amount you require
Contents (including fixtures and fittings, computers, stock, tools and any other contents)	The amount you require Up to £500 per tool
Accidental damage	Sum insured is as specified for Buildings and Contents
Deterioration of stock	Options up to a maximum of £10,000
Breakage of glass (including cost of temporary boarding)	Sum insured is as included in Buildings or Contents
Goods in transit	Options up to a maximum of £5,000
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 £10,000 or 10% of the Contents sum insured, whichever is the greater
Replacement of locks and keys	Fixed limit of £500
Loss or damage to contents or trade materials whilst at an exhibition in the UK	Fixed limit of £2,000
Personal belongings of employees and visitors	Fixed limit of £500 per person
Seasonal increase	Sums insured for Stock are increased by 25% 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, temporary cover for property elsewhere whilst being repaired, cover for tools anywhere in the UK in connection with the business, accidental damage to pipes and cables, accidental breakage of sanitary ware</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 apply to empty properties. Losses arising from existing defects, wear and tear, faulty design, faulty materials or faulty workmanship, damage caused by building collapse, damage caused by confiscation or detention by Customs, are excluded. Theft from any site or premises unless the items are stored in a securely locked building or vehicle when not in use is excluded. Damage to electrical appliances from overrunning or self-heating is excluded. Private rooms, outbuildings (unless used solely for business purposes), swimming pools, paths, fences, drives and garages are excluded. Losses arising from acts of war, 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.</p>	
Excess: The amount of each loss that you pay	£50 for each and every loss except for Specified Items which is £250 Tools which is £100 Goods in Transit which is £100

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	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 or Limit of Liability
Non-negotiable money	Fixed limit of £250,000
Money in transit or at the premises	Options up to a maximum of £5,000
Money in a safe outside business hours	Options up to a maximum of £4,000
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
Business credit cards	Fixed limit of £250
Exclusions and limitations: (Full details will be provided in your Policy Wording). Special security and cash carrying conditions and requirements apply. 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. Personal money is excluded	
Excess: The amount of each loss that you pay	£50 for 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 or Limit of Liability
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.	
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 or Limit of Liability
Breakdown	Options up to a maximum of £25,000 or the sum

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	insured within Contents whichever is the lower
Loss of data	Fixed limit of £2,500
Additional expenses to reduce impact on the business	Fixed limit of £5,000
Rental or replacement equipment	Fixed limit of £1,000
Making systems and records compatible with new equipment	Fixed limit of £1,000
Consultants' fees	Fixed limit of £1,000
Damage to computers at another location while they are being cleaned or repaired	Fixed limit of £1,000
<p>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 and 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, terrorism or nuclear causes are excluded. Computer losses from failing to recognise dates, viruses and errors in programming or software defects are excluded.</p>	
Excess: The amount of each loss that you pay	£50 for each and every loss

Business interruption

This insurance provides cover against loss of business income 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 business income due to:	Sum Insured or Limit of Liability
Damage covered by the buildings and contents insurance above	Limit of either £50,000 or £100,000 as required
Indemnity period: The maximum length of time after damage that we will pay for loss of income	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 £10,000
Vermin or pests at the premises where the premises is restricted on the order or advice of a competent authority	Fixed limit of £10,000
Documents lost or damaged in transit	Fixed limit of £2,500
Prevention of access to the premises due to property damage in the vicinity of the premises	The limit is as specified - £50,000 or £100,000
Damage to electricity, gas, water or telecommunications supply	Fixed limit of £10,000
Damage to any of your suppliers' premises	Fixed limit of £10,000
Book debts including the cost of tracing outstanding debts	Fixed limit of £10,000

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Also covered: Additional expenditure incurred to minimise the loss of business income. Auditors' or accountants' charges for producing information required to certify a claim.

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

Any income earned elsewhere during the period is deducted from the loss of income. The loss of income 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. The cover does not operate if the business is wound up, transferred to a liquidator or receiver or your involvement in the business ends.

Excess: The amount of each loss that you pay	£50 for each and every loss
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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 or Limit of Liability
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

Also covered: Cover for legal costs defending proceedings arising from Health & Safety legislation, cover for unpaid court judgements, legal liability under the Consumer Protection Act, legal liability incurred as tenants, payment for court attendance (£100 per day for directors and £50 for employees), Motor Contingent Liability, overseas personal liability. Work carried out by bona-fide sub-contractors. Cover under the Defective Premises Act 1972. Work involving heat or angle-grinders provided you comply with our safety precautions. Damage to pipes and cables.

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. Losses arising from exposure to Asbestos are excluded. Injury or damage due to anything sold or supplied outside the UK is excluded. Work on aircraft and airports are excluded. Liability under JCT Clause 21.2.1 is excluded. Hazardous work is excluded. For losses from terrorism, the limit of liability is reduced to £5m for Employers' Liability.

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 or Limit of Liability
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	

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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 amended 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 for 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 or Limit of Liability
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
<p>Also covered: Liability cover for professional negligence. Employee dishonesty, unintentional libel, slander and breach of confidentiality. Loss of documents.</p> <p>Exclusions and limitations: (Full details will be provided in your Policy Wording).</p> <p>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 or employee duties, property ownership, computer operator and virus liabilities are excluded.</p>	
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

Minimum standards	Final exit doors must be fitted with a 5 level mortice deadlock or 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	
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, endorsements and exclusions may apply according to your type of business.