



Service Select Policy Summary

This is a summary of the Policy and does not contain the full terms and conditions of the cover, which can be found in the Policy Book. It is important that you read the Policy book carefully when you receive it.

Name of Insurance undertaking

The Insurer of this Policy is QBE Insurance (Europe) Limited

Type of Insurance and Cover

The Service Select Policy can protect you in respect of Property (Buildings and/or Contents), Encroachments, Business Interruption, Direct Debit Indemnity, Money and Assault, Personal Accident and Employers and Public Liability. Most of these covers are optional. The covers you have selected will be itemised on your policy schedule.

Significant Features and Benefits

- Property cover on All Risks basis unless you require restricted cover
- Optional subsidence cover on buildings
- Automatic reinstatement of sum insured following a loss
- Automatic seasonal increases for stock
- Automatic cover for purchases up to £5,000 provided we are notified with 3 months and before the next renewal date
- Business Interruption can include Book Debts and Loss of Licence
- Employers Liability indemnity limit £10m
- Public Liability indemnity limit £5m

Significant and unusual exclusions or limitations

Your policy excludes some situations. Please refer to your Policy schedule and Booklet for full details but the most significant or unusual exclusions are outlined below. Your Policy excludes:

- The first part of any claim for some items – this is known as the “Excess”. For subsidence, where insured, the excess is £1,000.
- Damage to fences, gates and movable property in the open by wind, rain, hail, sleet or snow, flood or dust other than the first £1,000 of each loss.
Tentage where included will be insured subject to an Excess of £250 between April and September and £250 or 10% of the value, whichever is greater between October and March.
- Damage while the building is unoccupied caused by escape of water from tanks, apparatus or pipes or by malicious persons.
- Loss of or damage caused by wear and tear or anything that happens gradually.
- Employee Dishonesty losses involving any employee you do not have the right to supervise and direct, loss subsequent to discovery of actual or suspected dishonesty by the employee, loss of a consequential nature, penalties and fines, loss covered by the Money and Assault Section of the policy and loss of public money or property.
- Employee Dishonesty losses where Service Funds Regulations do not apply unless minimum controls as detailed in the policy are in place.

- Money shortages due to clerical or accounting errors, dishonesty not discovered within 7 working days of the loss, where a more specific insurance is in force (except for any amount in excess of that insurance) and loss of money from unattended vehicles.
- Employers Liability claims occurring elsewhere than in the United Kingdom, Channel Islands, Isle of Man and other member states of the European Community unless the claim is brought in a court under UK jurisdiction, where granting of cover is contrary to any law of the country concerned, arising in China, as a result of work in or on or travel to any offshore accommodation, exploration, drilling or Production rig or platform or support vessel or where insurance is required under any road traffic legislation.
- Public Liability – Legal liability as a result of injury to an employee, partner or proprietor, the ownership, possession or use of any aircraft, aerial device or hovercraft, watercraft other than hand propelled craft unless stated in the schedule as insured, motor vehicle or trailer where road traffic legislation applies or where a more specific insurance is in force, damage to property which you own or is loaned, leased, hired or rented to you or which is held in trust or in your custody or control or pollution or contamination or bodily injury or damage caused by pollution or contamination.
- Liability arising from the hire or use of inflatable bouncy castles or other rides, bungee jumps or runs, abseiling, bucking broncos, motorcycles, go-karts, bar fly, dodgems, carousels or any other type of fairground ride or activity unless cover has been agreed in advance.
- Liability arising elsewhere than within the geographical limits in respect of foreign nationals employed by you elsewhere than in the United Kingdom, Channel Islands, Isle of Man and other member states of the European Community unless the claim is brought in a court under UK jurisdiction, where the granting of cover is contrary to any law of the country concerned, or where liability arises out of any product.
- Liability arising in China.
- Liability in respect of damage to property resulting from your deliberate act or omission and which could have been reasonably been expected.
- Liability in respect of asbestos.
- Loss of data or other losses arising out of computer virus or like attack.

Towergate Wilsons

Towergate House, 7 Dominus Way, Meridian Business Park, Leicester, LE19 1RP

Tel: **0116 240 7776** Fax: **0116 240 7701** Email: wilsons@towergate.co.uk www.towergatewilsons.co.uk



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