



# InsureUK

## Hospitality Package Insurance

### Policy Summary

This is a summary of the covers available under the InsureUK Hospitality Package Insurance policy. It does not include all the policy benefits, limits and exclusions. Full terms and conditions can be found in the policy wording. A copy of the policy is available from your intermediary. This is an annual insurance contract underwritten by Ageas Insurance Limited.

# SAMPLE

The covers available are:

- Section 1 – Property Damage
- Section 2 – Business Interruption (available if Section 1 is operative)
- Section 3 – Money (available if Section 1 is operative)
- Section 4 – Personal Injury (Robbery) (available if Section 3 is operative)
- Section 5 – Employers Liability
- Section 6 – Public and Products Liability
- Section 7 – Loss of Licence (available if Section 2 is operative)
- Section 8 – Terrorism (available if Section 1 is operative)

The operative covers will be shown on the schedule.

## Significant Features and Benefits

Section	Maximum Limit
<p><b>Section 1 – Property Damage</b></p> <p><b>• Buildings Insurance</b></p> <p>Buildings Insurance cover automatically includes the following extensions:</p> <ul style="list-style-type: none"> <li>- Septic Tanks and Underground Services</li> <li>- Glass and Sanitaryware</li> <li>- Plumbing Installations</li> <li>- Purchasers Interest</li> <li>- Other Interests</li> <li>- Trace and Access</li> <li>- Fixed Signs</li> <li>- Rent Payable and Alternative Accommodation</li> </ul> <p><b>• Contents Insurance</b> comprising</p> <p>Business Contents Computers and Electronic Business Equipment Tenants Improvements General Stock Cigars, Cigarettes and Tobacco Wines and Spirits Personal Household Contents Marqueses and Associated Equipment Guests Personal Effects Policyholder's Directors, Partners and Employees' Personal Effects</p> <p>Contents Insurance cover automatically includes the following extensions:</p> <ul style="list-style-type: none"> <li>- Valuables, Works of Art and Collections</li> <li>- Goods in Transit</li> <li>- Replacement of Locks</li> <li>- Contents in the open or in locked outbuildings</li> <li>- Documents</li> <li>- Metered Water and Oil</li> <li>- Fatal Injury</li> <li>- Refrigerated Stock/Frozen Food</li> <li>- Television and Audio Equipment (in the home)</li> <li>- Mirrors and Glass (in the home)</li> <li>- Contents Temporarily Removed</li> <li>- Household Removal</li> <li>- Tenants Liability (Home)</li> <li>- Rent Payable and Alternative Accommodation</li> </ul> <p><b>• Personal Possessions Insurance</b></p> <p>Section 1 – Property Damage automatically includes the following extensions:</p> <ul style="list-style-type: none"> <li>- Non-Invalidation</li> <li>- Contractors/Workmen</li> <li>- Automatic Reinstatement of Sums Insured</li> </ul>	<p>Sums insured selected (unless otherwise shown)</p> <p>£2,500 any one claim/£5,000 any one Period of Insurance £1,000 20% of the Buildings sum insured</p> <p>Fire, Lightning, Aircraft &amp; Explosion only 1,000 per person 1,000 per person</p> <p>25% of the Business Contents sum insured £2,000 (increased limits available) £1,000 £1,000 (Restricted cover applies to items in the open) £500 £5,000 £5,000 £2,000 (increased limits available)</p> <p>15% of the Business Contents sum insured</p> <p>20% of the Business Contents sum insured 20% of the Contents sum insured</p> <p>Anywhere within England Scotland Wales Northern Ireland the Channel Islands and the Isle of Man and any member country of the European Union Cover elsewhere in the world is limited to 60 days</p>

Section	Maximum Limit
<p><b>Section 2 – Business Interruption</b></p> <p>Select from:</p> <ul style="list-style-type: none"> <li>• <b>Gross Profit</b> OR</li> <li>• <b>Gross Revenue</b></li> </ul> <p>Option to also include:</p> <ul style="list-style-type: none"> <li>• <b>Rent Payable</b></li> </ul> <p>Cover automatically includes the following extensions:</p> <ul style="list-style-type: none"> <li>- Prevention of Access</li> <li>- Public Utilities</li> <li>- Suppliers</li> <li>- Defective Sanitation, Specified Disease, Murder or Suicide</li> <li>- Pollution or Oil Spillage</li> <li>- Loss of Book Debts</li> </ul>	<p>Sums insured selected (unless otherwise shown)</p> <p>£25,000</p> <p>£25,000</p> <p>£25,000</p> <p>£25,000</p> <p>£2,500</p> <p>£10,000</p>
<p><b>Section 3 – Money</b></p> <p>Business money:</p> <ul style="list-style-type: none"> <li>- in the premises (during business hours)</li> <li>- in the premises in a locked unspecified safe/strongroom (outside business hours)</li> <li>- in transit to and from the premises</li> <li>- in the premises and not in a locked safe/strongroom (outside business hours)</li> <li>- in the premises with an automated teller machine (ATM)</li> <li>- in the private residence of the policyholder/director/partner/authorized employee</li> </ul> <p>Cover is available on request for business money in:</p> <ul style="list-style-type: none"> <li>- a locked, specified safe (outside business hours)</li> <li>- an automated teller machine (ATM)</li> </ul>	<p>Sums insured selected (unless otherwise shown)</p> <p>£5,000 (increased limit available)</p> <p>£5,000 (increased limit available)</p> <p>£250</p> <p>£250</p> <p>£250</p>
<p><b>Section 4 – Personal Injury (Robbery)</b></p> <p>Death</p> <p>Loss of Limb</p> <p>Loss of Sight</p> <p>Permanent Total Disablement</p> <p>Temporary Total Disablement</p>	<p>Benefit amount per person</p> <p>£10,000</p> <p>£10,000</p> <p>£10,000</p> <p>£10,000</p> <p>£100 per week (maximum 104 weeks)</p>
<p><b>Section 5 – Employers Liability</b></p> <p>Section 5 – Employers' Liability cover automatically includes:</p> <p><b>Terrorism</b></p>	<p>£10,000,000 (unless otherwise shown below)</p> <p>£5,000,000</p>

Section	Maximum Limit
<p><b>Section 5 – Employers Liability (continued)</b></p> <ul style="list-style-type: none"> <li>• Legal defence costs for liability incurred under: <ul style="list-style-type: none"> <li>- Health and Safety at Work etc. Act 1974</li> <li>- Health and Safety at Work (Northern Ireland) Order 1978</li> </ul> </li> <li>• Employees Unsatisfied Damages</li> <li>• Court Attendance Compensation</li> </ul>	<p>Policyholder, Director or Partner £500 per day Employee £250 per day</p>
<p><b>Section 6 – Public and Products Liability</b></p> <p>Section 6 – Public and Products Liability automatically includes the following extensions:</p> <ul style="list-style-type: none"> <li>- Defective Premises Act</li> <li>- Legal Costs and Expenses</li> <li>- Legal defence costs for liability incurred under: <ul style="list-style-type: none"> <li>• Health and Safety at Work etc. Act 1974</li> <li>• Health and Safety at Work (Northern Ireland) Order 1978</li> <li>• Part II of the Consumer Protection Act 1987</li> <li>• Part II of the Food Safety Act 1990</li> </ul> </li> <li>- Contingent Motor Liability</li> <li>- Contractual Liability</li> <li>- Leased Hire or Hired Premises</li> <li>- Glass Liabilities</li> <li>- Overseas Personal Liability</li> <li>- Data Protection Legislation</li> <li>- Indemnity to Others</li> <li>- Court Attendance Compensation</li> </ul>	<p>Select from £1,000,000, £2,000,000 or £5,000,000</p> <p>(Products Liability limit of indemnity applies to any one period of insurance)</p> <p>Policyholder, Director or Partner £500 per day Employee £250 per day</p>
<p><b>Section 7 – Loss of Licence</b></p> <p>Reduction in the value of the premises due to a loss of alcohol/entertainment/late night refreshment licence</p>	<p>£100,000</p>
<p><b>Section 8 – Terrorism</b></p> <p>Covers Property Damage and Business Interruption caused by an act of terrorism</p>	<p>Sums insured selected under Section 1 – Property Damage and Section 2 – Business Interruption</p>

## Significant or Unusual Exclusions or Limitations

Section	Exclusion or limitation
<b>Section 1 – Property Damage</b>	<ul style="list-style-type: none"> <li>• Cover applies to the premises only unless otherwise shown</li> <li>• Property more specifically insured</li> <li>• Property held for any professional or business purposes other than in connection with the business shown on the schedule</li> <li>• Motor vehicles (other than domestic gardening machines) watercraft (other than hand or foot propelled, craft, sailboards or surfboards) caravans, hovercraft or aircraft or their respective accessories</li> <li>• Livestock and pets</li> <li>• Mechanical or electrical breakdown</li> <li>• Wear tear and depreciation</li> <li>• Damage caused by vermin, moths and insects</li> <li>• Cover restrictions apply to property in the open</li> <li>• Minimum security and fire extinguisher requirements apply</li> <li>• Conditions include:               <ul style="list-style-type: none"> <li>- Risk Protections</li> <li>- Electrical Installation Inspection and Testing</li> <li>- Sum Insured</li> <li>- Proof of Value</li> <li>- Unoccupancy Precautions</li> </ul> </li> </ul>
<b>Section 2 – Business Interruption</b>	<ul style="list-style-type: none"> <li>• Failure in public utility supplies lasting less than 24 consecutive hours</li> <li>• A maximum indemnity period of three months applies to the Defective Sanitation, Specified Disease, Murder or Suicide extension</li> <li>• Only the diseases specified in the policy wording definition of Specified Disease are covered</li> </ul>
<b>Section 3 – Money</b>	<p>Damage occurring outside England, Scotland, Wales, Northern Ireland, the Channel Islands and the Isle of Man</p> <p>Depreciation, shortages, errors, omissions or potential loss of any kind</p> <p>Damage arising from theft fraud or dishonesty of a fellow director, partner or an employee not discovered with working for the insured or that is insured by a fidelity guarantee insurance</p> <ul style="list-style-type: none"> <li>• Damage to Money left in an unattended vehicle</li> <li>• Damage to Money in a coin operated machine</li> <li>• The use of counterfeit money</li> </ul>
<b>Section 4 – Personal Injury (Robbery)</b>	<ul style="list-style-type: none"> <li>• Injury which is in any way brought about by or with the collusion of the policyholder, a family member, director, partner or employee</li> <li>• Injury which is in any way brought about by any drugs or intoxication or by any existing physical defect or infirmity unless this has been notified to the Insurer and accepted in writing</li> </ul>
<b>Section 5 – Employers' Liability</b>	<ul style="list-style-type: none"> <li>• Injury for which insurance or security is required under compulsory motor insurance legislation</li> <li>• Any work undertaken in or visits offshore</li> <li>• Any work involving manufacture, mining, processing distribution, testing, remediation, removal, storage disposal, sale, use or handling of asbestos or materials or products containing asbestos</li> <li>• HSE intervention fees</li> <li>• Costs and expenses in connection with remedial orders</li> </ul>

Section	Exclusion or limitation
<p><b>Section 6 – Public and Products Liability</b></p>	<ul style="list-style-type: none"> <li>• Unless otherwise shown, work away from own premises is excluded other than the delivery or collection of money or goods (not intended for onward sale/supply or as part of a service provided by the business) to or from the premises and clerical, administrative and other non-manual activities</li> <li>• Any work undertaken in or visits offshore</li> <li>• Any work undertaken airside</li> <li>• Manufacture mining processing distribution testing remediation removal storage disposal sale use or handling of asbestos or materials or products containing asbestos</li> <li>• HSE intervention fees</li> <li>• Costs and expenses in connection with remedial orders</li> <li>• Liquidated damages, fines, penalties, exemplary, punitive or multiplied damages</li> <li>• Injury to employees arising out of their employment by the policyholder</li> <li>• Defective design, plan, formula or specification of products supplied or arising out of technical, professional or remedial instruction and advice given for a fee or for which a fee would normally be charged or out of the failure to provide such</li> <li>• Treatment cover unless otherwise shown on the schedule</li> <li>• Costs of making good, reinstating or replacing defective work</li> <li>• Conditions apply in respect of: <ul style="list-style-type: none"> <li>- the use or application of hazardous substances on the premises (if this cover is operative on the schedule)</li> <li>- the use of bona-fide subcontractors</li> </ul> </li> <li>• Damage to property worked on where the damage is as a direct result of the work undertaken</li> <li>• Damage to property held in trust or belonging to, or in the custody or control of the policyholder</li> <li>• Products liability arising from or in connection with products supplied whilst in the custody of the policyholder</li> <li>• Products supplied knowingly directly or indirectly to the United States of America or any territory within its jurisdiction or to Canada (unless shown as operative on the schedule)</li> <li>• Costs of recalling, removing, repairing, rectifying, replacing, reapplying or guaranteeing any products supplied</li> <li>• Making up or prescribing or dispensing or repackaging of any drug, medicine or medical preparation</li> </ul>

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Section	Exclusion or limitation
<b>Section 7 – Loss of Licence</b>	<ul style="list-style-type: none"> <li>• Where the policyholder can claim compensation under any statute</li> <li>• Actual or proposed compulsory acquisition of the premises</li> <li>• Any scheme of town or country planning improvement or redevelopment</li> <li>• Failure other than for good cause to keep open the premises during the permitted hours</li> <li>• Failure to comply with any direction or requirement of the Licensing Justices or other authority</li> <li>• Failure to maintain the premises in good sanitary and general repair</li> </ul>
<b>Section 8 – Terrorism</b>	<ul style="list-style-type: none"> <li>• Acts of terrorism occurring outside England, Scotland or Wales</li> <li>• A private residence insured in the name of an individual(s)</li> <li>• Riot, civil commotion, war and allied risks defined as any loss whatsoever directly or indirectly caused by, contributed to by or arising from or occasioned by or resulting from war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection or military or usurped power</li> </ul>
<b>General Exclusions</b>	<ul style="list-style-type: none"> <li>• Excesses</li> <li>• Nuclear Risks</li> <li>• War and Similar Risks</li> <li>• Excluded Property and Contingencies</li> <li>• Fines or Penalties</li> <li>• Fraud</li> <li>• Northern Ireland</li> <li>• Pollution or Contamination (unless otherwise shown)</li> <li>• Change of Use or Title</li> <li>• Consequential Loss (unless otherwise shown)</li> <li>• Wilful or Malicious Damage</li> <li>• Terrorism (except as provided under Section 5 – Employers Liability and/or if selected under Section 1 – Property Damage and Section 2 – Business Interruption)</li> <li>• Micro-Organism</li> <li>• Electronic Risk</li> <li>• Sanctions</li> <li>• Government or Public Authorities</li> </ul>

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## Cancellation

You may cancel this policy within 14 days of the conclusion of the contract or the day on which you receive the policy document (whichever occurs later) and you will receive a full refund of the premium paid. The Insurer will however reserve their rights on refunding any premium if a claim has been made on this policy or if there is a known event which may give rise to a claim. To exercise your right to cancel, contact the broker or intermediary who arranged this cover for you.

If you wish to cancel the policy at any other time, please contact the broker or intermediary who arranged this cover for you. Provided no claims have been made and there are no known events which may give rise to a claim, a proportionate part of the premium will be refunded to you in accordance with General Condition 17 INSURED'S Cancellation Rights in the policy wording.

## How to make a claim

To make a claim, or to notify the Insurer of an incident which may lead to a claim, please contact their commercial claims department on **0345 122 3283**. The line is open 24 hours a day, 365 days a year. Alternatively, you can write to them at the address shown below.

Commercial Claims Department, Ageas Insurance Limited, Ageas House, The Square, Gloucester Business Park, Brockworth, Gloucestershire, GL3 4FA.

## How to make a complaint

We, InsureUK, are committed to giving you a first-class service at all times and will make every effort to meet the high standards we have set. If you feel we have not attained the standard of service you would expect or you are dissatisfied in any other way, then this is the procedure that you should follow:

You should first contact our Complaints Officer either by e-mail at [complaints@InsureUK.co.uk](mailto:complaints@InsureUK.co.uk) or by telephone on **015394 87111** or in writing at: Complaints Officer, InsureUK, 6 High Street, Windermere, Cumbria, LA23 1AF. We

will confirm to you the receipt of your complaint within 3 working days and do our best to resolve your problem.

If we are unable to resolve your complaint within 10 working days, we will send you a communication, either verbally, by email or in the post (depending on the method of communication you prefer) explaining why we have been unable

to resolve your complaint, and the steps we intend to take to resolve the issue as rapidly as possible.

We aim to complete your enquiries and provide a final Response Letter to you within 8 weeks from the date your complaint was received. We will keep you regularly informed of our progress towards resolving your complaint,

and you may need to contact us during this time to request or verify information or to provide any further details.

If you need to complain to the Insurer, you can write to them at the address shown below or email them through their website at [www.ageas.co.uk/make-a-complaint](http://www.ageas.co.uk/make-a-complaint) (please include your InsureUK policy number and claim number if appropriate).

Customer Services Adviser, Ageas Insurance Limited, Ageas House, Hampshire Corporate Park, Templars Way Eastleigh, Hampshire, SO53 3YA.

## Financial Ombudsman Service (FOS)

If the differences between us remain unresolved you may refer your complaint to the Financial Ombudsman Service (FOS) using the contact details shown below. You can ask the Financial Ombudsman Service to review your complaint if for any reason you are still dissatisfied with the final response from us or the Insurer or if a final response has not been issued within eight weeks from your first complaint.

The Financial Ombudsman Service, Exchange Tower, Harbour Exchange Square, London E14 9SR

Telephone **0800 023 4567** (from a landline) or **0300 123 9123** (from a mobile)

Email: [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)



Please note that you have 6 months from the date of the final response in which to refer your complaint to the Financial Ombudsman Service (FOS). The Financial Ombudsman Service is an independent body that arbitrates on complaints about general insurance products.

The Financial Ombudsman Service will only consider complaints after you have been issued with a final response. Following this procedure will not affect your legal rights. Please quote your InsureUK policy number in any communication.

### **Financial Services Compensation Scheme**

Should the Insurer be unable to meet their liabilities you may be entitled to compensation from the Financial Services Compensation Scheme. This depends on the type of insurance, the size of your business and the circumstances of the claim. Further information is available from the Financial Services Compensation Scheme. Their telephone number is **0800 678 1100** or **020 7741 4100**. Alternatively, more information can be found at **[www.fscs.org.uk](http://www.fscs.org.uk)**.

# SAMPLE

Underwritten by **Ageas Insurance Limited**

Registered address: Ageas House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire SO53 3YA

**[ageas.co.uk](http://ageas.co.uk)**

Registered in England and Wales No 354568

Ageas Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, Financial Services Register No 202039.

Administered by **InsureUK**

Registered address: 6 High Street, Windermere, Cumbria, LA23 1AF

Registered in England and Wales No 07438498

InsureUK is a trading name of The Insurance Underwriting Agencies Limited and is authorised and regulated by the Financial Conduct Authority, Financial Services Register No 563147.

