



Product Summary

Please read this document carefully. Full terms and conditions can be found within the Policy Document.

Direct Line Business from Home Insurance Policy

The Business from Home policy is underwritten by Direct Line Insurance plc and will run for 12 months or as shown on the schedule. Please refer to your policy schedule for full details of any endorsements or excesses that may apply.

Standard Cover

Business Contents (Policy Section 1)

Cover	Extensions included as standard (subject to certain limits)	Conditions	Exclusions
<ul style="list-style-type: none"> Available on an "All Risks" basis 	<ul style="list-style-type: none"> Removal of Documents Signs - up to £500 any one period of insurance Breakage of Glass and Sanitary Ware (Business Portion) up to £250 Victim Counselling Outside catering Theft of keys – up to £1,500 limit Property in the open – up to £1000 max Theft Damage to Buildings Temporary change of address Removal of Debris – up to 20% of the total sum insured by this Section 	<ul style="list-style-type: none"> Index Linking Limit of Liability as per Schedule Basis of Claims Settlement Automatic Reinstatement of Sum Insured Stock Records – to be kept in fire resistant cabinet or away from the Premises Flat Roof Condition 	<ul style="list-style-type: none"> Various exclusions apply to unoccupied or unfurnished premises Property more specifically insured under Section 8 (Specified All Risks) Loss or Damage to Computer Equipment, Refrigerated Stock, Attractive Stock and All Other Stock caused by Storm, Flood or Escape of Water in any portion of Premises below street level, unless stored at least 4 inches off the ground Distortion, corruption or erasure of data Any loss greater than £250 in respect of any living animal forming part of All Other Stock Wear and tear, deterioration, insect, vermin, moth, rust, corrosion, action of light, or other gradually operating cause Any process of cleaning, dyeing, renovating, restoring or repairing Mechanical derangement, breakdown or fault Errors or omissions only discovered following an inventory Damage caused by domestic pets

Public and Products Liability (Policy Section 2)

Cover	Extensions included as standard (subject to certain limits)	Conditions	Exclusions
<ul style="list-style-type: none"> Public Liability, indemnity limit up to £2 Million (any one occurrence) unless otherwise shown on the schedule Products Liability, indemnity limit £2 M (in total during any one period of insurance) unless otherwise shown on the schedule 	<ul style="list-style-type: none"> Motor Contingent Liability Tenants Liability Overseas Personal Liability Health & Safety at Work Act Consumer Protection Act (Part II) 1987 Court Attendance Costs connected to a claim (up to £250 per day) Hairdressers Indemnity (only operational if shown on the schedule) Additional Persons Insured Cross Liabilities 		<ul style="list-style-type: none"> Injury to Your Employees, domestic staff and family members Property in Your custody or control Products for use in or on aircraft Replacing or making good faulty, defective or incorrect workmanship, design, specification or materials Costs of recalling or modifying Products Defective premises or land sold by You Your ownership of any animal defined as dangerous under the Animals Act 1971 or the Dangerous Dogs Act 1991 Liability assumed under warranty or guarantee that would not have attached had the warranty or guarantee not been entered into Contractual liability Work away involving the application of heat Products knowingly exported outside the UK – unless specifically shown on the schedule as covered Liquidated, punitive or exemplary damages, fines or penalties Pollution or Contamination other than caused by a sudden identifiable and unintended incident Design, formula, advice or specification Breach of professional duty Sale, supply or administration of drugs, medicines or chemicals Any treatments used, practised or performed other than when performing first aid Any surgical operations or medical procedure Failure or partial failure of computer programmes Damage to computer systems and data processing media or loss, distortion or erasure of data contained therein Loss of data or provision of incorrect data or failure to supply data Libel slander or infringement of plans copyright patent trade name trade mark or registered design Incorrect information or errors or omissions in published materials

Business Money (Policy Section 3)

Cover	Extensions included as standard (subject to certain limits)	Conditions	Exclusions
Loss of Money; <ul style="list-style-type: none"> in transit on Your premises whilst attended on Your premises whilst unattended 	<ul style="list-style-type: none"> Damage to safes and cash bags in the course of a robbery 	<ul style="list-style-type: none"> Precautions – keys to be deposited in a safe place and till drawers to be left open at night and contents to be placed elsewhere out of sight 	<ul style="list-style-type: none"> Dishonesty of Employees and Your family members not discovered within 14 days of the occurrence Money more specifically insured under a Fidelity Guarantee policy

Business Money (Policy Section 3) continued

Cover	Extensions included as standard (subject to certain limits)	Conditions	Exclusions
<ul style="list-style-type: none"> in a safe of yours or in a bank night safe in the home of any authorised employee 			<ul style="list-style-type: none"> Shortages due to errors or omissions, depreciation or loss of market Loss arising outside of the UK or from any unattended motor vehicle Money left overnight in outbuildings

Personal Accident (Assault) (Policy Section 4)

Cover	Extensions included as standard (subject to certain limits)	Conditions	Exclusions
<p>Benefits are payable for injuries sustained as the result of robbery/ attempted robbery:-</p> <ul style="list-style-type: none"> Death and permanent total disablement Temporary Disablement 		<ul style="list-style-type: none"> Persons Insured (you, or any member of your family residing at the premises or any Employee) must be aged not less than 16 years nor more than 75 years Medical Supervision and Examinations Limitations – any payments made for Temporary Total Disablement shall be deducted from any sum becoming payable upon Death 	<ul style="list-style-type: none"> Self-injury, provoked assault or wilful exposure to needless peril Losses influenced by alcohol or drugs (other than prescribed) insanity or pre-existing physical defect

Business Interruption (Policy Section 5)

Cover	Extensions included as standard (subject to certain limits)	Conditions	Exclusions
<ul style="list-style-type: none"> Cover follows that under the Business Contents Section, in respect of: Loss of Gross Income and Loss of Book Debts 	<ul style="list-style-type: none"> Auditors Fees – up to £5,000 Prevention of Access (damage in the vicinity) Suppliers Extension (subject to the policy covering Loss of Gross Income) Public Utilities (Electricity, Gas and Water) subject to the policy covering Loss of Gross Income Murder, Suicide or Disease (subject to the policy covering Loss of Gross Income) Documents 	<ul style="list-style-type: none"> First Financial Year clause Automatic Reinstatement of Sum Insured Goods Sold Elsewhere Records – to be kept in fire resistant cabinet or away from the Premises 	<ul style="list-style-type: none"> Cessation of Business Erasure, distortion or corruption of data unless caused by Damage

Goods in Transit (Policy Section 6)

Cover	Extensions included as standard (subject to certain limits)	Conditions	Exclusions
<ul style="list-style-type: none"> Business Contents (other than Mobile Telephones, Radio Pagers, Business Machines, Portable Computers, Office Machinery, Electrical Equipment, Hand Tools, Photographic Equipment, Professional Equipment, Survey Equipment and Documents) whilst in transit by vehicles owned, hired or leased 	<ul style="list-style-type: none"> Exhibitions and Fairs – anywhere in the United Kingdom (excluding theft whilst in an unattended vehicle not kept in a locked building) or whilst attended by anyone other than You, Your Employees or a member of Your family 	<ul style="list-style-type: none"> Basis of claims settlement 	<ul style="list-style-type: none"> Spillage, leakage, contamination, deterioration or breakdown unless traceable to fire or road accident Theft from unattended vehicles – unless ignition key removed and vehicle fully locked Theft from an Insured Vehicle left loaded and unattended overnight – unless kept at the business address and kept fully locked and ignition key removed Accidental breakage of brittle articles Scratching, bruising or denting of furniture unless caused by road accident

Optional Cover

Employers Liability (Policy Section 7)

Cover	Extensions included as standard (subject to certain limits)	Conditions	Exclusions
<ul style="list-style-type: none"> Employers' Liability, indemnity limit up to £10 Million (inclusive of legal costs) unless otherwise shown on the schedule 	<ul style="list-style-type: none"> Unsatisfied Court Judgements Injuries to Working Partners Health & Safety at Work Act Court Attendance Costs connected to a claim – up to £250 per day Additional Persons Insured 		<ul style="list-style-type: none"> Injury to Employees, other than the driver, resulting from being in or on any of Your vehicles whilst on the road under the terms of Part VI of the Road Traffic Act 1988

Specified All Risks (Policy Section 8)

Cover	Extensions included as standard (subject to certain limits)	Conditions	Exclusions
<ul style="list-style-type: none"> "All Risks" on specified items of equipment in either; UK / Europe Worldwide <p>As specified on the schedule</p>		<ul style="list-style-type: none"> Index Linking Basis of Claims Settlement 	<ul style="list-style-type: none"> Wear, tear, deterioration, insect, vermin, moth, mildew, rust, corrosion, action of light or any other gradually operating cause Cleaning, renovating, restoring, adjusting or repairing Mechanical derangement, breakdown or fault Distortion, corruption or erasure of programmes or software Confiscation or detention by customs Theft from unattended motor vehicles (subject to certain provisos) Computer Equipment, Mobile Telephones or Radio Pagers whilst left unattended – unless in the Business Portion or Home, etc. Loss or Theft not reported to the Police within 24 hours of discovery Faulty design and/or materials Damage caused by domestic pets, by You, Your Employees or a member of Your family

Buildings (Policy Section 9)

Cover	Extensions included as standard (subject to certain limits)	Conditions	Exclusions
<ul style="list-style-type: none"> Available on an "All Risks" basis Subsidence cover available in most cases 	<ul style="list-style-type: none"> Breakage of Glass and Sanitary Ware Property Owners Liability and Defective Premises Act 1972 Accidental Damage to Underground Services Ground Rent – up to 2 years- subject to a maximum of 10% Building Sum Insured Transfer of Interest 	<ul style="list-style-type: none"> Index Linking Basis of Claims Settlement Automatic Reinstatement of Sum Insured Flat Roof Condition 	<ul style="list-style-type: none"> Various exclusions apply to unoccupied or unfurnished premises Wear and tear, deterioration, insect, vermin, moth, rust, corrosion, action of light, or other gradually operating cause Any process of cleaning, dyeing, renovating, restoring or repairing Damage caused by domestic pets

Refrigerated Stock (Policy Section 10)

Cover	Extensions included as standard (subject to certain limits)	Conditions	Exclusions
<p>Loss caused by;</p> <ul style="list-style-type: none"> Sudden breakdown due to inherent fault or accidental damage Accidental failure of the public electricity supply <p>of perishable, refrigerated stock belonging to You for human consumption in freezers, cold stores or refrigerators</p>		<ul style="list-style-type: none"> Change in Circumstances 	<ul style="list-style-type: none"> Losses where freezer etc is over 10 years old unless subject to a maintenance agreement Wear; tear; deterioration or other gradually operating cause Incorrect setting of controls Consequential Losses Deliberate act of electricity undertaking in terminating or disconnecting electricity supply Further breakdown or failure until repairs have been carried out

Business Legal Expenses (Policy Section 11)

Cover	Extensions included as standard (subject to certain limits)	Conditions	Exclusions
<p>This section covers legal expenses incurred in relation to the following:</p> <ul style="list-style-type: none"> Employment disputes and compensation awards Legal defence Property protection and bodily injury Tax protection <p>Each of these covers has its own Provisions and Exclusions, in addition to which, General Exclusions apply to the whole section. The purpose of the cover is to pay costs You incur (with our approval) in relation to the legal action but NOT to pay any fines or penalties you are ordered to pay. In any event, we will not pay any costs incurred prior to our acceptance of the claim, nor any claim reported more than 180 days after you should have known about the incident giving rise to the claim. Your policy has full details of the cover and exclusions applicable, both in relation to the individual covers and at policy level.</p>			

General Conditions (not applicable to Section 11)

<ul style="list-style-type: none"> Observance of Conditions Cancellation Contracts (Rights of Third Parties) Act 1999 	<ul style="list-style-type: none"> Policy voidable for non-disclosure Minimum Protections Payment of Premium 	<ul style="list-style-type: none"> Reasonable Precautions English Law Changes to your cover 	<ul style="list-style-type: none"> Change of Risk Interest Clause
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Other features

24 hour business assistance services

Free Helpline services available 24 hours a day, 7 days a week for:-

- Legal Advice on any business problem including Employment, Tax, Contract Disputes etc
- Emergency Assistance - rapid response from reputable local contractors to deal with any sort of emergency on your premises, including burst pipes, drainage problems, gas, electricity failures, serious roof damage
- Glass Replacement and Locksmith Services - rapid call outs for any glazing or door & window security problems.
- Stress Counselling – A confidential telephone service for employees and their family
- Health and Medical Assistance concerning pregnancy, nutrition, sports injuries, giving up smoking etc.

Instalment Payment Method available in most cases

Your right to cancel

If this cover does not meet your requirements, please return all your documents within 14 days of receipt. We will return any premium paid in full provided that no claims have been made on the policy during that time. If you cancel your cover outside this period, there will be a cancellation charge as shown in your schedule.

How to make a claim

To notify us of a claim in the first instance please telephone **0845 303 1753**.

How to complain

Should there ever be an occasion where you need to complain, please call us on our priority number **0845 303 1760**. If your complaint relates to a claim please contact your claims handler whose details will be shown on your claims documentation.

If you wish to write, then please address your letter to:

- *Claims complaints to the Technical Operations Manager at the address shown on your claims documentation*
- *All other complaints to the Customer Services Team at Direct Line for Business, Commercial Direct, PO Box 106, 37 Broad Street, Bristol BS99 7NQ*

If we cannot resolve the differences between us, you may refer your complaint to the Financial Ombudsman Service (FOS). The address is: South Quay Plaza, 183 Marsh Wall, London E14 9SR (Telephone number **0845 080 1800**).

Details about our Regulator

Direct Line Insurance plc is authorised and regulated by the Financial Services Authority. The Financial Services Authority website, which includes a register of all regulated firms can be visited on **www.fsa.gov.uk**, or the Financial Services Authority can be contacted on **0300 500 5000**.

The Financial Services Authority registration number for Direct Line Insurance plc is 202684.

Under the Financial Services and Markets Act 2000, should the company be unable to meet all its liabilities to policyholders, compensation may be available. Insurance advising and arranging is covered for 100% of the first £2,000 and 90% of the remainder of the claim, without any upper limit (90% of the whole claim with no upper limit after 31/12/09). For compulsory classes of insurance, insurance advising and arranging is covered for 100% of the claim, without any upper limit. Information can be obtained on request, or by visiting the Financial Services Compensation Scheme website on **www.fscs.org.uk**.

