



# Product Summary

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

## Direct Line Commercial Property Insurance Policy

The Commercial Property policy is underwritten by U K Insurance Limited 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

**The Structure** (Policy Section 1)

| Cover   | Extensions included as standard (subject to certain limits)   | Conditions   | Exclusions   |
|---|---|--|--|
| <ul style="list-style-type: none"> <li>Available on an "All Risks" basis</li> <li>Subsidence is available as an option in most cases</li> </ul> | <ul style="list-style-type: none"> <li>Accidental Damage to underground service pipes and cables</li> <li>Ground rent – up to 2 years whilst uninhabitable</li> <li>Public authorities</li> <li>Professional fees</li> <li>Capital Additions – up to 10% of Sum Insured or £500,000 whichever is less</li> <li>Removal of debris</li> <li>Damage by Emergency Services – up to £25,000 any one claim</li> <li>Contracting purchaser's interest</li> <li>Trace and Access – up to £10,000 any one claim</li> <li>Subrogation Waiver against Parent or Subsidiary Companies, Tenants and Lessees</li> <li>Non-invalidation</li> <li>Workmen</li> <li>Mortgage – interests of mortgagors and leaseholders/lessees protected following increased risk</li> <li>Drain clearance costs</li> <li>Fire extinguishment Expenses – up to £5,000 any one claim</li> <li>Loss of metered water and heating oil – up to 5,000 any one claim</li> <li>Unauthorised use of Electricity, Gas or Water – up to £10,000 any one claim</li> <li>Alternative accommodation costs (Residentially occupied properties only) up to 20% of the Sum Insured in total with 24 month Indemnity Period</li> </ul> | <ul style="list-style-type: none"> <li>Index Linking</li> <li>Designation</li> <li>Reinstatement of Sum Insured following a loss</li> <li>Flat Roof Condition</li> </ul> | <ul style="list-style-type: none"> <li>Various Exclusions apply to Vacant or Disused Premises</li> <li>Property more specifically insured</li> <li>Damage to glass and sanitary ware as defined under Section 5 – other than by Fire, Lightning or Explosion</li> <li>Damage to any particular piece of equipment or appliance by self ignition, short circuit excess pressure etc unless more specifically insured under the Policy Extensions</li> <li>Frost damage to plumbing installations in outbuildings</li> <li>Wear and tear; the action of light and atmosphere</li> <li>Any process of cleaning, dyeing, restoring or repairing</li> <li>Wind, hail, sleet, snow, flood or dust damage to walls, gates or fences</li> <li>Corrosion, wet or dry rot, marring or scratching</li> <li>Normal settlement or bedding down of new structures</li> <li>Inherent vice, latent defect, gradual deterioration</li> <li>Faulty or defective workmanship</li> <li>Collapse or cracking of Buildings</li> <li>Maintenance, redecoration or repair costs</li> <li>Damage to glass or sanitary ware</li> </ul> |

## Public Liability (Policy Section 3)

| Cover  | Extensions included as standard (subject to certain limits)   | Conditions | Exclusions   |
|--|---|------------|--|
| <ul style="list-style-type: none"> <li>Public Liability, indemnity limit up to £2 Million (any one Occurrence) unless otherwise shown on the Schedule</li> </ul> | <ul style="list-style-type: none"> <li>Cross Liabilities</li> <li>Motor Contingent Liability</li> <li>Defective Premises Act 1972</li> <li>Wrongful Arrest</li> <li>Compensation for Court Attendance connected to a claim (up to £250 per day)</li> <li>Additional Persons Insured</li> <li>Worldwide Personal Liability</li> <li>Contractors Contingent Liability</li> <li>Contractual Liability</li> <li>Health &amp; Safety at Work Act 1974</li> <li>Data Protection Act 1998</li> </ul> |            | <ul style="list-style-type: none"> <li>Ownership of buildings not insured under Section 1 – The Structure</li> <li>Ownership of land unless we have agreed to provide cover</li> <li>Excluding manual work away from Premises (other than collection or delivery)</li> <li>Any mechanically propelled vehicle</li> <li>Professional negligence, wrongful or inadequate treatment, examination, prescription or advice given</li> <li>Goods which You supply, install, erect, repair or treat</li> <li>Cost of rectifying or replacing defective work</li> <li>Pollution or Contamination other than caused by a sudden identifiable and unintended and unexpected incident</li> <li>Damage to anything supplied, installed or erected by You if such Damage is attributable to any defect therein</li> </ul> |

## Glass and Sanitary Ware (Policy Section 5)

| Cover  | Extensions included as standard (subject to certain limits)  | Conditions | Exclusions  |
|--|--|------------|---|
| <ul style="list-style-type: none"> <li>"All Risks" cover on Glass, Sanitary Ware and Shop Front Glass at the Premises for which You are responsible</li> </ul> | <ul style="list-style-type: none"> <li>Reasonable cost of boarding up</li> <li>Damage to framework following breakage of Glass</li> <li>Removal/Replacement of fixtures to effect replacement of glass</li> <li>Replacement of foil lettering, painting of glass, etc</li> <li>Accidental damage to goods following breakage of glass</li> </ul> |            | <ul style="list-style-type: none"> <li>Fire, Lightning or Explosion</li> <li>Removal or installation carried out at the Premises</li> <li>Theft unless theft is covered under Section 1 or 2</li> <li>Damage in any portion of Vacant or Disused Buildings</li> </ul> |

## Optional Cover

### Landlords Contents (Policy Section 2)

| Cover  | Extensions included as standard (subject to certain limits)   | Conditions   | Exclusions  |
|--|---|--|---|
| <ul style="list-style-type: none"> <li>Cover on Landlords Contents follows that chosen under Policy Section 1 – The Structure</li> </ul> | <ul style="list-style-type: none"> <li>Temporary Removal – up to 10% of the sum insured</li> <li>Replacement Locks – up to £1,000</li> <li>Debris Removal Costs – up to £25,000 any one premises</li> <li>Loss of Oil and Metered Water – up to £5,000 any one period of insurance</li> </ul> | <ul style="list-style-type: none"> <li>Index Linking</li> <li>Basis of Claims Settlement – reinstatement</li> <li>Automatic Reinstatement of Sum Insured</li> <li>Flat Roof Condition</li> </ul> | <ul style="list-style-type: none"> <li>Various exclusions apply to vacant or disused premises</li> <li>Property in the open in respect of riot, malicious damage, storm, flood and theft</li> <li>Stock and Materials in Trade</li> <li>Bills of exchange, money, securities, etc</li> <li>Business books, plant and specifications</li> <li>Jewellery, watches, furs and precious stones and metals</li> <li>Works of art and antiques</li> <li>Property more specifically insured</li> <li>Cessation of work or confiscation by authorities</li> <li>Damage to plant or fittings by self-ignition, short-circuit, excessive pressure, self-heating or leakage of electricity</li> </ul> |

**Landlords Contents** (Policy Section 2) – continued

| Cover | Extensions included as standard (subject to certain limits) | Conditions | Exclusions  |
|-------|---|------------|---|
|       |   |            | <ul style="list-style-type: none"> <li>• Damage to electrical signs</li> <li>• Wear and tear; the action of light and atmosphere</li> <li>• Any process of cleaning, dyeing, restoring or repairing</li> <li>• Corrosion, wet or dry rot, marring or scratching</li> <li>• Subsidence, landslip or ground heave</li> <li>• Inherent vice, latent defect, gradual deterioration</li> <li>• Faulty or defective workmanship</li> <li>• Erasure or distortion of information on computer records</li> <li>• Dishonesty or fraud by Your employees or anyone lawfully on the premises</li> <li>• Maintenance, redecoration or repair costs</li> <li>• Damage to glass or sanitary ware</li> </ul> |

**Rent Receivable** (Policy Section 4)

| Cover  | Extensions included as standard (subject to certain limits)   | Conditions  | Exclusions   |
|--|---|---|--|
| <ul style="list-style-type: none"> <li>• Loss of;</li> <li>• Rent Receivable</li> <li>• Additional Expenditure</li> <li>• Outstanding Debit Balances</li> <li>• Cover follows that chosen under Section 1 – The Structure</li> </ul> | <ul style="list-style-type: none"> <li>• Boiler Explosion</li> <li>• Prevention of Access</li> <li>• Alternative Accommodation</li> <li>• Loss of Book Debts</li> <li>• Public Utilities</li> <li>• Professional Accountants' Charges</li> <li>• Automatic Rent Review – limit 100% increase</li> <li>• Subrogation Waiver against Parent or Subsidiary Companies, Tenants and Lessees</li> <li>• Sale of property – damage subsequent to sale agreement</li> </ul> | <ul style="list-style-type: none"> <li>• Reinstatement of Sum Insured following a loss</li> <li>• Cessation of Trading</li> <li>• First Financial Year</li> <li>• Unoccupied Buildings</li> </ul> | <ul style="list-style-type: none"> <li>• As shown under Section 1 – The Structure</li> </ul> |

**Employers Liability** (Policy Section 6)

| Cover  | Extensions included as standard (subject to certain limits)  | Conditions   | Exclusions |
|--|--|--|------------|
| <ul style="list-style-type: none"> <li>• Employers Liability, Indemnity Limit up to £10 Million (inclusive of legal costs) unless otherwise shown on the schedule</li> </ul> | <ul style="list-style-type: none"> <li>• Cross Liabilities</li> <li>• Health &amp; Safety at Work Act 1974</li> <li>• Compensation for Court Attendance connected to a claim (up to £250 per day)</li> <li>• Unsatisfied Court Judgements</li> <li>• Additional Persons Insured</li> <li>• Injuries to Working Partners</li> </ul> | <ul style="list-style-type: none"> <li>• Law Applicable – UK, Channel Islands and Isle of Man</li> </ul> |            |

**Personal Accident** (Policy Section 7)

| Cover  | Extensions included as standard (subject to certain limits) | Conditions  | Exclusions   |
|--|---|---|--|
| <p>24 hour cover for specified employees suffering bodily injury resulting in:</p> <ul style="list-style-type: none"> <li>• Death</li> <li>• Loss of limbs or sight</li> <li>• Permanent total disablement</li> <li>• Temporary total disablement</li> </ul> |   | <ul style="list-style-type: none"> <li>• Change in Circumstances</li> </ul> | <ul style="list-style-type: none"> <li>• Flying other than as passenger on bona fide airline</li> <li>• Winter sports and other hazardous pursuits</li> <li>• Illness or disease or gradually operating cause</li> <li>• Influence of alcohol or non-prescribed drugs</li> <li>• Self-injury, provoked assault or wilful exposure to needless peril</li> </ul> |

## Policy Extensions

### Extension I: Equipment Breakdown

| Cover   | Extensions included as standard (subject to certain limits)   | Conditions | Exclusions   |
|---|---|------------|--|
| <ul style="list-style-type: none"> <li>Equipment Breakdown</li> </ul> | <ul style="list-style-type: none"> <li>Contamination by a Hazardous Substance (up to £6,000)</li> <li>Computer Equipment (up to £100,000)</li> <li>Loss of Rent Receivable caused by an Accident to Covered Equipment (up to £30,000)</li> <li>Perishable Goods (up to £15,000)</li> <li>Expediting Expenses (up to £15,000)</li> </ul> |            | <ul style="list-style-type: none"> <li>Damage to any Computer Equipment which is recoverable under any maintenance agreement, warranty or guarantee</li> <li>Loss of Rent Receivable resulting from the delay in resuming operations resulting from the need to reconstruct or re-input data or programs on media</li> </ul> |

### General Conditions

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

## 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 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**.

Direct Line shall also be happy to send you any of our brochures, letters or statements in Braille, large print or audio, upon request.

Direct Line insurance policies are underwritten by U K Insurance Limited, The Wharf, Neville Street, Leeds LS1 4AZ. Company No.1179980. U K Insurance Limited is authorised and regulated by the Financial Services Authority. Calls may be recorded.

## 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

U K Insurance Limited 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 **0845 606 1234**.

The Financial Services Authority registration number for U K Insurance Limited is 202810.

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 90% of the claim without any upper limit. 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 at **www.fscs.org.uk**.



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for business