



# Product Summary

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

## Direct Line Pub & Restaurant Insurance Policy

The Pub & Restaurant 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

#### Trade Contents (Policy Section 2)

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>Underground Services</li> <li>Theft damage to buildings</li> <li>Personal effects of any one customer, guest or employee at Your premises (up to £1,000)</li> <li>Damage to motor vehicles belonging to customers', guests' or employees' at Your premises (up to £10,000 any one vehicle)</li> <li>Damage to all customers, guests or employees personal effects and motor vehicles at Your premises (up to £100,000 any one claim)</li> <li>Temporary removal of contents for cleaning, renovation, repair or similar purposes up to a limit of 20% of the sum insured</li> <li>Cost of replacing locks following loss of keys, by theft or robbery (up to £1,000)</li> <li>Seasonal Increases for Cigarettes, Cigars and Tobacco, Wines and Spirits and All Other Stock</li> <li>Removal of debris</li> <li>Loss of Oil and Metered Water (up to £5,000 during any one period of insurance)</li> <li>Property in the open (up to £1,000 for any one claim)</li> </ul>	<ul style="list-style-type: none"> <li>Sums Insured subject to Index Linking</li> <li>Basis of Claims Settlement</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>Change in water table level</li> <li>Damage to property in the open</li> <li>Damage to Cigarettes, Cigars and Tobacco, Wines and Spirits and All Other Stock resulting from storm, flood, escape of water, leakage of fuel or beverages unless stored at least six inches above floor level</li> <li>Property more specifically insured</li> <li>Damage by confiscation by authorities</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>Damage to glass and sanitary ware other than resulting from fire, lightning or explosion</li> <li>Any loss only discovered during stocktaking</li> <li>Motor vehicles, caravans, boats and accessories</li> <li>Domestic pets and livestock</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, scratching or bruising</li> <li>Inherent vice, latent defect, gradual deterioration</li> <li>Faulty or defective workmanship</li> <li>Erasure or distortion of information on computer systems unless more specifically insured under the Policy Extensions</li> <li>Damage to property in transit</li> <li>The excess stated in the schedule does not apply to claims in respect of damage to audio, audio/visual, hi-fi, televisions, trouser presses and tea/coffee making equipment for each and every claim amounting to £1,000 or less</li> </ul>

### Public and Products 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> <li>Products Liability, indemnity limit £2M (in total during any one period of insurance) unless otherwise shown on the schedule</li> </ul>	<ul style="list-style-type: none"> <li>Cross Liabilities</li> <li>Motor Contingent Liability</li> <li>House name &amp; Advertisement Signs</li> <li>Personal Liability</li> <li>Defective Premises Act 1972</li> <li>Health &amp; Safety at Work Act 1974</li> <li>Consumer Protection and Food Safety Acts</li> <li>Damage to Leased &amp; Rented Premises</li> <li>Employees Personal Effects</li> <li>Guests' Property (up to £25,000 any one claim)</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>Data Protection Act 1998</li> </ul>		<ul style="list-style-type: none"> <li>Excluding manual work away from Your premises (other than collection or delivery)</li> <li>Any mechanically propelled vehicle</li> <li>Any water or aircraft</li> <li>Professional negligence, wrongful or inadequate treatment, examination, prescription or advice given</li> <li>Damage to that part of property worked on</li> <li>Pollution or contamination unless from a sudden and identifiable unintended and unexpected incident</li> <li>Damage to or costs and expenses involved in the repair, replacement, removal or dismantling of any products supplied which are the subject of any claim or any refund paid on such products supplied</li> <li>Liquidated damages, fines or penalties</li> <li>Punitive, exemplary or aggravated damages</li> </ul>

### Employers Liability (Policy Section 4)

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>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>Injury to Employees resulting from being in or on any of Your vehicles whilst on the road under terms of any road traffic legislation</li> <li>Excluding manual work away from Your premises (other than collection or delivery)</li> </ul>

### Loss of Income and Loss of Book Debts (Policy Section 5)

Cover	Extensions included as standard (subject to certain limits)	Conditions	Exclusions
<ul style="list-style-type: none"> <li>Cover for Loss of Income up to £500,000</li> <li>Up to 2 years indemnity period</li> <li>Loss of Book Debts up to £10,000</li> <li>Cover follows the Trade Contents section</li> </ul>	<ul style="list-style-type: none"> <li>Prevention of access</li> <li>Failure of public utilities - gas, electricity, water (for at least 30 minutes) or telecommunications</li> <li>Unspecified suppliers or booking agencies (up to 25% of the sum insured for brewers, 10% others)</li> <li>Local Authority closure of premises due to vermin or defective sanitation</li> <li>Pollution of beaches or waterways (limit £25,000)</li> <li>Disease, food poisoning, murder, suicide occurring at the premises</li> <li>Prevention or hindrance of access to Your premises resulting from the actions or advice of a competent public authority due to an emergency as described within the policy (excluding any loss during the first four hours)</li> <li>Alternative accommodation (including staff) up to 10% of sum insured</li> </ul>	<ul style="list-style-type: none"> <li>Reinstatement of the sum insured following a loss</li> <li>Cover avoided if business wound up</li> <li>Current cost accounting adjustments disregarded</li> <li>Payments will be exclusive of VAT</li> <li>First Financial Year clause</li> <li>Outstanding debit balance recording and storage</li> </ul>	<ul style="list-style-type: none"> <li>Deliberate loss or corruption of electronically stored information</li> </ul>

### Glass (Policy Section 6 Sub Section 1)

Cover	Extensions included as standard (subject to certain limits)	Conditions	Exclusions
<ul style="list-style-type: none"> <li>Breakage of fixed glass and sanitaryware</li> <li>Reasonable boarding up costs</li> </ul>	<ul style="list-style-type: none"> <li>Damage to frames or framework</li> <li>Cost of necessary removal or replacement of fixtures and fittings</li> <li>Cost of replacing alarm foil, lettering, painting etc on Glass following breakage</li> </ul>		<ul style="list-style-type: none"> <li>Fire, Lightning or Explosion or consequent salvage operations</li> <li>Removal, installation or repairs/alterations to the Premises</li> <li>Damage from theft unless covered under Section 2 of Policy</li> <li>Any flawed or broken item at commencement of policy</li> <li>Vacant or disused premises</li> </ul>

### All Risks on Fixed Signs (Policy Section 6 Sub Section 2)

Cover	Extensions included as standard (subject to certain limits)	Conditions	Exclusions
<ul style="list-style-type: none"> <li>"All Risks" on signs and nameplates (up to £1,000)</li> </ul>			<ul style="list-style-type: none"> <li>Wear, tear, action of light or atmosphere, moths, vermin or insects</li> <li>Cleaning, dyeing, restoring, adjusting or repairing</li> <li>Corrosion, dampness, dryness, rot, scratching or deterioration</li> <li>Installation, fitting or removal</li> <li>Breakdown, adjustment, maintenance or repair</li> </ul>

### Goods in Transit (Policy Section 6 Sub Section 3)

Cover	Extensions included as standard (subject to certain limits)	Conditions	Exclusions
<p>Trade Contents whilst in transit by vehicles owned, hired or leased by You</p> <ul style="list-style-type: none"> <li>Up to £2,000 for Business contents and All Other Stock</li> <li>Up to £750 for Cigarettes, Cigars, Tobacco, Wines and Spirits</li> </ul>		<ul style="list-style-type: none"> <li>Reinstatement of Sum Insured following a loss</li> <li>Basis of Claims Settlement</li> </ul>	<ul style="list-style-type: none"> <li>Theft from unattended vehicles</li> <li>Deterioration of goods due to faulty stowage or incorrect setting or operation of the equipment</li> <li>Natural deterioration</li> <li>Consequential loss due to delay</li> <li>Damage to money, jewellery and living creatures</li> <li>Spillage, leakage, contamination, deterioration or breakdown unless traceable to fire or road accident</li> </ul>

### Money (Policy Section 7)

Cover	Extensions included as standard (subject to certain limits)	Conditions	Exclusions
<p>Loss of Money</p> <ul style="list-style-type: none"> <li>in transit</li> <li>In a bank night safe</li> <li>In Your home, or that of your partners, directors or employees</li> <li>In Your premises</li> </ul>	<ul style="list-style-type: none"> <li>Damage to Safes and Carrying Cases</li> <li>Personal Money (up to £250 during any one period of insurance)</li> <li>Unauthorised Use of Company Credit Cards (up to £500 during any one period of insurance)</li> </ul>	<ul style="list-style-type: none"> <li>Accompaniment requirements for money in transit</li> <li>Safe keys and notes of combinations are to be removed from the premises outside business hours</li> <li>All cash till drawers must be left open or removed outside business hours</li> <li>Money in Automated Teller Machines</li> </ul>	<ul style="list-style-type: none"> <li>Losses arising from fraud or dishonesty unless discovered within 14 days of the event</li> <li>Shortages due to error or omission</li> <li>Losses from unattended vehicles</li> <li>Losses in Northern Ireland resulting from riot or civil commotion</li> <li>Losses covered by a fidelity guarantee policy</li> </ul>

## Personal Accident (Assault) (Policy Section 8)

Cover	Extensions included as standard (subject to certain limits)	Conditions	Exclusions
<p>Benefits are payable for injury sustained during robbery or attempted robbery 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> <li>• Temporary partial disablement</li> <li>• Incurred medical expenses</li> </ul>	<ul style="list-style-type: none"> <li>• Damage to Personal Effects (up to £500 per person)</li> </ul>	<ul style="list-style-type: none"> <li>• Persons Insured (partners, directors &amp; employees) must be aged not less than 16 years nor more than 75 years</li> <li>• Limit of Liability</li> <li>• Referral to Medical Practitioner</li> </ul>	<ul style="list-style-type: none"> <li>• Illness or disease not resulting from bodily injury</li> <li>• Bodily injury due to a gradually operating cause</li> <li>• Self-injury, provoked assault or wilful exposure to needless peril</li> <li>• Death or disablement contributed to or accelerated by the influence of alcohol or non-prescribed drugs</li> </ul>

## Policy Extensions

### Extension 1: 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 Income and Loss of Book Debts 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 Income resulting from the delay in resuming operations resulting from the need to reconstruct or re-input data or programs on media</li> </ul>

## Optional Cover

### The Structure (Policy Section 1)

Cover	Extensions included as standard (subject to certain limits)	Conditions	Exclusions
<ul style="list-style-type: none"> <li>• Cover follows that chosen under the Trade Contents section</li> </ul>	<ul style="list-style-type: none"> <li>• Accidental Damage to Underground Services</li> <li>• Ground Rent (up to 2 years and up to 10% of the Buildings sum insured)</li> <li>• Public Authorities</li> <li>• Professional Fees</li> <li>• Capital Additions up to a limit of 10% of the sum insured or £50,000 whichever is the less</li> <li>• Removal of Debris</li> <li>• Damage by Emergency Services (up to £10,000 during any one period of insurance)</li> <li>• Contracting Purchaser's Interest</li> </ul>	<ul style="list-style-type: none"> <li>• Index Linking</li> <li>• Basis of Claims Settlement</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>• Change in water table level</li> <li>• Property more specifically insured</li> <li>• Damage to glass or sanitary ware</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>• Damage caused by the bursting of a boiler due to steam pressure other than in respect of engineering damage</li> <li>• Damage due to testing of any boiler, pressure vessel or electrical equipment</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 or scratching</li> <li>• The normal settlement or bedding down of new structures</li> <li>• Inherent vice, latent defect, gradual deterioration</li> <li>• Faulty or defective workmanship</li> <li>• The collapse or cracking of Buildings</li> <li>• The cost of normal maintenance, redecoration or repair</li> </ul>

### Loss of Licence (Policy Section 9)

Cover	Extensions included as standard (subject to certain limits)	Conditions	Exclusions
<p>Loss of an excisable liquor licence from causes beyond Your control giving rise to:</p> <ul style="list-style-type: none"> <li>reduction in gross income</li> <li>reasonable additional expenses incurred in maintaining Your gross income</li> <li>reduction in the value of Your premises and/or business</li> <li>other costs and expenses incurred by You with Our written consent</li> <li>auditors or accountants charges incurred whilst dealing with a claim</li> </ul>		<ul style="list-style-type: none"> <li>VAT excluded</li> <li>Alternative Trading</li> <li>Change of circumstances must be notified</li> <li>Transfer of licence</li> <li>Forfeiture or refused licence renewal</li> </ul>	<ul style="list-style-type: none"> <li>Any loss where you are entitled to compensation under legislation</li> <li>If alteration permission is not granted</li> <li>Closure not required by law</li> <li>Premises not maintained in a fit state of sanitary condition</li> <li>Failure to comply with licensing authority requirements</li> <li>Forfeiture or failure to renew licence due to Your misconduct, neglect or failure to keep the licence in force</li> <li>Non-renewal of the licence where you had been told that the licence would not be renewed due to town or country planning decisions</li> <li>Changes to water table level</li> </ul>

### Personal Accident (Policy Section 10)

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>Persons Insured (partners, directors &amp; employees) must be aged not less than 16 years nor more than 75 years</li> <li>Limit of Liability</li> <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>Self-injury, provoked assault or wilful exposure to needless peril</li> <li>Influence of alcohol or non-prescribed drugs</li> <li>Pre-existing defect</li> <li>Failure to obtain or follow proper medical advice</li> </ul>

### Household Contents (Policy Section 11)

Cover	Extensions included as standard (subject to certain limits)	Conditions	Exclusions
<ul style="list-style-type: none"> <li>"All risks" on Household Contents belonging to You or the resident manager or any of their family within Your premises</li> <li>An option to extend Household Contents belonging to You or the resident manager or any of their family to elsewhere in the world is available</li> </ul>		<ul style="list-style-type: none"> <li>Index Linking</li> <li>Reinstatement of the sum insured following a loss</li> </ul>	<ul style="list-style-type: none"> <li>Hearing aids, contact lenses, money, documents motor vehicles, caravans, camping equipment, watercraft, aircraft or animals</li> <li>Business items</li> <li>Property more specifically insured</li> <li>Property left unattended in motor vehicles</li> <li>Theft of unattended pedal cycles unless immobilised by a security device</li> <li>Sports Equipment (whilst in use)</li> <li>Wear; tear etc</li> <li>Cleaning, repairing, adjusting etc</li> <li>Corrosion, rot, deterioration etc</li> <li>Damage to any item resulting from its own mechanical or electronic breakdown or derangement or from adjustment, maintenance or repair unless more specifically insured under the Policy Extensions</li> <li>Erasure or distortion of any information unless more specifically insured under the Policy Extensions</li> </ul>

## Household Contents (Policy Section 11) – continued

Cover	Extensions included as standard (subject to certain limits)	Conditions	Exclusions
			<ul style="list-style-type: none"> <li>• Confiscation by authorities</li> <li>• Dishonesty or fraud</li> <li>• Damage by pets</li> <li>• Damage in any vacant or disused portion of the Property</li> </ul>

## General Conditions

<ul style="list-style-type: none"> <li>• Observance of Conditions</li> <li>• Cancellation</li> <li>• Fire Extinguishment</li> <li>• Contracts (Rights of Third Parties) Act 1999</li> </ul>	<ul style="list-style-type: none"> <li>• Policy voidable for non-disclosure</li> <li>• Minimum Protections</li> <li>• Deep Fat Frying Equipment</li> <li>• Automated Teller Machine</li> </ul>	<ul style="list-style-type: none"> <li>• Reasonable Precautions</li> <li>• Security</li> <li>• English Law</li> <li>• Payment of Premium</li> </ul>	<ul style="list-style-type: none"> <li>• Change of Risk</li> <li>• Unoccupancy</li> <li>• Interest Clause</li> <li>• Changes to Your cover</li> </ul>
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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.

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 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

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 **www.fscs.org.uk**.



**direct line**  
for business