

## Your Hair and Beauty cover summary

Please read this document carefully. It's a summary of the key benefits, exclusions and conditions of this policy. It doesn't contain the full terms and conditions – you can find these in your policy booklet.

### **Hair and Beauty Insurance Policy from Direct Line**

This policy is underwritten by U K Insurance Limited, an Insurance Undertaking, and runs for 12 months. Your policy schedule and policy booklet show the sums insured, limits, conditions and excesses. Please read your policy documents carefully and regularly review your cover, to make sure the levels of cover you've chosen meet your needs.

**The core cover of this policy meets the demands and needs of hair and beauty businesses requiring cover for liability claims for injury or property damage made by customers, visitors, people they visit, and members of the public. It also provides cover for stock, business equipment and buildings.**

**The optional Legal Expenses cover meets the demands and needs of those who need cover for legal costs up to £250,000 for things like contract disputes with suppliers or customers, employment disputes, statutory licence appeal, legal defence of criminal prosecutions relating to your business.**

**The optional Personal Accident cover meets the demands & needs of those who need compensation if anyone working in the business between the ages of 16 and 75 has an accident, whether it occurs in a business or personal capacity, resulting in death, or temporary or permanent total disablement.**

Just to let you know, our consultants may receive a bonus if you purchase any cover with us.

You are under a duty to make a fair presentation of the risk to us before the inception, renewal and alteration of your policy.

This means that you must tell us about and/or provide to us all material information or tell us and/or provide to us sufficient information to alert us of the need to make further enquiries to reveal such material information. This information needs to be provided in a clear and accessible manner.

Material facts are those which are likely to influence us in the acceptance of the terms or pricing of your policy. If you have any doubts as to whether any information is material you should provide it to us.

Failure to disclose any material fact may invalidate your policy in its entirety or may result in your policy not responding to all or part of an individual claim or class of claims.

In order to comply with your duty to make a fair presentation you must also have conducted reasonable searches for all relevant information held:

- within your business (including that held by your senior management and anyone who is responsible for your insurance); and
- by any other person for whom cover is provided by this insurance.

Update us if there are changes to the information provided.

### Public and Products Liability (standard cover)

What it's for	Key benefits	Key exclusions	Key conditions you'll need to meet
<p>Covers your legal liability for compensation awarded to any claimant in connection with your business:</p> <ul style="list-style-type: none"> <li>for accidental injury to your customers, visitors, people you visit or members of the public</li> <li>for accidental damage to property that doesn't belong to you</li> </ul> <p>This includes:</p> <ul style="list-style-type: none"> <li>your legal costs if we're defending the claim</li> <li>the claimant's legal costs if you're found liable</li> </ul> <p>Up to the limit shown in your schedule</p> <p>Territorial Limits being the United Kingdom, the Channel Islands and the Isle of Man unless</p>	<p>Motor contingent liability - covers your legal liability when your employees are driving a vehicle not owned by your business in the course of their work</p> <p>Health and Safety at Work Act legal costs and expenses</p> <p>Compensation for court attendance connected to a claim (up to £500 per day for partners/directors and £250 for each employee)</p> <p>Corporate manslaughter up to the indemnity limit</p> <p>Cover for your legal liability for damage to leased, rented or hired premises</p> <p>Data Protection Act cover, up to a limit of £500,000</p>	<p>The excess shown in your schedule for each property damage claim</p> <p>The cost of replacing faulty goods or putting faulty workmanship right</p> <p>Products you supply which you're aware will be exported</p> <p>Pollution or contamination unless it's caused by a sudden and unintended incident</p>	

otherwise specified in your schedule. (See also Overseas Personal Liability Extension)			
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### Hair and Beauty Treatment (standard cover)

What it's for	Key benefits	Key exclusions	Key conditions you'll need to meet
<p>Extends the Public and Products Liability section to cover your legal liability while carrying out treatments</p> <p>Territorial Limits being the United Kingdom, the Channel Islands and the Isle of Man unless otherwise specified in your schedule. (See also Overseas Personal Liability Extension)</p> <p>Up to the limit shown in your schedule</p>	As shown in the Public and Products Liability Section	<p>As shown in the Public and Products Liability Section</p> <p>These additional exclusions apply:</p> <p>Work carried out on your behalf by medically qualified clinicians unless you have an established procedure for ensuring they have their own public liability insurance which:</p> <ul style="list-style-type: none"> <li>• covers their work as a medically qualified clinician</li> <li>• has an indemnity limit at least equal to this policy</li> <li>• includes an 'Indemnity to Principals' clause</li> </ul> <p>Laser treatments, semi or permanent make-up or any treatment involving injectable beauty and aesthetic treatments or body piercing</p>	<p>The person performing the treatment must:</p> <ul style="list-style-type: none"> <li>• have the relevant qualification for that treatment, or be directly and continuously supervised by someone else who has the relevant qualification</li> <li>• give pre-care advice and carry out an after-care consultation and keep a copy of the consultation</li> <li>• keep to the manufacturers' and distributors' treatment standards and industry best practice standards</li> </ul>

## Material Damage (optional cover)

What it's for	Key benefits	Key exclusions	Key conditions you'll need to meet
<p>To pay for repair or to replace your property damaged or lost due to causes insured by the policy; for example fire, storm, flood, escape of water, theft, accidental damage</p> <p>Cover available for:</p> <ul style="list-style-type: none"> <li>• buildings</li> <li>• shop fronts and glass</li> <li>• fixtures and fittings</li> <li>• outbuildings</li> <li>• business contents</li> <li>• stock</li> <li>• household contents</li> </ul> <p>Subsidence is available in most cases</p>	<p>Trace and access pays up to £25,000 per claim to find the source of leaks which have caused damage to your property</p> <p>Accidental damage to underground service pipes and cables</p> <p>Seasonal increase in your stock sum insured</p> <p>Alternative accommodation costs up to £50,000 not longer than 24 months from the date of the damage if working from home</p> <p>Replacement locks if your keys are stolen, up to £25,000</p> <p>Loss of metered water or heating oil, up to £15,000</p> <p>Unauthorised use of gas, water or electricity, up to £25,000</p>	<p>The excesses shown in your schedule</p> <p>The £500 excess for damage caused by storm to a flat roof or a roof made from felt on timber</p> <p>Damage to walls, gates and fences caused by storms or floods</p> <p>Malicious damage, theft, and escape of water after the property's been unoccupied for more than 30 days</p> <p>Damage caused by corrosion, dampness, dryness, or wet or dry rot</p> <p>Damage caused by wear and tear or gradual deterioration</p> <p>Disappearances or shortages of property that you only discover when doing a stock take, which can't be traced to a specific event</p> <p>Loss or damage you can claim for under a maintenance agreement, warranty or guarantee</p> <p>If you've selected Subsidence, damage caused by the normal bedding down of new buildings</p>	<p>If any part of your property has a flat roof, or a roof made from felt on timber, you need to have it inspected every two years by a competent roofing contractor, and get any work done that they recommend.</p> <p>If you have a burglar alarm, you need to meet the burglar alarm conditions in your policy under 'Additional Condition A - Intruder Alarm</p> <p>You need to meet the minimum security conditions as shown in your schedule</p> <p>If you've selected Subsidence, you need to tell us immediately about any demolition, groundworks, excavation or construction being carried out on an adjoining site.</p>

**Property Away from the Premises (or Business Property if the business doesn't have its own premises) (optional cover)**

What it's for	Key benefits	Key exclusions	Key conditions you'll need to meet
<p>We offer cover for:</p> <ul style="list-style-type: none"> <li>• Business tools and equipment</li> <li>• Stock</li> <li>• Stock in transit by carriers</li> </ul> <p>to pay for repair or to replace your property accidentally damaged or lost within the Territorial Limits being the United Kingdom, the Channel Islands and the Isle of Man unless otherwise specified in your schedule.</p> <p>We also offer cover to pay for repair or to replace Personal Belongings accidentally damaged or lost anywhere in the world.</p>	<p>Damage to any property other than stock while in transit to, from or at exhibitions and trade shows up to £1,000</p> <p>Personal effects belonging to the driver and anyone accompanying them in a vehicle up to £500</p>	<p>The excess shown in your schedule</p> <p>Any damage caused by wear and tear or gradual deterioration</p> <p>Damage caused by corrosion, dampness, dryness, or wet or dry rot</p> <p>Damage to moveable property in the open or in open-sided buildings caused by wind, rain, hail, sleet, snow, flood or dust</p> <p>Theft or attempted theft between 9pm and 6am unless the property is in the custody of you, your partners, directors or employees or in a securely locked building</p> <p>Theft from a vacant building</p> <p>Property hired out</p>	<p>If you leave a loaded vehicle unattended at any time, you must:</p> <ul style="list-style-type: none"> <li>• make sure it's locked</li> <li>• remove all keys</li> <li>• close all windows</li> <li>• switch on any immobilisers or alarms</li> </ul> <p>Between 9pm and 6am, the vehicle must also be in a locked building or an open vehicle enclosure which is securely locked and/or constantly guarded</p>

**Business Interruption at your own premises (optional cover)**

What it's for	Key benefits	Key exclusions	Key conditions you'll need to meet
<p>To cover turnover lost following damage to the property you operate from due to causes insured by the policy for example fire, storm,</p>	<p>To replace lost turnover following damage due to an insured cause to:</p> <ul style="list-style-type: none"> <li>• your property</li> <li>• the property of one of your suppliers</li> <li>• a nearby property which stops you gaining access to your property</li> </ul>		<p>If your business is registered for Value Added Tax, we'll make any claims payments exclusive of VAT</p>

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flood, escape of water, theft, accidental damage	<ul style="list-style-type: none"> <li>third-party sites where you store your property</li> </ul> <p>It also pays for costs you incur solely to try to avoid losing turnover, or to reduce the amount of lost turnover</p>		
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#### Business Interruption at third party premises where you rent a space (optional cover)

What it's for	Key benefits	Key exclusions	Key conditions you'll need to meet
It pays for costs you incur solely to try to avoid losing turnover, or to reduce the amount of lost turnover following damage to the property you use or occupy due to causes insured by the policy for example fire, storm, flood, escape of water, theft, accidental damage			If your business is registered for Value Added Tax, we'll make any claims payments exclusive of VAT

#### Employers' Liability (optional cover)

What it's for	Key benefits	Key exclusions	Key conditions you'll need to meet
<p>Covers injury to your employees in the course of their employment.</p> <p>This includes:</p> <ul style="list-style-type: none"> <li>your legal costs if we're defending the claim</li> </ul>	<p>Compensation for court attendance connected to a claim (up to £500 per day for partners/directors and £250 for each employee)</p> <p>Corporate manslaughter up to the indemnity limit</p> <p>Can be extended to include injury to working partners</p>	<p>Claims by employees who normally live somewhere other than Great Britain, Northern Ireland the Channel Islands or the Isle of Man.</p> <p>Injury to employees, other than the driver, which happens while they're in a motor vehicle being used by your business.</p>	You'll need to get our agreement in writing before you incur any legal costs in relation to a claim

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<ul style="list-style-type: none"> <li>the claimant's legal costs if you're found liable</li> </ul> <p>Up to £10 million of cover</p> <p>Territorial Limits being the United Kingdom, the Channel Islands and the Isle of Man unless otherwise specified in the Schedule.</p>			
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#### Theft of Takings (optional cover)

What it's for	Key benefits	Key exclusions	Key conditions you'll need to meet
<p>Covers loss of takings that are stolen or damaged while they're:</p> <ul style="list-style-type: none"> <li>in transit</li> <li>in a bank night safe</li> <li>in your premises (if you work from a salon)</li> <li>in the home of an authorised person working in the business</li> <li>on you or anyone in your business at any third party premises where you work</li> </ul> <p>Territorial Limits being the United Kingdom, the Channel Islands and the</p>	<p>Clothing and personal effects (including money) belonging to people working in your business, as a result of a theft or attempted theft up to £1,000 per person for each claim.</p> <p>Fraudulent use of business credit cards up to £1,000</p> <p>Injury caused to your directors, partners and employees aged between 16 and 75 during the course of a theft or attempted theft</p>	<p>The excess shown in your schedule</p> <p>Losses due to fraud or dishonesty of your partners, directors or employees, if it isn't discovered within 14 working days of the loss happening</p> <p>Money stolen from unattended motor vehicles</p> <p>Money left overnight in outbuildings</p> <p>Death or disablement made worse by a pre-existing physical or mental condition following injury during the course of a theft or attempted theft</p>	<p>You must keep a record of money on the premises in a different secure place to where the money is being stored</p> <p>All safe keys and codes must be in the custody of you, your partners, directors or authorised employees, or deposited in a secure place that's not near the safe</p> <p>Outside of business hours, you must leave the drawers of cash tills open with all contents deposited in a secure place that's not near the cash tills.</p> <p>For claims for fraudulent use of credit cards, once you discover the loss, you must tell:</p>

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DL4BKF/24 July 2023

Isle of Man unless otherwise specified in your schedule			<ul style="list-style-type: none"> <li>the issuing company immediately</li> <li>the police within 24 hours</li> </ul>
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**Commercial Legal Expenses** (claims are administered by ARAG Legal Expenses Insurance Company Limited) (optional cover)

What it's for	Key benefits	Key exclusions	Key conditions you'll need to meet
<p>Pays legal expenses in connection with your business</p> <p><b>Territorial Limits</b></p> <ul style="list-style-type: none"> <li>For Legal Defence Insured Incidents (excluding 5 Statutory Notice Appeals), and H Personal injury:</li> </ul> <p>The European Union, the Isle of Man, the Channel Islands, Albania, Andorra, Bosnia Herzegovina, Gibraltar, Iceland, Liechtenstein, Macedonia, Monaco, Montenegro, Norway, San Marino, Serbia, Switzerland and Turkey.</p> <ul style="list-style-type: none"> <li>For all other Insured Incidents: The United Kingdom of Great Britain and Northern Ireland, the</li> </ul>	<p>Pays up to £250,000 per claim</p> <p>Pays for legal costs incurred in connection with:</p> <ul style="list-style-type: none"> <li>Employment disputes and compensation awards</li> <li>Legal defence</li> <li>Statutory licence appeal</li> <li>Contract disputes</li> <li>Tenancy disputes</li> <li>Debt recovery</li> <li>Property protection</li> <li>Personal injury</li> <li>Tax protection</li> </ul>	<p>Civil claims which ARAG decide have a less than 51% chance of succeeding</p> <p>Expenses incurred before ARAG have accepted your claim in writing</p> <p>Fines and compensation you're ordered to pay, other than compensation for sections Employment disputes and Legal defence</p> <p>The first £500 of any contract dispute claims for more than £5,000</p> <p>Total payments for compensation awards of more than £1 million during the term of the policy</p> <p>Employment disputes which started within 90 days of the policy start date</p> <p>Personal injury claims due to:</p> <ul style="list-style-type: none"> <li>an illness or injury which develops gradually</li> <li>psychological injury or mental illness unless it follows a specific or sudden accident that's caused physical bodily injury</li> <li>clinical negligence</li> </ul>	<p>You need to inform ARAG of any claims within 180 days of the date you should've known about the incident you wish to claim for</p> <p>ARAG need to have agreed to the legal action you want to take</p> <p>You must tell ARAG if anyone offers to settle a claim and mustn't negotiate or agree to any settlement without ARAG's agreement in writing.</p>

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DL4BKF/24 July 2023



Isle of Man, the Channel Islands			
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#### Personal Accident (optional cover)

What it's for	Key benefits	Key exclusions	Key conditions you'll need to meet
<p>Compensation if anyone in your business between the ages 16-75 is unable to work because they've been injured in an accident, whether in a business or personal capacity.</p>	<p>£50,000 as a lump sum for accidental: Death Loss of limbs Loss of sight Permanent disablement</p> <p>Your net weekly wage up to £500 if someone in your business is temporarily unable to work because of an accident. We'll pay you until you recover for up to 104 weeks.</p> <p>In addition to any compensation payable, we'll pay Medical Expenses incurred: £25 per £1,000 of compensation in respect of death or permanent disablement or 20% of the weekly compensation in respect of temporary total disablement, but not exceeding £1,000 per Person Insured per claim.</p>	<p>The excess shown in your schedule</p> <p>Intentional self-injury, suicide or attempted suicide, provoked assault, fighting (except in bona fide self-defence), wilful exposure to needless peril (except in an attempt to save human life), violation or attempted violation of the law or resistance to arrest;</p> <p>Injury suffered while under the influence of intoxicating liquor or drugs (other than for drugs taken under medical supervision unless for the treatment of drug or alcohol addiction) or insanity (whether temporary or otherwise) or any sexually transmitted or communicable disease;</p> <p>aviation other than as a fare-paying passenger in an aircraft operated by a regular commercial airline or in an aircraft of a recognised charter operator;</p> <p>winter sports, mountaineering or rock climbing requiring the use of guides or ropes, sub-aquatic or subterranean pursuits, white water rafting, bungee jumping or aeronautic sports;</p> <p>riding or driving in or practising for any race, polo playing, steeplechasing, hunting, showjumping, motor cycling (the term "motor cycling" includes motor scooters but not motor-</p>	<p>Compensation for temporary total disablement will not exceed normal weekly net earnings and will only be payable for up to 104 weeks.</p> <p>No further Benefit will be payable in respect of the same Person Insured after payment of any Benefit for Accident under Results 1 or 2, except for any unrelated Injury.</p> <p>Benefit under permanent disablement is not payable before 104 weeks from the date of Injury.</p> <p>Any payment made in respect of weekly Benefit under temporary total disablement will be deducted from any lump sum Benefit becoming payable under this Section, in respect of any related Injury.</p> <p>In the event of death of a Person Insured, we will be entitled to have a post-mortem examination at Our expense.</p> <p>In the event of disablement of a Person Insured, they must immediately place themselves under the care of a qualified medical</p>

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DL4BKF/24 July 2023

		<p>assisted pedal cycles) or pillion riding of any kind;</p> <p>illness or disease not resulting from bodily injury or suffering from bodily injury due to any gradually operating cause.</p> <p>travel to areas where the Foreign &amp; Commonwealth Office has advised against 'all travel'. Please check with the Foreign &amp; Commonwealth Office at <a href="http://www.gov.uk/foreign-travel-advice">www.gov.uk/foreign-travel-advice</a>.</p> <p>any pre-existing physical or mental defect or infirmity;</p>	<p>practitioner and, as often as may be required, submit to medical examination at Our expense.</p> <p>All certificates, information and evidence will be provided when required.</p>
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### Terrorism (optional cover)

What it's for	Key benefits	Key exclusions	Key conditions you'll need to meet
<p>This covers the cost of repairing or replacing your property if it's damaged by a Terrorist event or events. It will also cover any loss of turnover resulting from the Terrorist event and non-damage business interruption if you take the business interruption cover on your policy.</p> <p>Cover is only available in England, Wales and Scotland.</p> <p>The following are eligible for Terrorism cover but</p>		<ul style="list-style-type: none"> <li>• The territorial seas adjacent to England, Scotland and Wales as defined by the Territorial Seas Act 1987.</li> <li>• Riot or civil commotion, war, invasion, Act of Foreign Enemy Hostilities (whether war was declared or not), civil war, rebellion, revolution, insurrection or military or usurped power (to seize or take over a country without authority).</li> <li>• Losses or consequential losses from any nuclear installation or nuclear reactor.</li> <li>• Damage to or the destruction of any computer system or any alteration, modification, distortion, erasure or corruption of data, caused by viruses, hacking, phishing or denial of service attacks.</li> <li>• Damage to any homes insured in the name of a private individual (see the full wording for the definition of a private individual).</li> </ul>	<p>Cover is subject to:</p> <ul style="list-style-type: none"> <li>• HM Treasury has certified that an event or events have been an Act of Terrorism.</li> <li>• A Tribunal constituted under the terms of Schedule 3 to a Retrocession Agreement between Pool Reinsurance Company Ltd and HM Treasury has determined that any damage was caused by an Act of Terrorism.</li> </ul>

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<p>only if you have taken the covers on your policy:</p> <ul style="list-style-type: none"> <li>• Buildings</li> <li>• Business Interruption</li> <li>• Property Away from the Premises</li> </ul> <p>The most we will pay in one period of insurance is:</p> <ul style="list-style-type: none"> <li>• the total sum insured</li> <li>• for any item its sum insured or the limit shown on the schedule or elsewhere in the policy, whichever is the lower.</li> </ul> <p>The same limits and excesses as your premises, property away from premises and business interruption covers apply to Terrorism cover.</p>		<p>Cover is not available for household contents if you take them on your policy.</p>	
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#### Home Emergency (optional cover if this is your home)

What it's for	Key benefits	Key exclusions	Key conditions you'll need to meet
<ul style="list-style-type: none"> <li>• Carry out a temporary repair (or permanent repair if this is no more expensive) or to take other reasonable action to assist or</li> </ul>		<ul style="list-style-type: none"> <li>• Assistance costs (including parts and materials) which exceed the Emergency Assistance Limit shown on the schedule (not including hotel accommodation costs)</li> <li>• Walls, gates, hedges, fences, sheds or anything outside of the boundary of the Insured Property</li> </ul>	<ul style="list-style-type: none"> <li>• Insured Person to complete inspections and maintain the Insured Property where necessary and follow manufacturer's recommendations of services of fittings are followed</li> </ul>

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<p>gain access to the Insured Property under the insured incidents for private residence(s) used for business purposes only with 15 or less bedrooms with domestic boilers up to a maximum individual output of 70kilowatt (kW).</p> <ul style="list-style-type: none"> <li>• Emergency Assistance Limit – not exceeding the limit shown on the schedule for each insured incident</li> <li>• Territorial Limits – United Kingdom of Great Britain and Northern Ireland, the Isle of Man or the Channel Islands</li> <li>• Insured Incidents: <ul style="list-style-type: none"> <li>– <b>Roof damage</b> – any damage to the roof of the Insured Property where internal damage has been caused or is likely</li> <li>– <b>Plumbing and drainage</b> – Damage to, or blockage or leaking of the drains or plumbing system</li> </ul> </li> </ul>		<ul style="list-style-type: none"> <li>• Any claim where the Insured Property is left unoccupied for 60 or more consecutive days</li> <li>• Any claim following an insured incident relating to an Insured Property which has been added mid-term, where the insured incident arises during the first 7 days of their addition</li> <li>• Costs you incur before ARAG have agreed to cover the Insured Person's claim</li> <li>• Claims relating to normal day to day property maintenance</li> <li>• Claims relating to shared roofs or communal parts of a property including shared fixtures and fittings, facilities or services outside the legal boundary of the Insured Property</li> <li>• The costs or any contribution towards the costs of replacing a boiler, storage heater or any other heating or domestic appliance</li> <li>• Any repair to a boiler, storage heater or any other heating or domestic appliance that is more than the cost of replacing it</li> <li>• Damage caused where it is necessary to gain access to carry out repairs</li> <li>• Leaks which have not caused or are unlikely to cause damage to the Insured Property</li> <li>• Plumbing and drainage claims relating to rainwater drains, soakaways, septic tanks, cesspits or fuel tanks</li> <li>• Heating failure claims relating to cold-water supply or drainage pipes, solar heating, warm air heating or any non-domestic heating or non-domestic hot-water systems</li> <li>• Power supply failure claims relating to a failure of the mains supply</li> <li>• Claims relating to damage to or failure of doors, windows or locks if the Insured Property remains secure</li> </ul>	<ul style="list-style-type: none"> <li>• Insured Person to take reasonable steps to avoid claims and incurring unnecessary costs</li> </ul>
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<p>that You are responsible for in the Insured Property</p> <ul style="list-style-type: none"> <li>– <b>Heating failure</b> of the main heating system in the Insured Property</li> <li>– <b>Power supply failure</b> of the electricity or gas supply at the Insured Property</li> <li>– <b>Toilet unit</b> – Impact damage to, or mechanical failure of a toilet bowl or cistern that results in complete loss of function of any toilet in the Insured Property whether or not there are other working toilets</li> <li>– <b>Property security</b> – Damage to key operated internal lockable doors to access a room in the Insured Property, or external doors, windows or locks resulting in the Insured Property becoming insecure</li> </ul>		<ul style="list-style-type: none"> <li>• Costs incurred where the ARAG contractor has attended at an agreed time, but nobody aged 18 or over was at the Insured Property</li> </ul>	
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<ul style="list-style-type: none"> <li>– <b>Keys</b> – the only available set of keys to the Insured Property is lost, stolen or damaged and the Insured Person cannot replace them, or gain access to internal rooms or the Insured Property</li> <li>– <b>Vermin</b> – An infestation by Vermin in the Insured Property which prevents the use of the loft or one or more rooms in the Insured Property</li> </ul> <p>Claims under this Section are dealt with and managed by ARAG Legal Expenses Insurance Company Limited on Our behalf</p> <p><b>Extensions included as standard</b></p> <ul style="list-style-type: none"> <li>• Hotel Accommodation – room only costs up to £300 including VAT if the Insured Property is uninhabitable</li> </ul>			
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following an insured incident			
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## Policy Extension

**Equipment Breakdown policy extension** (claims are administered by HSB Engineering) **(covered when you've chosen Material Damage)**

What it's for	Key benefits	Key exclusions	Key conditions you'll need to meet
Pays to repair or replace electrical and mechanical equipment that has broken down	<p>Cover is automatically included as standard for business property you've insured in the Material Damage section</p> <p>Cover is up to £5 million for a single accident. Within this amount, cover is up to:</p> <ul style="list-style-type: none"> <li>£500,000 for a single accident to computer equipment while it's at the premises shown in the schedule</li> <li>£5,000 for a single accident to computer Equipment while in a member country of the EU</li> <li>£5,000 for a single accident to portable computer equipment anywhere in the world.</li> </ul> <p>It also covers costs up to £50,000 per accident for reinstating onto tapes or discs data lost or damaged following an accident to computer equipment. Software is insured as part of the computer equipment.</p> <p>Cover for damage to perishable goods due to a change in temperature caused by an accident or failure of the electricity supply. This is up to £15,000 per accident for</p>	<p>The £200 excess for each claim</p> <p>Equipment whilst in a private dwelling unless the Equipment is your property owned by the business or for which the business is responsible.</p> <p>Breakdown caused by wear and tear</p> <p>Maintenance and servicing of equipment</p> <p>Equipment you've manufactured for sale</p> <p>Damage to data, discs or tapes caused by programming errors, computer viruses or introduction of malicious code</p> <p>Costs you can recover under a maintenance agreement or a warranty or guarantee</p> <p>20% of any loss for perishable goods where the refrigeration unit is more than 10 years old.</p> <p>Business interruption resulting from damage to own surrounding property.</p>	<p>You need to make sure all equipment is adequately maintained</p> <p>You must back up original data at least once every 7 days</p> <p>You must take precautions to make sure that all data is stored safely</p>

Correspondence Address: Direct Line Insurance, The Wharf, Neville Street, Leeds, LS1 4AZ. Direct Line insurance policies are underwritten by U K Insurance Limited. Registered office: The Wharf, Neville Street, Leeds LS1 4AZ. Registered in England and Wales No.1179980. U K Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Registration number 202810. Calls may be recorded.  
DL4BKF/24 July 2023

	<p>frozen or chilled foods and £5,000 for any other perishable goods.</p> <p>Damage to property resulting from the explosion of a steam boiler, economiser, superheater, or steam vessel, up to £1 million per accident.</p> <p>Up to £10,000 for hire of substitute equipment until the broken down equipment is repaired or replaced</p>		
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## Conditions and exclusions applying to the whole policy

What's not covered	Conditions you'll need to comply with
<p>Damage or loss due to computer viruses or hacking. This exclusion doesn't apply to the Public and Products Liability section or the Employers' Liability section.</p> <p>Damage or loss caused by pollution and contamination. This exclusion doesn't apply to the Public and Products Liability section or the Employers' Liability section.</p> <p>Fraudulent or exaggerated claims</p>	<p>You must give us a fair presentation of the risk, which means telling us all material information about you and your business, which you're aware of, or ought to be aware of. Material information is information which could affect whether we accept your application for insurance, or the premium, terms or conditions we offer.</p> <p>You must let us know about any changes to your business as soon as possible</p> <p>You need to take reasonable precautions to reduce the likelihood of claims</p> <p>You need to comply with any security requirements we've asked for</p> <p>If your property has been unoccupied for more than 20 days, you need to:</p> <ul style="list-style-type: none"> <li>• turn off all services at the mains (except electricity if needed to maintain a fire or burglar alarm system)</li> <li>• drain the water and heating system</li> <li>• inspect your property weekly and take away any combustible materials like newspapers and junk mail</li> <li>• secure your premises against unauthorised entry</li> </ul> <p>If you need to make a claim, you should tell us about it as soon as possible, and give us any help or information we ask for</p> <p>If your claim is for vandalism, theft, attempted theft or loss of money, you must tell the police immediately</p>

### Other features

**ARAG Businesslaw** – Providing you with useful resources for creating ready-to-sign contracts, agreement and letters in minutes. The service also provides useful tools, articles and information on matters such as new legislation, employment issues, property law and taxation. (supplied by ARAG Legal Expenses Insurance Company on our behalf).

### How to Pay

You will have an option to pay either annually by Direct Debit, Credit or Debit card, or if eligible, by instalments on a date selected by you.

### Your right to cancel

If this cover doesn't meet your needs, you can cancel it by calling us on **0345 305 0504**.

If you cancel your policy within 14 days of your cover start date or the date you receive your policy documents (whichever is later), we'll return the premium you paid us in full, as long as you haven't made any claims. If you cancel your policy after that time, as long as you haven't made any claims since the policy started, we'll refund any premium paid for the remaining term of the policy, less an administration fee of £25 plus Insurance Premium Tax.

### How to make a claim

To make a Legal Expenses claim, please call **0345 878 5024**.

For any other claim, please call us on **0345 303 1753**.

### How to complain

If you need to complain, please call us on **0800 051 0538** or **01239 636 082**. If your complaint is about a claim, please call your claims handler, whose details will be shown on your claims documents. If you'd prefer to write, please address your letter to:

Claims complaints - The Technical Operations Manager at the address shown on your claims documents

For all other complaints - The Customer Relations Team at Direct Line For Business, Churchill Court, Westmoreland Road, Bromley, BR1 1DP.

If we can't settle the matter with you, you can refer your complaint to The Financial Ombudsman Service (FOS) at Exchange Tower, London E14 9SR. Phone **0800 023 4567** or **0300 123 9123**.

### Details about our regulator

Direct Line for Business policies are underwritten by U K Insurance Limited which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under registration number 202810. The Financial Conduct Authority website, which includes a register of all regulated firms, is [www.fca.org.uk](http://www.fca.org.uk), or you can call them on **0800 111 6768**.

### Financial Services Compensation Scheme

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DL4BKF/24 July 2023

Under the Financial Services and Markets Act 2000, if a company becomes unable to meet all of its liabilities to policyholders, compensation may be available. Insurance is covered for 90% of the claim without any upper limit. For compulsory classes of insurance, insurance is covered for 100% of the claim, without any upper limit. You can get more Information by asking us or visiting the Financial Services Compensation Scheme website [www.fscs.org.uk](http://www.fscs.org.uk).

If you ask us to, we'll be happy to send you any of our brochures, letters or statements in Braille, large print or audio.