



# Policy Summary

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

## Direct Line Shop Insurance Policy

The Shop policy is underwritten by U K Insurance Limited, an Insurance Undertaking, 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.

The core cover of this product meets the demands and needs of businesses – which require cover for claims made against them for injury or property damage made by customers, visitors, people you visit, or members of the public.

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.

## 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>• 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 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>• Attractive Commodities – Cover includes tobacco and/or wines and spirits up to £200 when not specifically mentioned in the schedule</li> <li>• Damage by Emergency Services (up to £1,000 during any one period of insurance)</li> <li>• Capital Additions up to a limit of 10% of the sum insured or £50,000, whichever is less</li> <li>• Cover whilst at exhibitions, excluding theft unless involving forcible and violent entry to or exit from the exhibition premises (up to £1,000)</li> <li>• Lottery Equipment</li> </ul>	<ul style="list-style-type: none"> <li>• Sums Insured subject to Index Linking</li> <li>• Basis of settlement varies for Stock and Trade Contents</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>• Theft, other than theft involving forcible and violent entry to or exit from buildings</li> <li>• Damage to property in the open</li> <li>• Damage to Stock in Trade 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</li> <li>• Damage to glass and sanitary ware other than resulting from fire, lightning or explosion</li> <li>• Damage to electrical signs</li> <li>• Any loss only discovered during stocktaking</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</li> <li>• Damage to property in transit</li> </ul>

### Public and Employers Liability (Policy Section 3)

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> <li>Public Liability, indemnity limit up to £2 Million (any one occurrence) unless otherwise shown on the schedule</li> <li>Products Liability, indemnity limit £2 Million (in total during any one period of insurance) unless otherwise shown on the schedule</li> </ul> <p><b>Territorial Limits</b></p> <ul style="list-style-type: none"> <li>Great Britain, Northern Ireland, the Isle of Man and the Channel Islands</li> <li>Elsewhere in the world for visits in connection with the Business undertaken by You or Your directors or Employees normally resident in Great Britain, Northern Ireland, the Isle of Man and the Channel Islands for the performance of non-manual work. (see also Work Overseas Extension)</li> </ul>	<ul style="list-style-type: none"> <li>Cross Liabilities</li> <li>Motor Contingent Liability</li> <li>Work Overseas</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 and Rented Premises</li> <li>Employees Personal Effects</li> <li>Wrongful Arrest</li> <li>Compensation for Court Attendance connected to a claim (up to £250 per day) for any director/partner and £150 per day for any employee</li> <li>Unsatisfied Court Judgements</li> <li>Additional Persons Insured</li> <li>Injuries to Working Partners</li> <li>Non-Manual Work Overseas</li> <li>Data Protection Act 1998</li> </ul>	<ul style="list-style-type: none"> <li>Operation/maintenance requirements apply in respect of solarium and sun-bed equipment</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 part VI of the Road Traffic Act 1988</li> <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>Products supplied</li> <li>Liquidated damages, fines or penalties</li> <li>Punitive, exemplary or aggravated damages</li> </ul>

### Loss of Income and Loss of Book Debts (Policy Section 4)

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 10% of the sum insured)</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> </ul>	<ul style="list-style-type: none"> <li>Reinstatement of the sum insured following a loss</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> <li>Failure of public utilities and/or unspecified suppliers cover does not apply following engineering damage</li> </ul>

### Glass (Policy Section 5 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 sanitary ware</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>

## 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 Sections

### 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 (2 years, up to 10% of the Buildings sum insured)</li> <li>Public Authorities</li> <li>Professional Fees</li> <li>Capital Additions</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>Reinstatement of Sum Insured following a loss</li> <li>Flat Roof Condition</li> </ul>	<ul style="list-style-type: none"> <li>Property more specifically insured</li> <li>Damage to Glass or Sanitaryware other than resulting from Fire, Lightning or Explosion</li> <li>Damage to electrical signs</li> <li>Various exclusions apply to vacant or disused premises</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 8)

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>

### Goods in Transit (Policy Section 5 Sub Section 2)

Cover	Extensions included as standard (subject to certain limits)	Conditions	Exclusions
<ul style="list-style-type: none"> <li>Trade Contents and Stock in Trade whilst in transit by vehicles owned, hired or leased by You anywhere within the United Kingdom the Channel Islands the Isle of Man and the Republic of Ireland including sea transits between any of these territories, up to the sum insured shown on the schedule</li> </ul>		<ul style="list-style-type: none"> <li>Reinstatement of Sum Insured following a loss</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>

### All Risks on Fixed Signs (Policy Section 5 Sub Section 3)

Cover	Extensions included as standard (subject to certain limits)	Conditions	Exclusions
<ul style="list-style-type: none"> <li>Fixed Signs on the exterior and in the immediate vicinity of the Premises</li> </ul>			<ul style="list-style-type: none"> <li>Wear and tear, action of light or atmosphere, moths, vermin or insects</li> <li>Any process of cleaning, dyeing, restoring, adjusting or repairing</li> <li>Corrosion, dampness, dryness, wet or dry rot, marring, stratching, bruising or deterioration</li> <li>Erection, fitting, installation or removal</li> <li>Mechanical, electrical or electronic breakdown or derangement or from adjustment, maintenance or repair</li> </ul>

### Money (Policy Section 6)

Cover	Extensions included as standard (subject to certain limits)	Conditions	Exclusions
<p><b>Loss of Money</b></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>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> </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 7)

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 and employees) must be aged not less than 16 years nor more than 70 years</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 willful exposure to needless peril</li> <li>Death or disablement contributed to or accelerated by the influence of alcohol or non-prescribed drugs</li> </ul>

## Personal Accident (Policy Section 9)

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 a 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 willful 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>

### General Conditions

<ul style="list-style-type: none"> <li>• Observance of Conditions</li> <li>• Cancellation</li> <li>• Minimum Protections</li> <li>• Security</li> </ul>	<ul style="list-style-type: none"> <li>• Interest Clause</li> <li>• Fair Presentation of the Risk</li> <li>• English Law</li> <li>• Changes to Your cover</li> </ul>	<ul style="list-style-type: none"> <li>• Unoccupancy</li> <li>• Reasonable Precautions</li> <li>• Fire Extinguishment</li> <li>• Fire Extinguishing Appliances</li> </ul>	<ul style="list-style-type: none"> <li>• Change of Risk or Interest</li> <li>• Deep Fat Frying Range and Frying Equipment</li> <li>• Contracts (Rights of Third Parties) Act 1999</li> <li>• Payment of Premium</li> </ul>
---	--	---	--

## Other features

### Direct Line for Business Legal Documents service

This service provides unlimited free access to the following on your policy:

- **Legal documents**

Online access to a large library of customisable legal documents, including employment agreements, health and safety policy creators, fire risk review checklists, and terms and conditions for websites selling consumer goods and/or services

- **Legal document review**

Solicitors to check and, if necessary, amend the documents you create using the system, for extra peace of mind

- **Law guides**

Extensive jargon-free online guides to business laws (covering England, Wales, Scotland and Northern Ireland)

To get started, visit [www.directlineforbusiness.co.uk/legaldocs](http://www.directlineforbusiness.co.uk/legaldocs)

### 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 and 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.

## 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, after buying your policy, you decide that the cover does not meet your needs, please call us to cancel your policy, within 14 days of receiving your policy documents or the start date of the policy (whichever is later). We will refund any premium you have paid in full providing that you have not made any claim. If you cancel your policy after that time, you will receive a pro rata refund less an administration fee, providing that you have not made any claim during the current period of insurance. The administration fee will be one twelfth of the annual premium up to a maximum chargeable amount of £50 plus the Insurance Premium Tax applicable to the chargeable amount.

## How to make a claim

To notify us of a claim in the first instance please telephone **0345 303 1753**.

## How to complain

Should there ever be an occasion where you need to complain, please call us on our priority number **0800 051 0538/ 01239 636082**. 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 Relations Team at Direct Line for Business, Churchill Court, Westmoreland Road, Bromley BR1 1DP*

If we cannot resolve the differences between us, you may refer your complaint to the Financial Ombudsman Service (FOS). The address is: The Financial Ombudsman Service, Exchange Tower, London E14 9SR (Telephone number **0800 023 4567** or **0300 123 9123**).

## Details about our Regulator

U K Insurance Limited 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, can be visited at **www.fca.org.uk**, or the Financial Conduct Authority can be contacted on **0800 111 6768**.

### Financial Services Compensation Scheme

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**.

If you would like a Braille, large print or audio version of your documents, please let us know.

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, Company 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. Calls may be recorded.

**DLFB54 0418**

**direct line**  
for business

