

RETAIL SHOPS }
RESTAURANTS }
PUBLIC HOUSE }
BEAUTY }
TANNING SALONS }

SUMMARY OF PACKAGE COVERS

PLEASE READ THIS DOCUMENT AS IT MAY HELP YOU UNDERSTAND WHAT COVER IS BEING OFFERED OR IS AVAILABLE. IF YOU HAVE ANY QUESTIONS YOU NEED TO SPEAK TO YOUR AGENT OR INSURANCE BROKER.

THE INFORMATION CONTAINED ON THIS DOCUMENT DOES NOT CONTAIN THE FULL TERMS, CONDITIONS OR EXCLUSIONS. THESE ARE DETAILED IN THE CERTIFICATE WORDING WHICH CAN BE DOWNLOADED FROM OUR WEBSITE.

THIS DOCUMENT SHOULD ALSO BE READ IN CONJUNCTION WITH THE QUOTATION DOCUMENTS YOU SHOULD HAVE BEEN

Who are your Insurers?

All of the policies shown above are administered by Beech Underwriting Agencies Ltd and Underwritten 100% by the International Insurance Company of Hannover.

Period of Insurance

All policies operate for a period of 12 months unless otherwise agreed. The dates are shown on the Policy Schedule.

Policy Excess

All policies have an excess and these are shown on the Quote Document and again in the Policy Schedule.

What is Excluded?

General exclusions include the following:- War Risks, Contamination & Pollution, Sonic Booms, Micro-Organism, Loss of Electronic Data, Nuclear Energy Risks, Radioactive Contamination, Confiscation by Local Authority of Governments and any risk in Northern Ireland. In respect of Terrorism and Asbestos coverage is limited to £5,000,000 in respect of Employers Liability only. Products Liability and Treatment Risk is excluded for the following types of trades:- Tanning Salons, Tattoo & Body Piercing Studios, Hairdressers, Beauty Salons, Nail Bars or Beauticians. The exclusion is shown on the Quotation Document.

What Cover is available?

All of the policies shown above are "Package Policies" and a number of the sections are included as standard and others can be added for an additional cost such as "Accidental Damage or Subsidence". Your Agent or Insurance Broker can advise you.

The standard policy has the following sections included:- Contents, Fixtures & Fittings, Money, Personal Accident & Assault, Goods In Transit, Business Interruption, Deterioration of Stock (where applicable), Book Debts, Glass & Sanitary Fittings, Employers Liability, Public Liability and Products Liability (where applicable).

Features & Benefits

Standard covers included the following Perils:- Fire, Lightning, Explosion, Earthquake, Aircraft, Storm or Flood, Escape of Water from Water Pipes, Mains, Tanks or Apparatus, Escape of Oil from Fixed Heating Installation, Impact by vehicle, Train or Animal, Riot, Civil Commotion, Strikers, Malicious Persons & Vandalism, Falling Trees or Branches, Breakage or Collapse of Radio or TV Aerials, Fixed Satellite Dishes, Theft or Attempted Theft.

Additional Covers such as:- Accidental Damage, Subsidence, Loss or Rent, Loss of Licence & All Risks can be added for an additional premium. The sums Insured per section are shown on the Quotation Document.

Policyholder Obligations and Duty of Disclosure

Any Insurance policy issued contains certain conditions which must be complied with and any specific condition will be shown on the Quotation Document. You must read the Quotation Document carefully so that you understand what those conditions are . Your Insurance Agent or Insurance Broker can advise you if you are not sure. The quotation is based on the information you have provided. That information must be accurate because it could affect the outcome of a claim if that information is found to be incorrect and your policy maybe cancelled as a result of that . It is your duty to disclose any material fact. If you are not sure then disclose that information to your Insurance Agent or Insurance Broker so that they can refer it to Beech Underwriting for a decision.

Cancellation Rights

These can be found written in the "Customer Advice Statement" which is available to read or download at [www .beechunderwriting.co.uk](http://www.beechunderwriting.co.uk) or your Insurance Agent or Insurance Broker can provide you with a printed copy .

How to make a Claim

Contact your Insurance Agent or Insurance Broker . Make sure you provide them with your contact details so that you can be contacted by our claims handlers.

Data Protection

All your personal information is treated as private and confidential and will only be disclosed with your permission. However, we may be asked to provide details of customer records to the Financial Services Authority or where the law requires us to in order that any audit or review of our business activities can be carried out.

Making a Complaint

If You remain dissatisfied, You may contact Insurers Compliance Officer at:

International Insurance Company of Hannover Ltd
2nd Floor,
1 Arlington Square,
Bracknell,
Berkshire,
RG12 1WA

Telephone 01344 397 600 Fax 01344 397 601

If You remain dissatisfied and wish to make a complaint, You may refer the matter at any time to:

Financial Ombudsman Service
South Quay Plaza
183 Marsh Wall
London
E14 9SR

Telephone : 0845 080 1800

Email : Complaint.info@financial-ombudsman.org.uk