

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 Royal & Sun Alliance Plc, AIG Europe Ltd, Aviva Insurance Ltd & Covea Insurance Ltd.

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 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.

COMPLAINTS PROCEDURE

If you have any questions or concerns about your policy or the handling of a claim, in the first instance, contact the insurance broker who sold you this insurance.

If you are still unhappy with any issue connected with the handling of your insurance policy or claim then you should direct your enquiry in writing to:

Beech Underwriting Agencies Ltd
12 Starnes Court
Union Street
Maidstone
Kent, ME14 1EB

Complaints that cannot be resolved by this point may be referred to the insurer. Should your complaint remain unresolved to your satisfaction, you may refer to the Financial Ombudsman Service. Further details will be provided at the appropriate stage of the complaints process.

In all communications the policy/certificate number appearing in line one of the schedule should be quoted.

FINANCIAL SERVICES COMPENSATION SCHEME (FSCS)

In the event that your insurer is unable to meet their liabilities, you may be entitled to compensation from the Financial Services Compensation Scheme . The first £2,000 of a claim or policy is protected in full. For the remainder of any claim or unused premium, compensation is made to 90% of its value.

More information regarding this scheme can be found on www.fscs.org.uk Telephone **0207 892 7300**.

LAW APPLICABLE TO THE INSURANCE

The parties are free to choose the law applicable to this Insurance Contract. Unless specifically agreed to the contrary this insurance shall be subject to English Law, unless the home is in Scotland or Northern Ireland, in which case the insurance shall be subject to the laws of Scotland or Northern Ireland as the case maybe.