

POLICY SUMMARY

Arranged by bowlers for bowlers



JACK OF CLUBS – KEY FACTS SUMMARY

Jack of Clubs – Bowling Clubs Policy

Jack of Clubs is designed to cover the assets, earnings and the legal liabilities of your business. It is insured by Covea Insurance plc for all sections other than Legal Expenses which is insured by DAS Legal Expenses Insurance Company Limited.

This document is a summary of the insurance cover provided by the Policy and, as such, it does not contain the full terms and conditions of your insurance coverage. Some of the covers will only apply if you have chosen to take the option selected. You can find the full terms and conditions of the Jack of Clubs policy in the policy document, a copy of which is available on request. Please take time to read it and make sure you understand the cover it provides.

This summary is provided to you for information purposes only and does not form part of your insurance contract.

Please Read the Policy

Please periodically read the policy and the policy schedule carefully and make sure that it meets your needs and that you understand its terms, conditions, limits and exclusions.

If you wish to change anything or if there is anything you do not understand please notify your insurance adviser.

Policy Covers

This policy will provide the following covers as standard:

- Property Damage Section
- Business Interruption Section
- Equipment Breakdown Section
- Goods in Transit Section
- Money Section
- Deterioration of Refrigerated Stock Section
- Loss of Licence Section
- Theft by Club Officials Section
- Damage to Outdoor Bowling Greens Section
- Employers' Liability Section
- Public Liability Section
- Products Liability Section

The following optional covers are also available. Your schedule will show if you have selected them:

- Terrorism Section
- Specified All Risks Section
- Personal Accident Section
- Legal Expenses

Property Damage Section

Significant Features and Benefits	Significant Exclusions and Limitations
<p>All risks cover on your buildings and contents at or within 50 metres of the premises.</p> <p>Capital additions – automatic cover for alterations, additions and improvements made to your property for 10% of the sum insured or £500,000, whichever is the lower</p> <p>Debris removal costs – the cost of debris removal of the damaged property up to the sum insured</p> <p>Exhibitions – covers property whilst at exhibitions including transit anywhere within Europe up to £50,000 any one claim</p> <p>Theft of fixed fabric of the building - covers theft of the fixed fabric of the building, including fixed external CCTV equipment and security lighting up to £50,000 any one period of insurance</p>	<ul style="list-style-type: none">• water, air, runways, railway lines, dams, reservoirs, storage lakes, canals, rigs, wells, tunnels, docks, piers, jetties, excavations, wharfs, mines, and off-shore property• animals and growing crops• jewellery, precious stones, bullion, furs, fine art, curiosities, relics• overhead electrical and telecommunication transmission and distribution lines, overhead transformers or other similar overhead communication, transmission or distribution equipment and their supporting structures other than those within the premises for which you are responsible• vehicles required to be licensed for road use

JACK OF CLUBS – KEY FACTS SUMMARY

<p>Protection equipment expenses - covers the cost of refilling fire extinguishing equipment and smoke cloaks following damage up to the sum insured</p> <p>Landscaping costs - covers the cost, up to £50,000 any one claim of reinstating damage to the landscaped gardens and grounds back to their original appearance following damage at the premises</p> <p>Loss of metered gas and water - covers gas and water charges incurred as a consequence of damage up to £25,000 any one claim</p> <p>Additional statutory costs - additional rebuild costs incurred in order to comply with statutory regulations or local authority requirements following damage to the building up to £500,000 or 10% of the sum insured, whichever is the lower</p> <p>Additional costs of construction – additional rebuild costs incurred in order to comply with the EC Directive on Energy Performance on Buildings following damage to the building up to £100,000 or 10% of the sum insured, whichever is the lower</p> <p>Temporary removal – covers the property insured (other than stock or specified stock) whilst temporarily removed from the premises for cleaning, renovation or repair up to £250,000 any one claim</p> <p>Temporary removal – documents and computer system records - covers documents whilst temporarily removed from the premises up to 10% of the item sum insured under documents and computer system records up to 10% of the total trade contents sum insured</p> <p>Theft damage to the premises – covers damage to the buildings at the premises not owned by you or insured by this policy resulting from theft or any attempt thereat up to £50,000 or 10% of the sum insured, whichever is the lower</p> <p>Theft of keys – covers the cost of locks or keys to the premises or to any safe or strongroom following their theft up to £2,500 any one claim</p> <p>Tobacco and alcohol - cover to tobacco, cigarettes, cigars, wines and spirits kept solely for entertainment purposes up to £1,000 any one claim</p> <p>Trace and access – cover costs necessarily and reasonably incurred in locating the source of damage in order to effect repairs and make good following the escape of water or oil up to £50,000</p> <p>Glass – covers damage to fixed glass, signs and name plates at the premises not owned by you or insured by this policy up to £25,000 any one claim</p> <p>Unauthorised use of electricity, gas and water – covers the cost of loss of metered electricity, gas and water arising from unauthorised use up to £50,000 any one claim</p> <p>Trade samples - covers damage anywhere in Europe but excluding theft or attempted theft from any unattended vehicle up to £10,000 any one claim and subject to a single article limit of £1,000</p> <p>Drains, sewers and gutters - covers the cost of</p>	<p>(including accessories thereon), caravans, trailers, railway locomotives or rolling stock, watercraft, aircraft or spacecraft (including but not limited to satellites)</p> <ul style="list-style-type: none"> • property or structures in course of demolition, construction or erection and materials, equipment or supplies in connection therewith • moveable property in the open, fences, gates, vegetation, lawns and shrubs in respect of damage caused by wind, rain, hail, sleet, snow, flood, dust or falling trees other than the cover provided by “what you are covered for”, 26 - Garden furniture and maintenance equipment in the grounds of the premises • property from a garden, yard, open space or any open fronted or open sided building therein by theft or any attempt thereat or malicious damage • explosives and contraband • property insured at any premises that are unoccupied unless agreed by us • damage to property stored in any outbuilding or basement caused by storm, flood, leakage of oil or water following bursting or overflowing of oil or water tanks, apparatus or pipes or from any automatic sprinkler installation, unless such property is raised at least 100mm above the ground floor level of the outbuilding or the floor level of the basement • damage caused by theft or attempted theft occurring outside business hours to any till or cash register unless its drawer has been left in an open position • the relevant excess stated in the schedule • damage to any electrical machine or apparatus or component thereof occasioned by its over-running, excessive pressure, short-circuiting or self-heating not resulting in fire • explosion caused by or consisting of the bursting of a boiler (not being a boiler used for domestic purposes only) economiser or other vessel, machine or apparatus in which internal pressure is due to steam only and belonging to you or under your control • explosion in respect of and originating in any vessel machinery or apparatus or its contents, belonging to you or under your control which requires to be examined to comply with any statutory regulations unless such vessel, machinery or apparatus shall be the subject of a policy or other contract providing the required inspection service • theft unless involving forcible and violent entry to or exit from a building at the premises or involving assault or violence or threat thereof to you or any of your employees or as provided for under 'What you are covered for' – 5. Theft of fixed fabric of the building
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JACK OF CLUBS – KEY FACTS SUMMARY

<p>cleaning and/or clearing of drains, sewers and gutters following damage up to the sum insured</p> <p>Fire brigade charges – covers costs charged by any Public Authority relating to the extinguishing or fighting of fire up to the sum insured</p> <p>Further investigation costs – covers costs in investigating the possibility of other damage to a portion of the same building where damage has occurred up to £5,000 any one claim</p> <p>Continuing interest and hire charges – covers interest charges or continuing hire charges not recoverable under the terms of a lease or similar agreement in respect of property for which you are responsible and which is not otherwise insured up to the sum insured</p> <p>Cancellation, curtailment or abandonment - covers irrecoverable expenses following the cancellation, curtailment or abandonment of any Club Championships held at the premises up to £5,000 any one claim</p> <p>Cups and trophies – covers damage to cups and trophies owned by you or for which you are legally responsible up to the sum insured</p> <p>Garden furniture and maintenance equipment in the grounds of the premises - covers damage to garden furniture and maintenance equipment in the grounds of the premises but not damage caused by theft or attempted theft premises up to £5,000 any one claim</p> <p>Members' sports equipment - cover for damage to members' sports equipment whilst at the premises of any bowling club up to £500 any one member</p>	<ul style="list-style-type: none"> • damage arising solely from a change in the water table level • damage by falling trees caused by felling or lopping carried out by you or on your behalf • damage caused by subsidence, ground heave or landslip caused by settlement or bedding down of new structures or compaction of the infill of new structures or the settlement or movement of newly made up ground or river or coastal erosion or cliff fall or defective design or workmanship or the use of faulty or defective material or demolition or structural repairs or alterations to the buildings • wear, tear or depreciation or diminution in value • collapse or cracking of buildings • inherent vice, latent defect, defective design, plan or specification or the use of faulty materials • faulty or defective workmanship operational error or omission by you or any of your employees • marring, scratching, denting or mechanical or electrical defect, failure, breakdown or derangement • gradually operating causes, including but not limited to atmospheric or climatic conditions, wet or dry rot, fungus, rust, corrosion, woodworm, moths, insects, vermin or pests • any process involving heating, drying, cleaning, dyeing, staining, repairing, restoring, renovating, fitting, installation, testing, commissioning, alteration or maintenance of any property • use of any article contrary to manufacturers' instructions • change in temperature colour flavour or finish • damage insured by the Equipment Breakdown section • malicious damage caused by any tenant or lessee • losses not directly associated with the incident that caused you to claim • loss, destruction or damage to billiard, pool or snooker tables caused by matches, sparks, lighted cigarettes or cigars falling or being placed upon them whilst they are in use.
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Business Interruption Section

Significant Features and Benefits	Significant Exclusions and Limitations
<p>Loss resulting from interruption of or interference with the business in consequence of damage occurring at the premises and including:</p> <p>Prevention of access – provides cover should any damage occur to any property within 1 kilometre of the premises that prevents or hinders access, up to £250,000</p> <p>Public utilities - provides cover arising from the failure of the public supply of electricity, gas, water or telecommunications services at the suppliers premises or in between, up to £100,000</p> <p>Homeworkers - provides cover following damage at the homes of your remote workers which causes interruption, up to £100,000</p> <p>Property temporarily removed - provides cover following damage to property insured whilst temporarily removed from the premises including transit anywhere within the World, up to £100,000</p> <p>Deeds & documents – provides cover of up to £100,000 for plans, deeds, briefs, manuscripts, books, documents and office records whilst temporarily removed from the premises</p> <p>Compulsory closure – provides cover up to £100,000 as a result of the compulsory closure by a public body after the discovery of a notifiable human infectious or contagious disease, foreign matter in food or drink provided at the premises, defective sanitation, the presence of vermin or pests or the an occurrence of murder, manslaughter, suicide or rape</p> <p>Unspecified suppliers – provides cover following damage at your suppliers premises which causes interruption up to £100,000</p> <p>Unspecified customers – provides cover following damage at your customers premises which causes interruption up to £100,000</p> <p>Unspecified storage sites – provides cover following damage to property that is stored elsewhere than at your premises up to £100,000</p> <p>Property in transit – provides cover up to £100,000 following damage to property whilst in transit</p> <p>Contract Sites - provides cover up to £100,000 following damage to any contract site</p> <p>Exhibition Sites - provides cover of up to £100,000 following damage to any trade fair or exhibition</p> <p>Book debts – provides cover for up to £100,000 for outstanding debit balances</p>	<ul style="list-style-type: none"> any interruption of or interference with the business in the absence of insured damage (other than compulsory closure)

Equipment Breakdown Section

Significant Features and Benefits	Significant Exclusions and Limitations
<p>We will insure against accident to covered equipment up to £5,000,000 for any one accident</p> <p>In addition arising out of an insured loss under this section the following extensions and sub limits will apply (these cover extensions and sub limits are within the maximum amount payable of £5,000,000) :</p> <p>Hazardous substances – Up to £10,000 for additional costs to repair or replace equipment following contamination by a hazardous substance</p> <p>Computer equipment – Breakdown to computer equipment at the premises up to £250,000. In addition, breakdown to any portable computer equipment insured under the Specified All Risks section of this policy whilst in the territorial limits up to a limit of £5,000 any one accident</p> <p>Reinstatement of data – Up to £25,000 for costs incurred to reinstate data that is lost as a result of accident or derangement to computer equipment</p> <p>Increased cost of working – Reasonable additional costs up to £25,000 to minimise or prevent the interruption or interference to your computer operations</p> <p>Public Authorities/Law or Ordinance – Should your equipment damage a building insured by this policy and the loss is increased by enforcement of any public authority or law in force at the time that regulates the construction or repair of buildings, or establishes zoning or land use requirements, we shall provide additional costs of up to £5,000,000 in order to comply with such law</p> <p>Business interruption – Up to £50,000 for loss resulting from interruption of or interference with the business</p> <p>Expediting expenses – Reasonable extra costs up to £20,000 for temporary repairs and to expedite permanent repairs or permanent replacement</p> <p>Hire of substitute item – Up to £5,000 for the necessary hire of a substitute item of similar type during the repair period or until the item is permanently replaced</p> <p>Storage tanks & loss of contents – Up to £7,500 for damage to oil storage or water tanks used for hot water or heating installations including the pipe work and the contents of oil storage tanks (other than underground tanks)</p> <p>Damage to own surrounding property – Up to £1,000,000 for damage resulting from the explosion or collapse of any steam boiler, steam generator, economiser, super heater, steam pipe work or steam vessel</p> <p>Additional Access Costs – Up to £20,000 additional costs incurred in order to gain access to repair or replace the covered equipment following an accident.</p>	<ul style="list-style-type: none"> • damage caused by or resulting from: <ul style="list-style-type: none"> a) a hydrostatic pneumatic or gas pressure test of any boiler or pressure vessel or an insulation breakdown test of any type of electrical equipment b) damage to data or media of any kind c) depletion, deterioration, corrosion, erosion, wear and tear or other gradually developing conditions but this shall not exclude resultant breakdown as insured by this section d) any condition which can be corrected by resetting, calibrating, realigning, tightening, adjusting or cleaning, or by the performance of maintenance • damage recoverable under maintenance agreements, warranties or guarantees • delays in resuming operations due to the need to reconstruct or re-input data or programs on media where you have not backed up your records • any manufacturing production or process equipment including linked computer equipment • the excess

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<p>Debris Removal - Up to £25,000 for costs incurred in the removal of debris and protection of covered equipment following an accident.</p> <p>Repair Costs Investigation - Up to £25,000 for costs relating to repair investigations and tests by consulting engineers for damage to covered equipment following an accident.</p>	
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Terrorism Section (Optional)

Significant Features and Benefits	Significant Exclusions and Limitations
<p>We will pay for Terrorism cover within Great Britain for Property Damage, Business Interruption and Book Debts where insured by your policy</p>	<ul style="list-style-type: none"> • riot, civil commotion, war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection or military or usurped power • virus or similar mechanism or hacking or denial of service attack or phishing in respect of any computer or other equipment • loss, destruction or damage or business interruption in respect of <ul style="list-style-type: none"> a) any nuclear installation or nuclear reactor b) any property not being a block of flats which is insured in the name of a private individual and is occupied by that individual for residential purposes c) any property which is insured by or would but for the existence of this policy be insured by any form of transit or aviation or marine policy other than any Goods in Transit Section d) any other type of property which is specifically excluded elsewhere in this policy e) bankers blanket bond

Specified All Risks Section (Optional)

Significant Features and Benefits	Significant Exclusions and Limitations
<p>We will pay for damage to property specified whilst on your premises only or elsewhere in the UK, EU or Worldwide.</p>	<ul style="list-style-type: none"> • use of any article contrary to manufacturers' instructions • storm or flood unless the property is contained in an enclosed vehicle or in a building • theft or attempted theft from any unattended vehicle unless all points of access have been closed and any other protective devices put into full and effective operation and property must be secured in a locked boot, closed glove compartment or covered luggage space • breakage of brittle articles unless forming part of photographic equipment • losses not directly associated with the incident that caused you to claim • the excess

JACK OF CLUBS – KEY FACTS SUMMARY

Goods in Transit Section

Significant Features and Benefits	Significant Exclusions and Limitations
<p>We will pay for damage to stock whilst in or on any vehicle owned or operated by you or by independent road, rail or post carrier within the territorial limits including whilst loading and unloading.</p> <p>Expenses - the costs and expenses incurred in the removal of debris following damage and the transfer of the property insured to another vehicle and its delivery to the original destination up to £1,000</p> <p>Ropes and sheets – provides cover for tarpaulins, sheets, ropes, chains, straps and packing materials, up to £1,000</p>	<ul style="list-style-type: none"> • delay, loss of market or loss of profit • breakage of china, glass or other brittle articles unless caused by fire, theft or a vehicle accident • damage to <ul style="list-style-type: none"> a) livestock or other living creatures or organisms or cultures, bullion, furs, works of art, money, explosives or other dangerous goods b) specified stock unless specified under the Goods in Transit section • leakage, spillage, contamination or deterioration unless caused by vehicle fire, theft or an accident • faulty packing or labelling • theft or malicious damage from any soft or open topped or soft or open sided vehicle • theft or attempted theft from any unattended vehicle unless all points of access have been closed and any other protective devices put into full and effective operation • losses not directly associated with the incident that caused you to claim • the excess <p>Conditions Precedent to Liability</p> <p>You shall take all reasonable measures to ensure that any vehicles owned or operated by you are roadworthy and appropriately loaded and that all locking and other protective devices are maintained in good working order.</p> <p>All keys to any unattended vehicle owned or operated by you shall be removed whenever the vehicle is left loaded.</p>

Money Section

Significant Features and Benefits	Significant Exclusions and Limitations
<p>We will cover loss of non-negotiable money up to £250,000 and cash and other negotiable money:</p> <ul style="list-style-type: none"> • in transit or in a bank night safe, up to £5,000 • on premises during business hours, up to £5,000 • on premises - out of business hours in a locked safe, up to £1,000 • on premises - out of business hours not in a locked safe, up to £250 • at your home or home of authorised employee, up to £500 <p>Safes – covers the cost of repair or replacement following theft or attempted theft of safes, franking machines or money carrying equipment, up to £2,500</p> <p>Credit Card – provides cover following the fraudulent use by any unauthorised person within the territorial limits of credit or debit cards used by the business, up to £500</p> <p>Personal Assault – covers you and your employees aged between 16 and 65 years for bodily injury following a robbery or hold up:</p>	<ul style="list-style-type: none"> • clerical or accounting errors or shortages due to error or omission • any loss due to the fraud or dishonesty of any director, partner or employee unless the loss is discovered within seven working days of its occurrence • loss caused by dishonoured cheques or by the use of counterfeit money • loss from any unattended vehicle • loss from any coin-operated vending, gaming or amusement machine or payphone unless specially agreed as insured and stated in the schedule • damage caused by theft or attempted theft occurring outside business hours to any till or cash register unless its drawer has been left in an open position • losses not directly associated with the incident that caused you to claim • the excess

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<ul style="list-style-type: none"> • Death £10,000 • Loss of limb £10,000 • Loss of sight £10,000 • Permanent total disablement £10,000 • Temporary total disablement £100 per week • Personal Effects £250 per person 	
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Deterioration of Refrigerated Stock Section

Significant Features and Benefits	Significant Exclusions and Limitations
<p>We will cover damage to refrigerated stock following a change in temperature caused by breakdown or failure of the public electricity supply.</p>	<ul style="list-style-type: none"> • refrigerated stock contained in any refrigeration unit which is more than ten years old • losses not directly associated with the incident that caused you to claim • losses where there is not a manufacturer's guarantee or a maintenance contract in force for any refrigeration unit which does not have hermetically sealed motors and compressors • the excess

Loss of Licence Section

Significant Features and Benefits	Significant Exclusions and Limitations
<p>We will cover the depreciation in value of your interest in the business and in the premises following the forfeiture of your licence or the refusal of the licensing authority to renew the licence</p>	<ul style="list-style-type: none"> • the forfeiture or refusal to renew arises directly from any town or country planning, improvement, redevelopment or compulsory purchase order • the forfeiture or refusal to renew results from any alteration in the law • any alterations to the premises requiring the consent of the licensing or other necessary authority are made without their approval • if the forfeiture of or refusal to renew the licence is occasioned wholly or partly by or through your misconduct, connivance, neglect or omission or by your failure to take any steps necessary for keeping the licence in force

Theft by Club Officials Section

Significant Features and Benefits	Significant Exclusions and Limitations
<p>We will cover direct pecuniary loss and auditors fees up to £5,000</p>	<ul style="list-style-type: none"> • any loss dependent solely upon an inventory compilation or a profit and loss compilation and unexplained shortages • loss which does not arise from the fraudulent or dishonest act of any club official which is intended to result in improper financial gain by any club official • loss of interest or losses not directly associated with the incident that caused you to claim • any amount for which an indemnity is granted by the Money section of this policy • any loss involving any employee of yours • the excess

JACK OF CLUBS – KEY FACTS SUMMARY

Damage to Outdoor Bowling Greens Section

Significant Features and Benefits	Significant Exclusions and Limitations
Cover up to £50,000 following loss, destruction or damage by an insured peril at the premises	<ul style="list-style-type: none"> • any loss, destruction or damage for which an indemnity is provided under the Property Damage section of this policy • costs and expenses arising due to the failure of seeds, turf and other cultures to germinate or become established • loss, destruction or damage caused by moles, badgers, rabbits, other wild animals or vermin • losses not directly associated with the incident that caused you to claim • the excess

Personal Accident Section (Optional)

Significant Features and Benefits	Significant Exclusions and Limitations																																				
<p>We will compensate you for persons should they sustain accidental bodily injury, loss of limb, loss of sight, permanent total disablement or temporary total disablement:</p> <table style="width: 100%; border-collapse: collapse;"> <tr> <td colspan="2"></td> <td style="text-align: right;">Aged 16 – 74</td> </tr> <tr> <td style="width: 5%;">1</td> <td style="width: 85%;">Death</td> <td style="text-align: right;">£10,000</td> </tr> <tr> <td>2</td> <td>Loss of limb</td> <td style="text-align: right;">£10,000</td> </tr> <tr> <td>3</td> <td>Loss of sight</td> <td style="text-align: right;">£10,000</td> </tr> <tr> <td>4</td> <td>Permanent total disablement</td> <td style="text-align: right;">£10,000</td> </tr> <tr> <td>5</td> <td>Temporary total disablement</td> <td style="text-align: right;">£100 per week (Excluding the first two weeks)</td> </tr> <tr> <td colspan="2"></td> <td style="text-align: right;">Aged 75 and over</td> </tr> <tr> <td>1</td> <td>Death</td> <td style="text-align: right;">£5,000</td> </tr> <tr> <td>2</td> <td>Loss of limb</td> <td style="text-align: right;">£5,000</td> </tr> <tr> <td>3</td> <td>Loss of sight</td> <td style="text-align: right;">£5,000</td> </tr> <tr> <td>4</td> <td>Permanent total disablement</td> <td style="text-align: right;">£5,000</td> </tr> <tr> <td>5</td> <td>Temporary total disablement</td> <td style="text-align: right;">Nil</td> </tr> </table>			Aged 16 – 74	1	Death	£10,000	2	Loss of limb	£10,000	3	Loss of sight	£10,000	4	Permanent total disablement	£10,000	5	Temporary total disablement	£100 per week (Excluding the first two weeks)			Aged 75 and over	1	Death	£5,000	2	Loss of limb	£5,000	3	Loss of sight	£5,000	4	Permanent total disablement	£5,000	5	Temporary total disablement	Nil	<ul style="list-style-type: none"> • death, loss of limb, loss of sight, permanent total disablement or temporary total disablement caused by: <ul style="list-style-type: none"> a) insanity, intentional self-injury, suicide or attempted suicide, participation in any criminal act or being under the influence of or being affected by intoxicating liquor or drugs b) any hazardous sport, pursuit or pastime c) pregnancy or childbirth d) any pre-existing physical or mental disability or infirmity, medical condition or chronic or recurring ailment f) exposure to exceptional danger (except in an attempt to save human life)
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Employers' Liability Section

Significant Features and Benefits	Significant Exclusions and Limitations
<p>Covers damages for which you are legally liable to pay in respect of accidental bodily injury to your employees</p> <p>Maximum Amount Payable - £10,000,000 in respect of any one claim against you or series of claims against you arising out of one cause</p> <p>Territorial Limits – Worldwide</p> <p>Compensation for court attendance – provides cover up to £250 per person per day for the costs of attendance at court to help defend or act as a witness in connection with any claim</p> <p>Corporate Manslaughter – provides cover for legal</p>	<ul style="list-style-type: none"> • injury to any employee where motor insurance is required by any road traffic legislation • working on any offshore installation or whilst in transit to or from any offshore installation • cover for acts caused by Terrorism is limited to £5,000,000 • damages where action is brought in a Court of Law outside a member state of the European Union

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<p>costs and expenses incurred with our consent and prosecution costs awarded against you in the defence of criminal proceedings brought under The Corporate Manslaughter and Corporate Homicide Act 2007 as a result of a fatality</p> <p>Cross liabilities - Where there is more than one person named as the Insured, the cover will apply separately but will not exceed the maximum amount payable</p> <p>Health and Safety at Work etc. Act 1974 – provides cover for the defence of any criminal proceedings brought in respect of a breach of the Health and Safety at Work etc. Act 1974</p> <p>Unsatisfied Court Judgments – provides cover for payment of court judgments for damages being obtained by any employee against third parties following bodily injury at work should the judgment remain unsatisfied</p>	
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Public Liability Section

Significant Features and Benefits	Significant Exclusions and Limitations
<p>Covers damages for which you are legally liable to pay in respect of accidental bodily injury to any person, accidental loss or damage to material property, or wrongful arrest, malicious prosecution, detention, imprisonment, eviction or invasion of the right of privacy of any person, accidental obstruction, trespass or nuisance arising from the ownership of the premises or in the course of the business</p> <p>Maximum Amount Payable – as selected by you up to £5,000,000 in respect of any one claim against you or series of claims against you arising out of one cause</p> <p>Territorial Limits - Great Britain, Northern Ireland, the Isle of Man or the Channel Islands and elsewhere in the world if performing clerical work</p> <p>Compensation for court attendance – provides cover up to £250 per person per day for the costs of attendance at court to help defend or act as a witness in connection with any claim</p> <p>Contingent motor liability – provides cover for vehicles not owned or provided by you in connection with the business</p> <p>Corporate Manslaughter – provides cover for legal costs and expenses incurred with our consent and prosecution costs awarded against you in the defence of criminal proceedings brought under The Corporate Manslaughter and Corporate Homicide Act 2007 as a result of a fatality</p> <p>Cross liabilities - Where there is more than one person named as the Insured the cover will apply separately but will not exceed the maximum amount payable</p> <p>Data Protection Act 1998 – provides protection (excluding fines and data reinstatement) following a breach under Section 13 of the Data Protection Act 1998</p> <p>Defective Premises Act 1972 – provides cover for defects in business premises or land which have been</p>	<ul style="list-style-type: none"> • bodily injury to any employee • loss or destruction of or damage to property or bodily injury sustained by any person arising from the ownership, possession or use of <ul style="list-style-type: none"> a) any aircraft, aerospace device, hovercraft or watercraft other than hand propelled watercraft and other watercraft not exceeding 7 metres in length b) any lift, elevator, hoist, crane, steam boiler or other apparatus operating under steam pressure, for which a statutory inspection certificate is required but which is not in force c) any mechanically propelled vehicle or plant or trailer attached in circumstances in respect of which insurance or security is necessary to meet the requirements of road traffic legislation other than as insured under the Contingent motor liability of this section • loss or destruction of or damage to property owned by or leased, hired or rented to you • property belonging to you or held in your care, custody or control • legal liability under a contract unless liability would have attached in the absence of such contract • liability arising from or caused by <ul style="list-style-type: none"> a) the provision of advice or any plan, design, formula or specification given separately for a fee or for which a fee is normally charged b) loss or destruction of or damage to property, buildings or land caused by vibration or by the removal or weakening of support • products other than food or drink sold or supplied for consumption by you • loss or destruction of or damage to products or the cost of making good or recalling such products nor the cost of rectifying defective work • loss or destruction of or damage to property which

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<p>disposed of by you</p> <p>Health and Safety at Work etc. Act 1974 – provides cover for the defence of any criminal proceedings brought in respect of a breach of the Health and Safety at Work etc. Act 1974</p> <p>Libel and Slander – provides cover of up to £25,000 for claims made from any act of libel or slander committed in good faith in respect of your in house publications including websites and trade publications</p> <p>Overseas Personal Liability – provides cover for temporary visits to any other country made in connection with the business</p> <p>Premises leased, hired, rented or in custody or control – provides cover for damage to premises including fixtures and fittings leased, hired or rented to you or those in your custody or control</p> <p>Terrorism – includes liability arising from an act of terrorism</p>	<ul style="list-style-type: none"> • you are working on fines, penalties or liquidated, punitive or exemplary damages • pollution or contamination unless caused by a sudden, identifiable, unintended and unexpected event which occurs in its entirety at a specific time and place • any liability arising directly or indirectly out of exposure to inhalation of, or fears of the consequences of exposure to, or inhalation of asbestos, and the cost of cleaning up, or removal of, or damage to property or any product arising out of any asbestos or asbestos fibres • damages where action is brought in a Court of Law outside a member state of the European Union the excess
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Products Liability Section

Significant Features and Benefits	Significant Exclusions and Limitations
<p>Covers damages for which you are legally liable to pay in respect of accidental bodily injury to any person or accidental loss or damage to material property caused by your products</p> <p>Maximum Amount Payable – as selected by you up to £5,000,000 in the aggregate in any one period of insurance</p> <p>Territorial Limits – Worldwide</p> <p>Compensation for court attendance – provides cover up to £250 per person per day for the costs of attendance at court to help defend or act as a witness in connection with any claim</p> <p>Consumer Protection and Food Safety Acts – Legal Defence Costs – provides cover for the cost of defence of criminal proceedings following a breach of the Consumer Protection Act 1987 and the Food Safety Act 1990</p> <p>Corporate Manslaughter – provides cover for legal costs and expenses incurred with our consent and prosecution costs awarded against you in the defence of criminal proceedings brought under The Corporate Manslaughter and Corporate Homicide Act 2007 as a result of a fatality</p> <p>Cross liabilities - Where there is more than one person named as the Insured the cover will apply separately but will not exceed the maximum amount payable</p>	<ul style="list-style-type: none"> • for bodily injury to any employee arising out of and in the course of their employment in the business • legal liability under a contract unless liability would have attached in the absence of such contract • liability arising from or caused by <ul style="list-style-type: none"> a) the provision of advice or any plan, design, formula or specification given separately for a fee or for which a fee is normally charged b) the making up, sale or supply of any drug or medical preparation normally obtainable on prescription from a medical practitioner c) the making up, sale or supply of animal feeds, seeds, fertilisers, insecticides, or pesticides • in respect of loss or destruction of or damage to products or the cost of making good or recalling such products nor the cost of rectifying defective work • in respect of products which with your knowledge are <ul style="list-style-type: none"> a) exported directly or indirectly to the United States of America or Canada b) used in the aircraft, space, petro-chemical, gas, offshore, ship building and repair or nuclear industries c) to be used in the motor industry other than those not affecting the driver and/or passenger safety, acceleration, steering or braking of the vehicle • fines, penalties or liquidated, punitive or exemplary damages • pollution or contamination unless caused by a sudden, identifiable, unintended and unexpected event which occurs in its entirety at a specific time and place • any liability arising directly or indirectly out of exposure to inhalation of, or fears of the consequences of exposure to, or inhalation of

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	<p>asbestos, and the cost of cleaning up, or removal of, or damage to property or any product arising out of any asbestos or asbestos fibres</p> <ul style="list-style-type: none"> • damages where action is brought in a Court of Law outside a member state of the European Union • the excess
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Legal Expenses (Optional)

This sub-section of your policy is a Legal Expenses Insurance contract which will pay legal costs up to £100,000 per insured incident including solicitors' and barristers' fees, court costs, expenses for expert witnesses, attendance expenses and accountants fees. We will pay the costs of appealing, or defending an appeal.

In civil claims it must always be more likely than not that the insured person will recover damages or make a successful defence.

Costs incurred before we agree to help an insured person are not covered.

Significant Features and Benefits	Significant Exclusions and Limitations
<p>Employment Disputes</p> <ul style="list-style-type: none"> • We will pay costs and expenses to defend your legal rights before the issue of proceedings in a court or tribunal following dismissal of an employee, or where an employee or ex-employee has contacted ACAS to commence the Early Conciliation procedure. • We will pay costs and expenses to defend your legal rights in unfair dismissal disputes under the ACAS Arbitration Scheme • We will pay costs and expenses to defend your legal rights in respect of any dispute with an employee or ex-employee relating to their contract of employment. • We will pay costs and expenses to defend your legal rights in respect of any dispute with an employee, prospective employee or ex-employee arising from an alleged breach of their statutory rights under employment legislation. <p>Compensation awards In respect of a claim we have accepted under Employment Disputes and Compensation Awards, we will pay</p> <ul style="list-style-type: none"> • any basic and Compensatory Award • compensation and damages awarded following: <ol style="list-style-type: none"> (a) a breach of statutory duties under employment legislation (b) a breach of legislation for unlawful discrimination <p>Employee Civil Legal Defence We will pay costs and expenses for a representative to defend your employee's legal rights in civil actions taken against them under unlawful discrimination legislation or in their role as a trustee of a pension fund.</p> <p>Service occupancy We will pursue a dispute with an employee or ex-employee to recover possession of your premises.</p> <p>Legal Defence We will pay costs and expenses for a representative to defend an insured person's legal rights</p> <ul style="list-style-type: none"> • prior to the issue of legal proceedings in a criminal matter. • following criminal prosecutions. 	<p>Employment disputes within the first 90 days of the start of the policy.</p> <p>Disputes with employees concerning redundancy, or written or oral warnings, within the first 180 days of the start of the policy.</p> <p>Damages for personal injury or loss of or damage to property are excluded.</p> <p>Transfer of Undertakings (Protection of Employment) Regulations 2006 or the Transfer of Employment (Pension Protection) Regulations 2005.</p> <p>The total amount of compensation we will pay in any one period of insurance is £1,000,000.</p> <p>A settlement agreed and payable following conciliation under the ACAS Early Conciliation procedure.</p> <p>We will only provide cover for an insured person at your request.</p> <p>Defending claims apart from defending a counter-claim.</p> <p>Motoring prosecutions are excluded.</p>

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<ul style="list-style-type: none"> • in civil actions for compensation under section 13 of the Data Protection Act 1998. • in appeals against the refusal of the Information Commissioner to register the business. • in civil actions for wrongful arrest following an accusation of theft. • in appeals against the imposition or terms of a Statutory Notice. • Throughout formal investigations or disciplinary hearings by any business association, professional or regulatory body. <p>We will pay for an insured person's absence from work to perform jury service or attend any court or tribunal.</p> <p>Statutory licence appeal Appeals to the relevant statutory or regulatory authority, court or tribunal following a decision to suspend, alter, cancel or refuse to renew the insured's licence, mandatory registration or British Standard Certificate of Registration</p> <p>Contract Disputes We will pay costs and expenses for a representative to pursue or defend a claim for the purchase, hire, sale or provision of goods and services.</p> <p>Tenancy disputes We will pay costs and expenses for a representative to negotiate your legal rights in a tenancy dispute between you and your landlord relating to premises leased or rented by you.</p> <p>Debt Recovery We will pay costs and expenses for a representative to pursue claims including enforcement of judgment to recover money and interest due for the sale or provision of goods and services.</p> <p>Property Protection We will pay costs and expenses for a representative to negotiate for your legal rights in a civil dispute following</p> <ul style="list-style-type: none"> • an event causing physical damage to property. • Incidents of legal nuisance or trespass. <p>Personal Injury We will pay costs and expenses for a representative to negotiate for an insured person's (and their family members') legal rights following a sudden or specific accident event causing death or bodily injury</p>	<p>Appeals against the imposition or terms of any Statutory Notice issues in connection with a licence, mandatory registration or British Standard Certificate of Registration are excluded.</p> <p>We will not cover a Statutory Notice issued by an insured person's regulatory or governing body.</p> <p>Assistance with original or renewal application process.</p> <p>The ownership, driving or use of a motor vehicle.</p> <p>The amount in dispute must exceed £500 (including VAT). A £500 excess applies if the amount in dispute exceeds £5,000 (including VAT).</p> <p>Disputes arising in the first 90 days of the start of the policy.</p> <p>Any dispute arising from or relating to rent, service charges or renewal of the tenancy agreement.</p> <p>The debt must exceed £500 (including VAT).</p> <p>All your credit control procedures have been exhausted.</p> <p>Disputes arising within the first 90 days of the policy if the agreement was entered into before the start of the policy.</p> <p>Disputes concerning a loan, mortgage, pension, guarantee or any other financial product.</p> <p>Disputes arising from the supply, hire, sale or provision of computer hardware, software, systems or services.</p> <p>Goods in transit or goods lent or hired out.</p> <p>Motor vehicles unless the business is engaged in the selling of motor vehicles</p> <p>Any illness or bodily injury that happens gradually.</p> <p>Psychological injury or mental illness.</p> <p>Clinical negligence.</p>
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JACK OF CLUBS – KEY FACTS SUMMARY

<p>Tax Protection We will negotiate and represent you when dealing with HM Revenue & Customs</p> <ul style="list-style-type: none">• following a written notice of enquiry to carry out an Income Tax or Corporation Tax compliance check.• Pay As You Earn, Social Security, Construction Industry or IR35 legislation and regulations• in VAT disputes <p>Telephone Helpline Services</p> <p>Legal Advice Advice on any commercial legal problem affecting the business under UK or European law.</p> <p>Tax Advice Advice on any commercial tax matters under UK legislation.</p> <p>Counselling Confidential counselling service including, where appropriate, onward referral to any relevant voluntary and/or professional services.</p> <p>ONLINE SERVICES</p> <p>DASbusinesslaw Business reference guide providing useful tools, articles and information, including a document builder that can create ready-to-sign contracts, agreements and letters.</p> <p>Employment Manual Comprehensive, up to date guidance on rapidly changing employment law.</p> <p>COUNTRIES COVERED The UK for most insured incidents but cover for Legal Defence (excluding Statutory notice appeals) and Personal Injury extends to EU member states and other specific European nations.</p> <p>LAW THAT APPLIES This policy is governed by the law that applies in the part of the United Kingdom, Channel Islands or Isle of Man where the business is registered. Otherwise the law of England and Wales applies.</p>	<p>Any failure to register for VAT or Pay As You Earn.</p> <p>Any claims relating to import or excise duties and import VAT.</p> <p>Any investigations or enquiry into alleged dishonesty or criminal offences.</p> <p>Advice about the law in countries outside England and Wales is available 9am – 5pm, Monday to Friday, excluding public and bank holidays.</p> <p>Advice is provided by tax advisors 9am – 5pm, Mon-Fri, excluding public and bank holidays.</p> <p>No cover for costs of using referral services.</p>
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JACK OF CLUBS – KEY FACTS SUMMARY

Trustee Liability Section (Optional)

Significant Features and Benefits	Significant Exclusions and Limitations
<p>Wrongful acts - legal defence costs and damages awarded against an insured person arising from a wrongful act by them in the course of their duties as a trustee up to the limit of the indemnity selected.</p> <p>The section is on a claims made basis and will only respond to claims or circumstances discovered and notified to the insurer during the current period of insurance</p>	<ul style="list-style-type: none"> • bodily Injury and property damage • pollution • illegal profits and deliberate acts • known claims or circumstances at the section inception date • actual or alleged violation of the responsibilities, obligations or duties imposed under the Pensions Act 1995 • actual or alleged breach of contract or agreement • actual or alleged libel, slander, invasion of privacy, plagiarism, breach of copyright or trademark or infringement of patents, database rights, registered design or design rights. • any claim or circumstance or defence costs arising from actual or attempted sexual relations, sexual contact or intimacy, sexual harassment or sexual exploitation • any claim against the insured arising out of their professional services and in connection with: <ul style="list-style-type: none"> transportation or property supply of goods liquidated damages trading losses legal activities bodily Injury and property damage

Customer Services Information

Covea Insurance plc

Covea Insurance plc (Covéa Insurance) is a public limited company, registered in England and Wales under number 613259. It underwrites general insurance business. It is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. The Financial Conduct Authority and the Prudential Regulation Authority are independent watchdogs that regulate financial services.

Covea Insurance's Financial Services Register number is 202277. You can check this on the Financial Services register by visiting the Financial Conduct Authority website www.fca.org.uk or by contacting the Financial Conduct Authority on 0300 500 8082.

Registered Office: 2 Norman Place, Reading, Berkshire, RG1 8DA

Information about DAS Legal Expenses Insurance Company Limited

DAS Legal Expenses Insurance Company Limited (DAS) is a public limited company incorporated in England and Wales under registered number 103274.

It underwrites legal expenses business. DAS head and registered office is DAS House, Quay Side, Temple Back, Bristol BS1 6NH. It is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

It appears on the Financial Services Register under number 202106. You can check this on the Financial Services register by visiting the Financial Conduct Authority website www.fca.org.uk or by contacting the Financial Conduct Authority on 0300 500 8082.

Information about DAS Law Limited

DAS Law Limited is a private company limited by shares incorporated in England and Wales under registered number 5417859. It provides legal advice services on behalf of DAS.
DAS Law Limited head and registered office address is North Quay, Temple Back, Bristol BS1 6FL.
It is authorised and regulated by the Solicitors Regulation Authority (registered number 423113).

Warwick Davis (Insurance Consultants) Ltd

Warwick Davis (Insurance Consultants) Ltd is authorised and regulated by the Financial Conduct Authority. It appears on the Financial Services Register under number 300412. You can check this on the Financial Services Register by visiting the Financial Conduct Authority website www.fca.org.uk or by contacting the Financial Conduct Authority on 0800 111 6768.

Accessibility

Covéa Insurance are able to provide, upon request, audio tapes, large print and Braille documentation. Please advise us if you require any of these services to be provided so that we can communicate in an appropriate manner. Alternatively, if you have hearing or speech difficulties and have access to a text telephone, you can call any of our numbers using the text relay service operated by Action on Hearing Loss (formally known as RNID).

Law applicable to the contract

Covéa Insurance and DAS propose to choose English law as the law applicable to the contract unless we agree another choice of law with you prior to the start date.

Will I have cancellation rights?

You have a right to cancel the policy within a 14 day cancellation period and receive a return of any premiums paid, less an administration charge and an amount representing the cover you have received to date.
This is subject to certain terms, full details of which can be found in the policy wording, a copy of which is available on request.

Policy Duration

The policy has a 12 month period of insurance (unless shown differently on your policy schedule) and is annually renewable.

Financial Services Compensation Scheme

Covéa Insurance and DAS are covered by the Financial Services Compensation Scheme. You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim. Further information about compensation scheme arrangements is available from the Financial Services Compensation Scheme.

Notification of a claim

If you have a claim (other than under the Legal Expenses section) or are aware of an incident that could result in a claim, please contact Warwick Davis (Insurance Consultants) Ltd on 01903 238889 or Covea Insurance plc on 0330 134 8187.

To make a claim under your legal expenses insurance please telephone DAS on 0117 934 0192. We will ask you about your legal dispute and if necessary call you back at an agreed time to give you legal advice. If your dispute needs to be dealt with as a claim under this section, we will provide you with a claim reference number. At this point we will not be able to confirm that you are covered but we will pass the information you have given us to our claims handling teams and explain what to do next.

If you would prefer to report your claim in writing please send it to the Claims Department, DAS Legal Expenses Insurance Company Limited, DAS House, Quay Side, Temple Back, Bristol BS1 6NH or email your claim to us at newclaims@das.co.uk

Enquires and complaints

If you have an enquiry or complaint regarding:

- the suitability of this policy for your needs; or
 - the information and advice you received whilst it was originally being discussed; or
 - the operation or administration of the policy;
- or an enquiry concerning a claim that you may have made you should contact your broker.

If your complaint relates to the cover under this policy or the way a claim is/has been handled (other than for Legal Expenses cover) you should contact Covéa Insurance: The Customer Services Manager,

Covea Insurance plc, 50 Kings Hill Avenue, Kings Hill, West Malling, Kent, ME19 4JX or telephone us on 0330 134 8194, or email us at information@coveainsurance.co.uk

A copy of Covéa Insurance's complaints handling procedure is available on request.

If your complaint relates to the Legal Expenses cover, please write to The Customer Relations Department, DAS Legal Expenses Insurance Company Limited, DAS House, Quay Side, Temple Back, Bristol, BS1 3NH or telephone 0117 934 2000 or email customerrelations@das.co.uk

Details of the DAS internal complaint-handling procedures are available on request.

Your complaint may be more suitably handled by a comparable complaints scheme, the Legal Ombudsman Service. You can contact the Legal Ombudsman Service at: PO Box 6806, Wolverhampton, WV1 9WJ. You can also contact them by telephone on 0300 555 0333 or e-mail them at enquiries@legalombudsman.org.uk
Website: www.legalombudsman.org.uk

Using these services does not affect your right to take legal action.

Please be ready to provide all relevant details of your policy and in particular your policy number (if allocated) to help your enquiry or complaint to be dealt with speedily.

You may have the right to refer it to the Financial Ombudsman Service at Exchange Tower, Harbour Exchange Square, London, E14 9SR; telephone numbers 0800 023 4567 (calls to this number are normally free for people calling from a "fixed line" phone but charges may apply if you call from a mobile phone) and 0300 123 9123 (calls to this number are charged at the same rate as 01 or 02 numbers on mobile phone tariffs). Website www.financial-ombudsman.org.uk

Following this procedure will not affect your legal rights.

Nothing in the terms and conditions of this policy will reduce your statutory rights relating to faulty or mis-described goods or services. For further information about your statutory rights, you should contact your local authority Trading Standard Department or Citizen's Advice Bureau.

