



## Policy Summary

This is a summary of the cover available under the Jack of Clubs policy. It does not include all the policy benefits, limits and exclusions. Full terms and conditions can be found in the policy wording, a copy of which is available from Warwick Davis (Insurance Consultants) Ltd. The policy is an annual insurance contract underwritten by AXA Insurance UK plc.

The covers provided as standard are:

- Property
- Loss of Income
- Liability
- Property in Transit
- Legal Expenses

The optional covers are:

- Terrorism
- Personal Accident
- Trustee and Corporate Liability

The covers you select will be shown as being insured on the schedule.

### Fair Presentation

You have a duty to make a fair presentation of your risk and accurately disclose any information which may influence our acceptance or assessment of this insurance. Failure to disclose all material information and circumstances or providing false or inaccurate information may invalidate the insurance or result in claims not being paid or not being paid in full. If you are in any doubt as to whether or not any information, fact or circumstance is material, then it should be disclosed

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## Significant Features and Benefits

Section or Sub-Section	Maximum limit
<b>Property Section</b>	Sums insured selected (unless otherwise shown)
<ul style="list-style-type: none"> <li><b>Buildings</b> including: <ul style="list-style-type: none"> <li>- Contracting Purchaser</li> <li>- Mortgagee, Freeholder or Lessor</li> <li>- Underground Services</li> <li>- Energy Efficiency Improvements</li> </ul> </li> <li>- Public Authorities</li> <li>- Theft of Building</li> <li>- Further Investigation Expenses</li> <li><b>Tenants' Improvements</b></li> <li><b>Rent Payable</b> (12 month indemnity period)</li> <li><b>General Contents</b> including: <ul style="list-style-type: none"> <li>- Contracting Purchaser</li> <li>- Theft of Keys</li> <li>- Theft Damage to Buildings</li> <li>- Seasonal Increase</li> <li>- Temporary Removal of General Contents</li> <li>- Exhibitions, Trade Shows or Conferences</li> <li>- Expediting Expenses</li> <li>- Hire of Substitute Item</li> <li>- Costs of Reinstating Data</li> <li>- Third Party Storage Locations</li> <li>- Trade Samples</li> <li>- Cups, Trophies and Club Memorabilia</li> <li>- Garden Furniture and Ground Maintenance Equipment</li> <li>- Members' Sports Equipment</li> </ul> </li> <li><b>Computer Equipment</b></li> <li><b>Stock</b></li> <li><b>Target Stock</b></li> <li><b>Deterioration of Refrigerated Stock</b></li> <li><b>Theft by Employees/Club Officials</b></li> <li><b>Damage to Outdoor Playing Surfaces</b></li> <li><b>Business Money</b> <ul style="list-style-type: none"> <li>- In the premises (during business hours)</li> <li>- In a locked safe/strongroom at the premises (outside business hours)</li> <li>- In transit to and from the premises/bank night safe</li> <li>- Unattended/outside business hours and not in a locked safe or strongroom or in the private residence of the policyholder/director/partner/club official or authorised employee</li> <li>- In cash operated machines/payphones</li> <li>- Fraudulent use of credit cards</li> </ul> </li> </ul> <p>Options to also include:</p> <ul style="list-style-type: none"> <li>- an unattended building and secured in a locked, specified safe</li> <li>- an Automated Teller Machine (ATM)</li> </ul> <ul style="list-style-type: none"> <li><b>Assault by Thieves</b> <ul style="list-style-type: none"> <li>- Death/Permanent Total Disablement/Loss of Limbs, Eyes, Hearing or Speech</li> <li>- Temporary Total Disablement</li> </ul> </li> </ul>	<p>10% of the buildings sum insured or £100,000 whichever the lower</p> <p>15% of reinstatement cost for undamaged parts</p> <p>£25,000 any one loss</p> <p>£10,000</p> <p>£5,000</p> <p>£50,000</p> <p>25% of the stock sum insured</p> <p>£250,000 or 10% of the sum insured whichever is lower</p> <p>£50,000</p> <p>£20,000</p> <p>£10,000</p> <p>£50,000</p> <p>£10,000 at any one location and £20,000 in respect of all locations</p> <p>£1000 in respect of one sample £10,000 in any one period of insurance</p> <p>£5,000</p> <p>£5,000</p> <p>£500 any one member</p> <p>£10,000 in any one unit</p> <p>£5,000</p> <p>£60,000 (unless otherwise shown)</p> <p>£5,000</p> <p>£3,000</p> <p>£5,000</p> <p>£500</p> <p>£500</p> <p>£500</p> <p>£10,000</p> <p>£100 per week up to 104 weeks</p>

Section or Sub-Section	Maximum limit
<ul style="list-style-type: none"> <li>• <b>Glass, Blinds and Signs</b> <ul style="list-style-type: none"> <li>- External glass/Internal window displays/Lettering/Alarm foil</li> <li>- External blinds/Internal fixed glass</li> <li>- Sanitaryware/External signs</li> </ul> </li> <li>• <b>Machinery and Computer Equipment Breakdown</b> <ul style="list-style-type: none"> <li>- Covered equipment (other than computer equipment)</li> <li>- Computer equipment</li> <li>- Portable computer equipment</li> </ul> </li> </ul> <p>Cover under the Property Section automatically includes:</p> <ul style="list-style-type: none"> <li>- Non Invalidation</li> <li>- Professional Fees</li> <li>- Removal of Debris</li> <li>- Parent and Subsidiary Companies</li> <li>- Damage by Emergency Services</li> <li>- Capital Additions</li> <li>- Trace and Access</li> <li>- Workmen</li> <li>- Clearing of Drains</li> <li>- Loss of Oil and LPG</li> <li>- Metered Water and Gas Charges</li> <li>- Fire Extinguishment and Resetting Expenses</li> <li>- Index Linking</li> <li>- Other Interested Parties</li> <li>- Unauthorised Use of Electricity, Gas or Water</li> <li>- Fire Brigade Charges</li> <li>- Continuing Interest and Hire Charges</li> <li>- Seventy Two Hours Clause</li> <li>- Public Authorities</li> <li>- Cancellation, Curtailment or Abandonment</li> </ul> <p>Options to also include:</p> <ul style="list-style-type: none"> <li>• <b>Terrorism</b></li> <li>• <b>Specified Property</b> (choice of either premises only/United Kingdom, Channel Islands and the Isle of Man/Europe or Worldwide)</li> </ul>	<p>Cost of repair/replacement £2,500 £1,500</p> <p>£1,000,000 any one accident £100,000 any one accident £5,000 any one accident</p> <p>£50,000 £500,000 or 10% of the Buildings/General Contents sum insured whichever is lower £50,000</p> <p>£25,000 £25,000</p> <p>£50,000</p> <p>£10,000</p> <p>15% of reinstatement cost for undamaged parts £5,000</p>
<p><b>Loss of Income Section</b> Cover automatically includes:</p> <ul style="list-style-type: none"> <li>• <b>Loss of Gross Revenue up to 24 months Indemnity Period</b></li> <li>• <b>Terrorism</b> (if cover selected under the Property Section)</li> <li>• <b>Machinery and Computer Equipment Breakdown</b> <ul style="list-style-type: none"> <li>– Covered equipment (other than computer equipment)</li> <li>– Computer equipment</li> </ul> </li> <li>• <b>Loss of Licence to Sell Alcohol</b></li> </ul> <p>Options to also include any or all of the following:</p> <ul style="list-style-type: none"> <li>• <b>Rent Receivable</b></li> <li>• <b>Additional Increase in Cost of Working</b> (if gross profit or gross revenue basis is selected)</li> </ul> <p>Cover automatically includes the following extensions:</p> <ul style="list-style-type: none"> <li>– Accountants' and Auditors' Charges</li> <li>– Documents</li> <li>– Denial of Access (damage) cover</li> <li>– Failure of selected public utilities cover – terminal ends</li> <li>– Claim Preparation Costs (if claim exceeds £50,000)</li> </ul>	<p>£500,000 unless otherwise stated in the schedule</p> <p>£100,000 £50,000</p> <p>£50,000</p> <p>The lower of £1,000,000 or 25% of the Loss of Income sum insured The lower of £50,000 or 25% of the Loss of Income sum insured £25,000</p>

Section or Sub-Section	Maximum limit
<p>If gross revenue is selected, cover automatically includes the following extensions:</p> <ul style="list-style-type: none"> <li>– Loss of Book Debts</li> <li>– Customers</li> <li>– Suppliers</li> <li>– Property Stored Away from the Premises</li> <li>– Property in Transit</li> <li>– Diseases (Premises), Poisoning, Vermin, Defective Drains, Murder or Suicide</li> <li>– Exhibitions, Trade Shows or Conferences</li> <li>– Contract Sites</li> </ul> <p><b>Liability Section</b> Cover automatically includes:</p> <ul style="list-style-type: none"> <li>• Indemnity to Principal</li> <li>• Indemnity to Directors, Partners and Employees</li> <li>• Cross Liabilities</li> <li>• Legal defence costs for liability incurred under <ul style="list-style-type: none"> <li>– Corporate Manslaughter and Corporate Homicide Legislation</li> <li>– Health and Safety at Work Legislation</li> </ul> </li> <li>• Court Attendance</li> <li>• Asbestos (accidental discovery cover only) (Not applicable to Sub-Section A – Employers Liability)</li> </ul> <p><b>Employers' Liability</b> including:</p> <ul style="list-style-type: none"> <li>– Unsatisfied Court Judgments</li> <li>– Temporary Work Overseas</li> <li>– Terrorism</li> </ul> <p><b>Public Liability</b> including:</p> <ul style="list-style-type: none"> <li>– Food Safety Legislation – Legal Defence Costs</li> <li>– Consumer Protection Legislation – Legal Defence Costs</li> <li>– Data Protection Legislation</li> <li>– Defective Premises Act 1972</li> <li>– Leased, Hired or Rented Premises</li> <li>– Motor Contingent Liability</li> <li>– Wrongful Arrest</li> <li>– Overseas Personal Liability</li> <li>– Temporary Work Overseas</li> <li>– Libel and Slander</li> <li>– Member to Member Liability</li> <li>– Terrorism</li> <li>– Financial Loss</li> </ul> <p><b>Products Liability</b> including:</p> <ul style="list-style-type: none"> <li>– Food Safety Legislation – Legal Defence Costs</li> <li>– Consumer Protection Legislation – Legal Defence Costs</li> <li>– Data Protection Legislation</li> </ul>	<p>£100,000</p> <p>£100,000</p> <p>£100,000</p> <p>£100,000</p> <p>£100,000</p> <p>The lower of £25,000 or 25% of the annual Income sum insured (12 weeks maximum indemnity period)</p> <p>£100,000</p> <p>£100,000</p> <p>£500 per day per person except employees at £250</p> <p>£10,000,000 any one event</p> <p>6 months</p> <p>£5,000,000</p> <p>£2,000,000 any one event (higher limits are available)</p> <p>6 months</p> <p>£25,000</p> <p>£2,000,000</p> <p>£500,000 any one period of insurance</p> <p>£2,000,000 any one period of insurance (higher limits are available)</p>
<p><b>Property in Transit Section</b></p> <ul style="list-style-type: none"> <li>• <b>Own Vehicles</b> (choice of either the United Kingdom, Channel Islands or Isle of Man or Europe) <ul style="list-style-type: none"> <li>– Vehicle Transfer</li> <li>– Tarpaulins, Sheets, Ropes and Chains</li> </ul> </li> <li>• <b>Road Hauliers, Rail and Post</b> (United Kingdom, Channel Islands or Isle of Man)</li> <li>• Terrorism (included if cover selected under the Property Section)</li> </ul>	<p>Sum insured selected (unless otherwise shown)</p> <p>£2,500</p> <p>£1,500</p>
<p><b>Personal Accident</b> (Optional)</p> <ul style="list-style-type: none"> <li>• Death/Permanent Total Disablement/Loss of Limbs, Eyes, Hearing or Speech</li> <li>• Temporary Total Disablement</li> </ul>	<p>£10,000</p> <p>£100 per week up to 104 weeks</p>
<p><b>Legal Expenses</b></p>	<p>Legal costs up to £100,000 any one claim and £1,000,000 any one period of insurance</p>

Section or Sub-Section	Maximum limit
<ul style="list-style-type: none"> <li>Contract Disputes</li> <li>Criminal Prosecution</li> <li>Data Protection</li> <li>Employment Disputes</li> <li>Jury Service Allowance Cover</li> <li>Statutory Licence</li> <li>Personal Injury Cover</li> <li>Property Disputes</li> <li>Tax Protection and VAT Disputes</li> </ul>	<p>Included</p> <p>Included</p> <p>Included</p> <p>Included</p> <p>£100 per day, maximum £100</p> <p>Included</p> <p>Included</p> <p>Included</p> <p>Included</p>
<b>Trustee and Corporate Liability Section (Optional)</b>  Cover is on a claims made basis  <b>Trustee Liability</b> including: <ul style="list-style-type: none"> <li>Company Reimbursement</li> <li>Outside Entity</li> <li>Legal Representation Costs</li> </ul> <b>Corporate Liability</b> including: <ul style="list-style-type: none"> <li>Legal Representation Costs</li> </ul>	£250,000 (unless otherwise shown)
<b>Professional Indemnity</b> including: <ul style="list-style-type: none"> <li>Court Attendance</li> <li>Professional Fess</li> <li>Irrecoverable Fees</li> <li>Extending Reporting Period</li> <li>Investigation Costs</li> <li>Documents</li> </ul>	<p>£100,000 any one period of insurance</p> <p>£500 per day per person except employees at £250</p> <p>£100,000 any one period of insurance</p> <p>£25,000 any one period of insurance</p>

## Significant or Unusual Exclusions or Limitations

Section or Sub-Section	Exclusion or limitation
<b>Property Section</b>	<ul style="list-style-type: none"> <li>Cover applies to the premises only unless otherwise shown</li> <li>Escape of water from any water or drainage system or of oil from any fixed oil fired heating installation, damage by malicious persons, theft or attempted theft during periods of unoccupancy (as defined)</li> <li>Theft or attempted theft from any garden, yard or open space or theft or attempted theft that does not involve forcible and violent entry or exit from a building or actual or threatened assault or violence</li> <li>Damage to certain types of property (see page 33 of the policy wording)</li> <li>Terrorism (unless otherwise shown on the schedule)</li> <li>Manufacturing, production or process equipment (including linked computer equipment) is excluded under the Machinery and Computer Equipment Breakdown sub-section</li> <li>Minimum security and fire extinguisher requirements apply</li> <li>An intruder alarm condition</li> <li>inspection (of the premises at the end of each working day)</li> <li>Conditions apply in respect of unoccupied buildings</li> <li>Date recognition exclusion</li> <li>Electronic Risks</li> </ul>
<b>Loss of Income Section</b>	<ul style="list-style-type: none"> <li>Denial of access or a failure in public utility supplies or services lasting less than 12 consecutive hours</li> <li>Interruption or interference with the business due to disease, poisoning, vermin, defective drains, murder suicide or rape lasting less than 12 consecutive hours</li> <li>Terrorism (unless otherwise shown)</li> </ul>
<b>Liability Section</b> All sub-sections	<ul style="list-style-type: none"> <li>Any work in, on or from or travel to, from or between any offshore installation or support vessel</li> <li>Work at certain locations (see page 47 of the policy wording)</li> <li>Cover for work undertaken outside the United Kingdom only applies in respect of policyholders or employees who are normally resident in England, Scotland, Wales, Northern Ireland, the Channel Islands or the Isle of Man. The duration of any must not exceed six months during the period of insurance. Such work or visits consist solely of clerical, sales promotion or administrative work or participation in exhibitions, trade shows or conferences as an exhibitor or attendee only or representing you in official competitions</li> <li>HSE intervention fees and costs and expenses in connection with remedial orders or publicity Orders</li> </ul>

Section or Sub-Section	Exclusion or limitation
<b>Liability Section</b> All sub-sections except Employers' Liability	<ul style="list-style-type: none"> <li>Liquidated, exemplary, punitive or multiplied damages or fines or penalties</li> <li>Contractual liability</li> <li>Injury to employees of the policyholder arising out of their employment</li> <li>Defective design, plan, formula or specification of products supplied or out of technical, professional or remedial instruction or advice if given for a fee or if a fee would normally be charged or a failure to give advice or treatment or any lack of professional skill</li> <li>Costs of making good, replacing or reinstating defective work</li> <li>Legionellosis cover is on a claims made basis</li> <li>A condition applies in respect of legionellosis precautions or limitation</li> <li>Inhalation, ingestion, exposure to or fear of, investigating, managing, removing, controlling or remediation of asbestos.</li> </ul>
Employers' Liability Sub-Section only	<ul style="list-style-type: none"> <li>Injury for which insurance or security is required under road traffic legislation</li> </ul>
Public Liability Sub-Section only	<ul style="list-style-type: none"> <li>Damage to property worked on where the damage is as a direct result of the work undertaken</li> <li>Damage to property held in trust or belonging to, or in the custody or control of the policyholder</li> <li>Liability arising from or in connection with products supplied after they have ceased to be in the custody or control of the policyholder (other than food or drink supplied to the policyholder's non-paying guests)</li> <li>Any liability caused by a cyber act of incident, loss of data or failure of computer equipment to recognise any given date</li> </ul>
<b>Property in Transit Section</b>	<ul style="list-style-type: none"> <li>Certain types of damage (see page 48 of the policy wording for details)</li> <li>Theft or attempted theft from an open topped, open sided or curtain sided vehicle</li> <li>Theft or attempted theft from own vehicles not accompanied by forcible and violent entry to or exit from a vehicle or actual or threatened assault or violence or use of force against the driver or passenger</li> <li>Theft or attempted theft from own vehicles when left in an unattended vehicle unless the vehicle is securely locked with any alarm and immobiliser set to be fully operational and all keys or devices used to unlock the vehicle removed from the vehicle</li> <li>Theft or attempted theft from own vehicles between 21:00hrs and 06:00hrs when left in an unattended vehicle unless the vehicle is securely locked. The vehicle must also be stored in a locked and secure building or parked in a secure compound</li> <li>Stops during transit are limited to 24 hours whilst in a vehicle or 48 hours if the property is stored in a securely locked building</li> </ul>
<b>Personal Accident Section</b>	<ul style="list-style-type: none"> <li>Use of wood-working machinery</li> <li>14 day deferment period applies to Temporary Total Disablement</li> <li>Criminal or deliberate acts</li> <li>Active service in the armed forces</li> <li>Any pre-existing defect, infirmity, condition or illness</li> <li>Participation in sport for financial gain</li> <li>Use of drugs, controlled substances or alcohol</li> <li>Certain hazardous pursuits and activities are excluded (please refer to page 51 of the policy wording for details)</li> <li>An accumulation limit of £1,000,000 applies</li> </ul>
<b>Legal Expenses</b>	<ul style="list-style-type: none"> <li>Defending civil legal proceedings arising from <ul style="list-style-type: none"> <li>an injury or disease, including psychiatric injury and stress</li> <li>loss of, destruction or damage to property</li> <li>alleged breach of any professional duty</li> <li>any tortious liability (other than as specified in property disputes)</li> </ul> </li> <li>Any dispute, legal proceedings or HMRC, Investigation made, brought or started, outside the policy territories</li> <li>Legal expenses or professional expenses incurred without the prior written consent of the administrator or in excess of the administrator's consent</li> <li>Awards of compensation where the administrator's consent to incur legal expenses has not been granted or has been withdrawn.</li> <li>Any claim relating to or arising from any cause, event or circumstance occurring prior to or existing at the start of this section, and which has or which you knew or ought reasonably to have known, may give rise to a dispute, legal proceedings or HMRC Investigation by or against you</li> <li>Fines or other penalties imposed by a court or tribunal</li> <li>Any dispute, legal proceedings or HMRC Investigation for which you are, or would be but for the existence of this policy, entitled to indemnity under any insurance policy, whether a legal expenses insurance or not, or under a legal aid certificate or representation order</li> <li>Any claim arising out of the insured persons' deliberate, conscious, intentional or negligent disregard of the need to take all reasonable steps to avoid and prevent claims, disputes, legal proceedings or HMRC Investigations</li> </ul>

Section or Sub-Section	Exclusion or limitation
<b>Legal Expenses (continued)</b>	<ul style="list-style-type: none"> <li>Any dispute or legal proceedings with Government or Local Authority departments concerning the imposition of statutory charges</li> <li>Disputes or legal proceedings between you or with any parent company, subsidiary company or associated company or partner</li> <li>Any dispute between the insured persons and the administrator, us, the appointed representative or your insurance broker</li> <li>Any dispute or legal proceedings arising out of breach or alleged breach of confidentiality or passing off, whether related to intellectual property or not</li> <li>Any dispute or legal proceedings arising out of the ownership or existence of any intellectual property rights</li> <li>Any dispute or legal proceedings arising out of or in connection with actual or alleged defamation or false statement</li> <li>Any legal expenses or professional expenses incurred in respect of or in connection with a judicial review</li> <li>Appeals arising out of legal proceedings or HMRC Investigations where the administrator's consent has not been granted</li> <li>Any claim, legal liability or any loss or damage to property directly or indirectly caused by or contributed to by any kind of seepage, pollution or contamination</li> <li>Any legal expenses or professional expenses which the insured persons should or would have had to incur irrespective of any dispute</li> <li>Any dispute or legal proceedings arising out of or in connection with a terrorist act</li> <li>Any claim, damage, loss, cost or expense or any other liability directly or indirectly arising from or in any way related to or connected with the combustibility or fire safety defects of any composite panels, cladding or façades of buildings or structures, and/or internal or external wall and/or cladding systems and any associated core/filler/cavity insulation material and/or any fixing systems</li> <li>Any claim, loss, damage, liability or expense directly or indirectly caused by or contributed to, or arising from, the use or operation, as a means for inflicting harm, of any system, software programme malicious code, virus or process or any other electronic system.</li> <li>Contract dispute exclusion</li> <li>Criminal prosecution exclusion</li> <li>Employment dispute exclusion</li> <li>Excess and co-insurance</li> <li>Property disputes exclusion</li> <li>Tax protection exclusion</li> <li>Statutory licence exclusion</li> <li>An excess applies to contract disputes cover and statutory licence cover</li> <li>An increased excess applies to employment disputes cover and statutory cover where use of own representative .</li> <li>A co-insurance applies to contract disputes cover and statutory licence cover where amount of legal expenses incurred is over £5000</li> </ul>
<b>Trustee and Corporate Liability Section</b> All sub sections except Professional Indemnity	<ul style="list-style-type: none"> <li>Fraudulent or Deliberate Acts</li> <li>Illegal Profits</li> <li>Excluded Losses – see page 58 of the policy wording</li> <li>North America</li> <li>Claims Admission</li> <li>Other Insurances</li> <li>Prior Claims or Knowledge</li> <li>Property or Injury Claims</li> <li>Professional Duty</li> <li>Copyright</li> <li>Cyber act and loss of computer system</li> </ul>



Section or Sub-Section	Exclusion or limitation
<b>Professional Indemnity</b> Sub-Section Only	<ul style="list-style-type: none"> <li>• Dishonest or Fraudulent Acts</li> <li>• Property and Vehicles</li> <li>• Products Supplied</li> <li>• Defective Workmanship</li> <li>• Controlling Interest</li> <li>• Joint Ventures</li> <li>• Rights of Recovery</li> <li>• Patent Infringement</li> <li>• Employees</li> <li>• Previous Claims and Circumstances</li> <li>• Deliberate Acts and Defective Services</li> <li>• Trustee and Corporate Liability</li> <li>• Unethical Conduct</li> <li>• Excluded Locations</li> <li>• Medical Malpractice</li> <li>• Excluded Compensation</li> <li>• Financial Benefit Schemes</li> <li>• Financial Advice</li> <li>• Trading Losses</li> <li>• Failure to Maintain Insurance</li> <li>• Cyber and data protection law exclusion</li> </ul>
<b>General Exclusions or Limitations</b> (Some of these do not apply to the whole policy - please refer to the policy wording for further details)	<ul style="list-style-type: none"> <li>• Excesses</li> <li>• Radioactive Contamination</li> <li>• War</li> <li>• Damage to property in Northern Ireland caused by riot or civil commotion (damage arising from labour disturbances or acts of malicious persons is also excluded unless caused by fire or explosion)</li> <li>• Terrorism (unless otherwise shown)</li> <li>• Pollution or Contamination (except as provided in the policy wording – see page 16)</li> <li>• Communicable Disease</li> <li>• Sanctions</li> </ul>

## Significant General Conditions

Not all of the General Conditions applicable to the policy are shown — please refer to the policy wording for full details.

Section or Sub-Section	Exclusion or limitation
<b>Misrepresentation</b>	Your duty to make a fair presentation of the risk to us.
<b>Fraud</b>	We will not pay for any claim that is deliberately exaggerated or where you, or anyone acting for you, uses or attempts to use fraudulent means to obtain benefits under the policy.
<b>Reasonable Precautions</b>	Your duty to take reasonable precautions to prevent injury, loss or damage.

## Duration

This is an annually renewable policy.

## Sum Insured

Correct values at risk must be advised to us. If the sums insured you request are not adequate, this will result in the amount we pay in the event of a claim being reduced. You should review your sums insured and levels of cover regularly to ensure these remain adequate.

## Cancellation

During the first period of insurance, you have the right to cancel the policy within 14 days of receipt of the policy wording and schedule, or the inception date of the policy whichever is the later, by writing to us or alternatively by contacting your agent to confirm cancellation. Cancellation will take effect from the date that your cancellation instructions are received. Provided no claim has been made and there has been no incident known to you prior to cancellation which may give rise to a claim, you will be entitled to a full refund of the premium paid. Should a claim be submitted after such refund has been provided, payment of the premium in full will be required before we can deal with the claim. We will only deal with claims occurring during the period commencing on or after inception up to the cancellation of the policy.

You may cancel the policy at any other time by writing to us or alternatively by contacting your agent to confirm cancellation. Please refer to pages 18 & 19 of the policy wording for full details of the cancellation procedure.



## How to make a claim

If you need to make a claim, please use the following contact details:

### Property and Loss of Rent Sections

Tel: 0370 9000 867 – Option 2 (Commercial Property Claims)

Email: [spclaims.ins@axa-insurance.co.uk](mailto:spclaims.ins@axa-insurance.co.uk)

### Liability Section

Tel: 0345 900 4185 – Option 3

Email: [liabilityclaims.ins@axa-insurance.co.uk](mailto:liabilityclaims.ins@axa-insurance.co.uk)

### Directors' and Officers' Liability Section

Tel: 01204 877556

Email: [MLPclaims.ins@axa-insurance.co.uk](mailto:MLPclaims.ins@axa-insurance.co.uk)

### Legal Expenses Section

Tel: 0330 024 8991

Online claim form: <https://claims.arclegal.co.uk>

Alternatively, you can write to us at:

AXA Insurance UK plc, AXA House, Parklands, Lostock, Bolton BL6 4SD.

## How to make a complaint

If you have a complaint about your policy, you should contact your agent. If your complaint relates to a claim on your policy, please contact the department dealing with your claim.

If we have given you our final response and you are still not satisfied you may be eligible to refer your case to the Financial Ombudsman Service (FOS). If applicable, you will receive details of how to do this at the appropriate stage of the complaints process.

## Financial Services Compensation Scheme

Should we be unable to meet our liabilities you may be entitled to compensation from the Financial Services Compensation Scheme. This depends on the type of insurance, the size of your business and the circumstances of the claim. Further information is available from the Financial Services Compensation Scheme. Their telephone number is **0800 678 1100** or **020 7741 4100**. Alternatively, more information can be found at **[www.fscs.org.uk](http://www.fscs.org.uk)**.

*Underwritten by:*

### **AXA Insurance UK plc**

Registered in England and Wales No 78950.

Registered Office: 20 Gracechurch Street, London EC3V 0BG.

A member of the AXA Group of companies. AXA Insurance UK plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Telephone calls may be monitored and recorded.

*Arranged by:*

### **Warwick Davis (Insurance Consultants) Ltd**

*Registered address*

Amelia House, Crescent Road, Worthing, West Sussex, BN11 1RL

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