

This is a summary of the standard cover available under the Pavey Group HomeOfficeSure Scheme insurance policy. The summary 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 your insurance adviser on request.

The policy, and not this summary, is the basis of the contract of insurance.

Pavey Group HomeOfficeSure Scheme Policy

The HomeOfficeSure Insurance Policy is an annual insurance contract that gives cover for business insurances. The policy is underwritten by Fortis Insurance Limited, with the exception of the Legal Expenses section, which is underwritten by DAS Legal Expenses Insurance Company.

If you opt for a period of insurance that is greater than one year, you are advised to review your cover periodically. The sums insured you choose must represent the full values at risk; if they do not, payments may be reduced in the event of a claim. Refer to your insurance adviser for full advice on your sums insured and cover requirements.

The HomeOfficeSure policy has specified Sections and Sub-Sections of cover. Some of these are standard and are applied automatically, and others are optional which can be included for additional premium at your request. This policy summary is set out following the available Sections of cover in the policy wording.

Section 1 – Material Damage (Standard Cover)

The insurance does include damage by the following causes, which are as defined in the Cover Causes section of the policy wording.

1. Fire, lightning or explosion
2. Specified Perils
3. Accidental damage
4. Theft or attempted theft

Principal Cover and Benefits of Section 1

	Property Covered	Maximum Amount Payable
Stock (Standard Cover)	Stock, including raw materials, work in progress and finished goods you own or are responsible for Stock cover automatically includes Target Stock which includes cigarettes, cigars, tobacco, lighters, wines, spirits, clothing, televisions, video or audio recorders, compact discs, computer equipment and software, tapes or cassettes, photographic equipment, mobile phones or non ferrous metals	Included within the Contents Sum Insured selected
Computer Equipment (Standard Cover)	Computer Equipment	£5,000 Limit any one piece of equipment
All Other Contents (Standard Cover)	Office contents and landlord’s fixtures and fittings, (other than stock and computer equipment), which you own or are responsible for	the sum insured selected

Cover	Maximum Amount Payable
Money (Standard Cover) Covers loss or damage to business money and safes, strong rooms, tills and stamp franking machines for the following limits.	
Business Money other than crossed cheques, money orders, crossed postal orders, credit company sales vouchers, and VAT purchase invoices <ul style="list-style-type: none"> in the buildings when occupied or in a bank night safe or in transit from the premises to the Insured's bank in the building whilst unattended and not secured in a locked safe in the building whilst unattended and secured in a locked safe (higher limits may be available depending on your safe) 	£2,000 £500 £1,000
Crossed cheques, money orders, crossed postal orders, credit company sales vouchers, and VAT purchase invoices	£250,000
Safes, strong rooms, tills and stamp franking machines	cost of repair/ replacement
Malicious Attack (Standard Cover) Pays compensation in accordance with the following table of benefits in the event of injury to the Insured or an employee resulting from assault with the intent of theft of money or insured property.	
Death within 12 months Loss of limbs/eyes within 12 months Permanent total disablement within 12 months Temporary total disablement (for up to 104 weeks) Damage to clothing or personal effects Medical Expenses	£10,000 £10,000 £10,000 £100 per week £100 per person £250 per person
All Risks (Standard Cover)	
Electronic, Photographic, Surveying Equipment, General Equipment and Stock or Customers Goods for which the Insured is legally responsible whilst away from the premises, either within the United Kingdom, Isle of Man and Channel Islands, or the European Union or world wide as selected	20% of the Contents Sum Insured with the exception of Photographic & Surveying Equipment which is limited to £1,000

Principal Cover Extensions to Section 1

The following are additions to cover that are included as standard with cover taken under Section 1 so do not need to be additionally requested to be included:-

Theft of Keys and Replacement of Locks Temporary Removal
Debris Removal Theft Damage to Buildings

Please refer to Section 1 of the policy wording for the full details of cover provided by these extensions.

Principal Exclusions to Section 1

- Theft that does not involve entry to or exit from the premises by forcible and violent means or that does not involve actual or threatened assault or violence or use of force
- Theft from any garden, yards, open space unless cover is specifically requested
- Theft by any employee or person lawfully on the premises
- Theft or damage by riot or malicious persons to coin operated machines, or property insured in outbuilding unless cover is specifically requested

Principal Exclusions to Section 1 (Continued)

- Loss of money from coin operated machines (unless specified in the schedule), from unattended vehicles or arising from fraud or dishonesty of the Insured’s employees not discovered within 7 days
- Theft, riot, malicious damage or escape of oil or water or sprinkler leakage when the premises are unoccupied
- Storm or flood damage to fences, gates and moveable property in the open or open sided buildings or outbuildings unless cover is specifically requested
- Damage to articles of a brittle or fragile nature
- Damage to stock if kept in a basement or cellar unless it is kept on racks or shelves at least 30cm above floor level
- Wear, tear, depreciation, loss of use, scratching, rust or other gradually operating cause, mechanical or electrical breakdown
- Breakage or damage of glass, arising from repairs or alterations to the premises or in unoccupied premises
- The first £100 of any claim

Please refer to Section 1 of the policy wording for the full details of all the exclusions.

Section 2 - Business Interruption

Principal Cover and Benefits of Section 2

Covers loss as a result of interference or interruption with the business in consequence of damage to property insured by Section 1, for which liability has been admitted. Standard cover is detailed below.

Cover	Indemnity Period	Maximum Amount Payable
Loss of income and increased cost of working (Standard cover)	12 months	double the sum insured on Office Contents
Reasonable additional expenses of comparable alternative office accommodation if the premises are rendered uninhabitable (Standard cover)		

Section 3 – Liabilities

Principal Cover and Benefits of Section 3

Covers legal liability to pay compensation in the event of accidental injury or damage to property arising in connection with the ownership of the premises or in the course of the business, as detailed below. The maximum amount payable for public liability can be increased on request.

	Cover	Maximum amount payable
Employers Liability (Standard cover)	Injury to clerical employees in the course of their employment. Where manual workers are employed, they can be included on request	£10,000,000 for any one event
Public Liability (Standard cover)	Compensation to members of the public in the event of accidental injury, damage to property or obstruction, trespass, nuisance, or interference with any right of air, light or water	£2,000,000 for any one event
Products Liability (Optional Cover)	Injury or damage to property arising out of products supplied	£2,000,000 for any one event and per period of insurance

In each case claimant’s costs and expenses and legal costs and solicitor’s fees are payable.

Principal Cover Extensions to Section 3

The following are additions to cover that are included as standard with cover taken under Section 3 so do not need to be additionally requested to be included:-

Indemnity to principal	Leased Hired or Rented Premises
Defective Premises Act 1972	Health and Safety at Work Act 1974
Food Safety Act	Data Protection Act 1968
Motor Contingent Liability	Court Attendance

Please refer to Section 3 of the policy wording for the full details of cover provided by these extensions.

Principal Exclusions to Section 3

- Liability arising in connection with work on some specified hazardous locations which are detailed in Section 3 of the policy wording
- Liability arising in connection with certain equipment which is detailed in Section 3 of the policy wording
- Liability which attaches because of an agreement but which would not have attached in the absence of the agreement
- Liability arising
 - out of pollution or contamination unless caused by a sudden, identifiable, unintended, and unexpected incident; the maximum liability of the company for pollution or contamination which is deemed to have occurred during any one period of insurance is £1m in aggregate
 - through the defective design, plan, formula, or specification of products supplied given for a fee or for which a fee would normally be payable
 - out of technical, professional or remedial instruction and advice given for a fee or for which a fee would normally be charged
 - out of treatment given or administered, or any failure to give advice or treatment, or any lack of professional skill
 - from errors in connection with the sale, supply, making up or prescribing or dispensing of any drug, medicine, medical, and cosmetic or toilet preparation
- Damage to property belonging to the Insured or held in trust by or in the custody or control of the Insured or employee
- Products Liability unless specifically selected
- Claims made in any country outside the European Union
- Products knowingly supplied directly or indirectly to the USA or Canada
- Liability for property being worked on where the damage is the direct result of the work undertaken
- Liquidated damages, fines, penalties, exemplary, punitive or multiplied damages
- Liability for damage to products supplied or the cost of repairing or replacing such products or costs incurred by anyone in recalling, removing, repairing, rectifying, replacing, reapplying or guaranteeing any product supplied
- Liability caused through any products supplied which are used to the knowledge of the Insured in connection with certain hazardous locations or equipment as detailed in Section 3 of the policy wording
- The cost of making good, replacement or reinstatement of defective work
- Liability arising out of asbestos apart from specified exceptions as detailed in Section 3 of the policy wording
- The first £250 of any property damage claim

Please refer to Section 3 of the policy wording for the full details of all the exclusions.

Section 4 - Legal Expenses

Fortis Insurance Ltd have arranged commercial legal protection insurance through DAS Legal Expenses Insurance Company. DAS is a separate company that provides the legal expenses covers. Its Head and Registered Office is DAS House, Quay Side, Temple Back, Bristol, BS1 6 NH, England.

Full terms and conditions can be found in Section 4 of the policy wording.

Principal cover and benefits of Section 4

Covers legal costs of disputes as detailed below including solicitors' and barristers' fees, court costs, expenses for expert witnesses, attendance expenses and accountants' fees. The costs of appeal or defending an appeal are also included

Cover	Maximum Amount Payable
<p>Employment Disputes (Standard Cover) Defence of your legal rights</p> <ul style="list-style-type: none"> • prior to the issue of proceedings in a court or tribunal following dismissal of an employee • in legal proceedings in respect of any dispute with an employee relating to their contract of employment • in legal proceedings in respect of any dispute with an employee arising from an alleged breach of their statutory rights under employment legislation <p>Compensation Awards (Standard Cover) Basic and/or compensatory awards arising from an alleged breach of an employee's rights under employment legislation under a claim covered under Employment Disputes</p> <p>Service Occupancy (Standard Cover) Negotiation of your legal rights against an employee or ex-employee to recover possession of premises which are owned by you or for which you are responsible</p>	<p>£50,000 in total for employment disputes and compensation awards</p>
<p>Legal Defence (Standard Cover) Defence of</p> <ul style="list-style-type: none"> • your legal rights your employees' legal rights prior to legal proceedings with the police or the Health and Safety Executive where it is alleged that you or your employees have committed a criminal offence in connection with your business activities • non-motor criminal prosecutions arising from your business activities • civil actions taken against you or your employees for compensation under section 13 of the Data Protection Act 1998, including the payment of any compensation award made against you or your employees • civil action taken against you for wrongful arrest in respect of theft • your employees' legal rights if civil action is taken against them under legislation for sex, sexual orientation, race, disability, age, religious belief or political opinion • your employees' legal rights if civil action is taken against them as a trustee of a pension fund set up for the benefit of your employees <p>Appeal against</p> <ul style="list-style-type: none"> • imposition or terms of any Statutory Notice issued under UK legislation • refusal of the Information Commissioner to register your application <p>The attendance expenses of your employees for jury service</p>	<p>£50,000</p>

<p>Property Protection (Standard Cover) Negotiation for your legal rights in a civil action following an event causing physical damage to material property which you own or are responsible for, or any nuisance or trespass</p> <p>Bodily Injury (Standard Cover) At your request, negotiation for your employees' and their family members' legal rights following an event causing the death of or bodily injury to them in a non-motor accident arising from your business activities</p>	£50,000
<p>Tax Protection (Standard Cover) Negotiating on your behalf and representing you in any appeal proceedings in respect of</p> <ul style="list-style-type: none"> • a Full or Aspect enquiry carried out by the Inland Revenue • a dispute concerning your compliance with Pay As You Earn or Social Security Regulations by the Inland Revenue • an assessment by HM Customs and Excise in respect of VAT 	£50,000 except for Aspect Enquiries where a limit of £2,000 applies
<p>Statutory Licence Protection (Optional Cover) Representation in appeal to the relevant statutory body or authority in respect of the actual or proposed alteration, suspension or cancellation of your registration</p>	£50,000.
<p>Contract Disputes (Optional Cover) Negotiating for your legal rights in a dispute arising from an agreement or alleged agreement entered into by you or on your behalf for the purchase or hire or sale or provision of goods or services provided the amount in dispute exceeds £5,000</p>	£50,000
<p>Debt Recovery (Optional Cover) Negotiating for your legal rights to recover money and interest due from the sale or provision of goods or services provided the amount in dispute exceeds £250</p>	£50,000

Principle Cover Exclusions to Section 4

- Cover will only apply if it is more likely than not that you or your employees will recover damages or be successful in a claim
- Costs incurred before DAS agrees to appoint a representative to help you or your employees
- Unless DAS agrees to start court proceedings or there is a conflict of interest, DAS is free to choose a representative to help you or your employee
- The first £200 of any loss in respect of any claim involving an Aspect enquiry

Please refer to Section 4 of the policy wording for the full details of all the exclusions.

Principal General Policy Exclusions

Excluded Property

There is no cover under this policy for antiques, furs, suede or leather clothing (other than footwear), jewellery, gold or silver articles, firearms, ammunition, explosives and fireworks which are all excluded, unless specifically requested and shown as included.

Terrorism

This policy excludes all losses arising from, caused by, or contributed to by terrorism, except for employers liability where cover is subject to a limit of £5,000,000 for any one event. Terrorism cover can be purchased on request.

Unoccupancy

There is no cover under the policy for properties unoccupied for more than 21 consecutive days unless notified to us for agreement.

Please refer to the General Conditions and Exclusions section of the Policy Wording for full details of all the general policy exclusions.

Cancellation Procedure

There is an option for you to cancel this policy within 14 days of receipt of the policy schedule and wording. A refund of premium will be allowed for the time that was left on the policy.

Claim Notification

For all claims other than legal expenses claims, contact the Fortis Claims Department on **01452 393210**

The line is open 24 hours a day, 365 days a year. The claims handler will ask your name, policy number and full details of the loss circumstances. You will be advised on the procedures and what documentation is required by us to deal with your claim. Alternatively you can fax details on **01452 393090** or write to Commercial Claims, Fortis Insurance Ltd, Fortis House, London Road, Gloucester GL1 3NS, England.

For legal expenses claims, contact the Legal Claims Centre, DAS Legal Expenses Insurance Company on **0117 934 2000**.

Full claims procedures are noted in the Policy Wording under the General Conditions and extra details are noted on the Policy Schedule.

Complaint Procedure

If you are unhappy with any part of our service, please follow the steps below.

Step 1 Contact a Fortis Customer Service Adviser, Fortis Insurance Ltd, Fortis House, Tollgate, Eastleigh, SO53 3YA, England.

Step 2 If your complaint has not been resolved, contact Barry Smith, Chief Executive, Fortis Insurance Ltd at the same address, unless your problem relates to legal expenses insurance in which case please contact DAS Managing Director at DAS House, Quay Side, Temple Back, Bristol, BS1 6 NH

Step 3 If you are not satisfied with our final decision and your business Turnover is less than £1 million and/or you have Household Contents cover as part of your policy you can write to the Financial Ombudsman Service at South Quay Plaza 2, 183 Marsh Wall, London, E14 9SR.

Please see the last page of the HomeOfficeSure policy wording for the full details of the complaints procedures.

Financial Services Compensation Scheme

In the event that Fortis Insurance Ltd is unable to meet its liabilities you may be entitled to compensation from the Financial Services Compensation Scheme; their telephone number is **0207 8927300**. More information can be found at www.fscs.org.uk

Registered address Fortis Insurance Limited, Fortis House, Tollgate, Eastleigh, SO53 3YA
Registered Number 354568
www.fortisinsurance.co.uk

Fortis Insurance Limited is authorised and regulated by the Financial Services Authority