Allianz Insurance plc

Complete Retailer

Policy Details (including Policy Summary pages 1-9)
Policy Summary

This is a Policy Summary only and does not contain full terms and conditions of the contract of insurance. Some covers are optional and will only apply if you have selected them. Full terms and conditions can be found in the policy documents, a copy of which is available on request.

What is Complete Retailer?
The Complete Retailer product is designed to meet the demands and needs of someone wishing to insure the assets, earnings and legal liabilities of their business.

It is underwritten by Allianz Insurance plc (Allianz).

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

Will I have any cancellation rights?
You have a right to cancel the policy within a 14 day period and receive a return of premium paid, less an administration charge of £25 and an amount representing the cover you have received to date.

This is subject to certain terms and conditions, full details of which can be found in the policy wording.

How do I make a claim?
If you need to claim, your dedicated claims handler will help and guide you through the process.

You can notify us of a claim by:

Telephone: Property Claims 0344 412 9988
Liability Claims 0344 893 9500

Our claims helpline is available 24 hours a day, 7 days a week.

Post: Allianz Claims
PO Box 10509
51 Saffron Road
Wigston
LE18 9FP

Please have your policy number to hand and as much information about the claim as possible. For further information please see page 10.

Would I receive compensation if Allianz were unable to meet its liabilities?
Allianz Insurance plc contributes to the Financial Services Compensation Scheme (FSCS).

You may be entitled to compensation from the FSCS if we are unable to meet our liabilities. Further information about compensation scheme arrangements is available at www.fscs.org.uk, by emailing enquiries@fscs.org.uk or by phoning the FSCS on 0800 678 1100 or 0207 741 4100.

How do I make a complaint?
If you have a complaint about anything other than the sale of the policy please contact our Customer Satisfaction Manager at:

Customer Satisfaction Manager
Allianz Insurance plc
57 Ladymead
Guildford
Surrey
GU1 1DB

Alternatively:
Phone: 01483 552438
Email: accsm@allianz.co.uk

If we are unable to resolve the problem we will provide you with information about the Financial Ombudsman Service which offers a free, independent complaint resolution service.

The Financial Ombudsman Service
Exchange Tower
London
E14 9SR

Website: www.financial-ombudsman.org.uk
Telephone: 0800 023 4567 or 0300 123 9123
Email: complaint.info@financial-ombudsman.org.uk
The European Commission has an online dispute resolution service for consumers who have a complaint about a product or service bought online. If you choose to submit your complaint this way it will be forwarded to the Financial Ombudsman Service.

Visit https://ec.europa.eu/odr to access the Online Dispute Resolution Service. Please quote our e-mail address: acccsm@allianz.co.uk Alternatively, you can contact the Financial Ombudsman Service directly.

Full details of our complaints procedure will be found in the policy documentation.

If you do not refer your complaint in time, the Ombudsman will not have our permission to consider your complaint and so will only be able to do so in very limited circumstances. For example, if the Ombudsman believes that the delay was as a result of exceptional circumstances.

Please read the policy

Please periodically review the policy documentation to make sure that it meets and continues to meet your needs and that you understand its terms, conditions, limits and exclusions.

If you wish to make a change or if there is anything you do not understand please contact your insurance adviser. If you fail to do so your policy may not operate or not operate fully.
## Core Covers

### Trade Contents – Policy Section 1

<table>
<thead>
<tr>
<th>Significant Features and Benefits</th>
<th>Significant Exclusions or Limitations</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Cover includes the following:</strong></td>
<td><strong>when any building or portion thereof becomes unoccupied for a period of 30 consecutive days or more, cover will be restricted and additional terms will apply</strong></td>
</tr>
<tr>
<td>• fire, lightning, aircraft, impact, malicious acts or vandalism</td>
<td>• theft or theft damage not involving forcible and violent entry to or exit from the premises</td>
</tr>
<tr>
<td>• storm or flood, escape of water</td>
<td>• theft or theft damage involving any partner, director, employee or family member</td>
</tr>
<tr>
<td>• theft, hold-up involving violence to you or your employees</td>
<td>• gradual deterioration</td>
</tr>
<tr>
<td>• accidental damage</td>
<td>• electrical or mechanical breakdown</td>
</tr>
<tr>
<td><strong>Damage to external blinds, awnings, canopies and signs up to £1,500 any one claim</strong></td>
<td>• £250 excess applies to claims caused by malicious damage, impact, water damage, theft and accidental damage increasing to £500 for the first period of insurance for businesses established for less than 12 months</td>
</tr>
<tr>
<td><strong>Cost of replacement of locks following theft of keys up to £2,500 any one claim</strong></td>
<td>• property which is moveable in any basement or sub-basement must be kept at least 4 inches (10 centimetres) above floor level</td>
</tr>
<tr>
<td><strong>35% seasonal increase in stock sum insured</strong></td>
<td>• appreciation in value in excess of the sum insured</td>
</tr>
<tr>
<td><strong>Trace and access – covers the cost of locating the source of escape of water or fuel oil from any tank, apparatus or pipe and subsequent making good of damage up to £25,000 during any one period of insurance</strong></td>
<td>• damage to automatic teller machines (ATM) by theft or attempted theft or by hold up by violence or threats of violence</td>
</tr>
<tr>
<td><strong>Metered water, gas or electric – covers additional metered water, gas or electric charges incurred up to £10,000 during any one period of insurance</strong></td>
<td></td>
</tr>
</tbody>
</table>
### Money and Personal Assault – Policy Section 2

#### Significant Features and Benefits
- Cash and other negotiable money:
  - on the premises during business hours, in transit or in a bank night safe up to £10,000
  - cash in a locked safe at the premises out of business hours, subject to satisfactory safe up to £10,000
  - out of safe outside business hours in the premises up to a limit of £500
  - in the personal custody of you or an employee up to a limit of £1,000
  - in a self fill automated teller machine (ATM) at the premises up to £10,000

- Theft or theft damage to any safe

- Personal accident assault covers you or your partners, directors or employees if attacked/assaulted during theft or attempted theft of money whilst on business

- National lottery scratch cards within the premises or in a locked safe up to £800

#### Significant Exclusions or Limitations
- loss due to the dishonesty of any employee not discovered within 15 days
- loss from any unattended vehicle
- personal assault benefits to any person aged under 16 or over 70 years
- any loss of money from an automated teller machine (ATM) which is not filled by you
- any loss or shortage due to error or omission
- any loss due to forgery, fraudulent alteration or substitution, or fraudulent use of a computer or electronic transfer
- any loss due to any form of payment which proves to be counterfeit, false, invalid, uncollectible or irrecoverable for any reason
- a £50 excess applies for each claim other than for ATM losses where the excess is £250
- whenever the premises are closed for business the safe keys must be removed from the premises
- money in transit other than by a security organisation or by registered post must be accompanied by two adults when in excess of £3,000 and three adults when in excess of £6,000
- cash must be removed from the automated teller machine (ATM) outside of business hours

Where the ATM is installed within the Building:
- cash must be removed from the ATM outside of business hours
- the door to the ATM and the security container(s) within must be left open outside of business hours
- notices must be displayed stating that the ATM holds no cash when the premises are closed for business
- the ATM must be located as far away from accessible doors and windows as is reasonably practicable and be secured to the floor by a proprietary fixing system installed by the ATM installer

### Goods in Transit – Policy Section 3

#### Significant Features and Benefits
- Loss or damage to your business goods whilst in transit including loading and unloading of any vehicle owned or operated by you.

- Sum insured is £10,000

#### Significant Exclusions or Limitations
- loss or damage due to:
  - deterioration or inadequate packaging or delay
  - theft from any vehicle left unattended, unless the vehicle has all points of access closed and secured by the locks and other protections fitted and all the keys are removed
  - loss or damage to glass, precious metals or stones, jewellery, watches, stamps
  - loss or damage outside Great Britain, Northern Ireland, the Republic of Ireland, the Isle of Man or the Channel Islands

### Deterioration of Stock – Policy Section 4

#### Significant Features and Benefits
- Loss of stock in any cold chamber by deterioration

- Sum insured is up to £5,000 in total contained in a maximum of 5 cold chambers.

#### Significant Exclusions or Limitations
- £50 excess each and every claim
- a maintenance contract must be in force for any cold chamber over 10 years old
- cover is excluded when any building or portion thereof becomes unoccupied for a period of 30 consecutive days or more
### Business Interruption – Policy Section 5

<table>
<thead>
<tr>
<th>Significant Features and Benefits</th>
<th>Significant Exclusions or Limitations</th>
</tr>
</thead>
<tbody>
<tr>
<td>Covers loss of Gross Profit if the business is interrupted as a result of loss or damage by any cause covered by the Trade Contents section. A standard limit of £750,000 applies with a 24 months indemnity period. Higher limits are available on request.</td>
<td>• exclusions as shown under the Trade Contents section</td>
</tr>
<tr>
<td>Book debts - £50,000 - outstanding debts that cannot be traced if your accounts are destroyed</td>
<td>• the deliberate act of the electricity supplier in restricting the supply</td>
</tr>
<tr>
<td>Denial of access – provides cover should property in the immediate vicinity of your premises be damaged and access to your premises is prevented or hindered</td>
<td>• £1,000 excess applies to each and every subsidence claim at each separate premises</td>
</tr>
<tr>
<td>Supply undertakings provides cover arising from damage to property of the electricity, gas or water provider</td>
<td>• a limit of £5,000 applies due to costs incurred in cleaning and decontamination</td>
</tr>
<tr>
<td>Specified illnesses provides cover arising from loss due to any specified illnesses at the premises or food or drink supplied from the premises</td>
<td>• the employee or group of employees must resign within 14 days from the date of the successful lottery win, and the amount won by any one employee must exceed £100,000</td>
</tr>
<tr>
<td>Suppliers premises provides up to £25,000 for interruption caused by damage at suppliers premises</td>
<td>• Cover is subject to a number of exclusions and conditions - please refer to the policy wording for details. Cover will exclude damage to any overhead transmission or distributing lines or their supporting structures located over one mile from the premises. Cover also does not apply for the first 4 hours of interference, increased to 12 hours for telecommunications services, which is also limited to a Maximum Indemnity Period of 3 months.</td>
</tr>
<tr>
<td>Loss of Attraction – covers up to £50,000 where damage to property in the vicinity of the premises causes a fall in customers attracted to Premises</td>
<td></td>
</tr>
<tr>
<td>Essential personnel – covers additional expenditure as a result of the death or permanent disablement of essential personnel up to £10,000</td>
<td></td>
</tr>
<tr>
<td>Lottery Winners – covers additional expenditure as a result of an employee or group of employees resigning following a lottery win up to £25,000</td>
<td></td>
</tr>
<tr>
<td>Failure of Supply – cover extends to include interruption of or interference resulting from the accidental failure of supply of electricity, gas, water and telecommunications services up to £25,000</td>
<td></td>
</tr>
</tbody>
</table>
## Liabilities – Policy Section 6

<table>
<thead>
<tr>
<th>Significant Features and Benefits</th>
<th>Significant Exclusions or Limitations</th>
</tr>
</thead>
<tbody>
<tr>
<td>Public and Products Liability covers your legal liability in connection with your business</td>
<td>• the cost of recalling or refunding a defective product or rectifying faulty work</td>
</tr>
<tr>
<td>Public Liability covers accidental injury to members of the public or accidental damage to property not owned by you up to a selectable limit of indemnity of £2 million or £5 million for any one claim</td>
<td>• liability arising out of error or omission in any advice, examination, prescription or treatment or from any goods dispensed, made up or manufactured by you</td>
</tr>
<tr>
<td>Products Liability covers accidental injury or accidental damage caused by products supplied up to a selectable limit of indemnity of £2 million or £5 million for any one period of insurance</td>
<td>• products liability arising from exports to the USA or Canada</td>
</tr>
<tr>
<td>Employers Liability covers your legal liability to your employees for death or injury occurring in the course of their employment with you up to £10 million for any one claim</td>
<td>• any liability in respect of pollution or contamination unless caused by a sudden and unintended incident</td>
</tr>
<tr>
<td>Leased, Rented or Hired Premises covers your legal liability for damage to leased, rented or hired premises.</td>
<td>• liability in any way caused by, arising from or contributed to by exposure to, fear of exposure to, or inhalation of asbestos</td>
</tr>
<tr>
<td>Data Protection Legislation Cover – provides protection up to a limit of £250,000</td>
<td></td>
</tr>
</tbody>
</table>
### Commercial Legal Expenses – Policy Section 9

**Commercial Legal Expenses** is a ‘claims made’ cover section, which means that claims must be initially notified to the insurers during the period of insurance.

<table>
<thead>
<tr>
<th><strong>Significant Features and Benefits</strong></th>
<th><strong>Significant Exclusions or Limitations</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td>The cover provided under this Section covers Claims where the Insured • first receives notification they need to defend a claim from a third party; or • first becomes aware they need to pursue a claim against a third party; and notifies the Insurer during the Period of Insurance. Limit of Indemnity You have cover of up to £100,000 for any one claim in respect of your legal costs you need to take or defend legal action relating to your business for all claims except: • Business Aspect Enquiry which is £2,000 any one claim; • Jury Service Allowance and Witness Attendance Allowance which are £5,000 any one claim The aggregate limit of indemnity for all Claims first notified to the insurer during the period of insurance is £1,000,000</td>
<td>• Employment issues where you have not sought and followed the advice of the Lawphone Legal Helpline before making significant changes to an Employee’s contract or taking any action which leads to the giving of a formal warning or dismissal of an employee • Any dispute arising from an agreement the Insured enters into to let the Premises for residential purposes. • The pursuit by the Insured of an Undisputed Debt. • Any claim relating to deliberate, reckless or careless mis-statements by you • Claims where there are no reasonable prospects of a satisfactory outcome • Any legal expenses incurred without our written consent • At any time before we agree that legal proceedings need to be issued, we will choose the legal representative. You can only choose the legal representative if we agree that legal proceedings need to be issued or if a conflict of interest arises that means the legal representative chosen by us cannot act for you. This does not apply to claims where we may be liable to pay Awards of Compensation or Data Protection Compensation Awards. In these circumstances we will always choose the legal representative</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th><strong>Limit of Indemnity</strong></th>
<th><strong>Additional Benefits available to all policyholders</strong></th>
</tr>
</thead>
</table>
| You have cover of up to £100,000 for any one claim in respect of your legal costs you need to take or defend legal action relating to your business for all claims except: • Business Aspect Enquiry which is £2,000 any one claim; • Jury Service Allowance and Witness Attendance Allowance which are £5,000 any one claim The aggregate limit of indemnity for all Claims first notified to the insurer during the period of insurance is £1,000,000 | **Lawphone Legal Helpline**
Advice on any business related legal matter

*Advice is only available over the telephone*
*Advice only relates to your company’s legal problems*
*Advice will always be in accordance with the laws of Great Britain and Northern Ireland*

**Tax Advice Helpline**
Advice on any tax matter affecting your business

*Advice is only available over the telephone*
*No advice is available in respect of tax planning*
*Advice will always be in accordance with the taxation laws of Great Britain and Northern Ireland*

**Allianz Legal Online**
Online support to help you produce legal paperwork in connection with your business

*This service is only available over the internet.*
*The legal paperwork and guidance will always be in accordance with the laws of Great Britain and Northern Ireland*

<table>
<thead>
<tr>
<th><strong>Additional Services available to all policyholders</strong></th>
<th></th>
</tr>
</thead>
</table>
| **Undisputed Debt Recovery Service**
Access to this service which will pursue debts arising out of a contract and which are not disputed by the person or organisation that owes them to your business

The service is provided by DWF LLP for undisputed debts within England and Wales, and HBJ Claim Solution solicitors for undisputed debts within Scotland | *The legal action to recover the debt must be able to be taken within Great Britain*
*The amount of the undisputed debt must be at least £250*
*We will not cover any fees or expenses necessary to recover the undisputed debt. These fees and expenses will be confirmed to you before any work is undertaken to recover the undisputed debt*
*This service does not apply where the person or organisation that owes the debt to your business has a realistic chance of defending the legal action you take to recover that debt* |
**Commercial Legal Expenses – Policy Section 9 (continued)**

<table>
<thead>
<tr>
<th>Significant Features and Benefits</th>
<th>Significant Exclusions or Limitations</th>
</tr>
</thead>
</table>
| **Solicitor Employment Support Service**  
This service will provide you with the use of a solicitor to carry out, on your behalf:  
• a redundancy programme; or  
• an internal disciplinary hearing or grievance hearing relating to an Employee.  
This service is available if the Lawphone advisor decides you would benefit from this service and is provided by DWF LLP | • There is an additional charge to use this service which is payable by you and not covered by the legal expenses policy |
| **Specialist Legal Support Service**  
This service will provide you with access to a specialist solicitor if  
• Lawphone is unable to assist with the legal problem because it is specialist in nature; or  
• the claim is not covered by the legal expenses section; or  
• you require a full legal review of your business.  
This service is provided by DWF LLP | • There is an additional charge to use this service which is payable by you and not covered by the legal expenses policy |
| **Crisis Response**  
This service will provide you with access to  
• a range of services to provide support to prepare for, and deal with, a business crisis.  
• crisis management training, reviews and a bespoke crisis management plan.  
This service is provided by DWF LLP | • There is an additional charge to use this service which is payable by you and not covered by the legal expenses policy |
## Optional Covers

### Buildings – Policy Section 7

<table>
<thead>
<tr>
<th>Significant Features and Benefits</th>
<th>Significant Exclusions or Limitations</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cover as defined under the Trade Contents section for buildings including the cost of demolition, underground services, removal of debris, shoring or propping up, architects and solicitors fees</td>
<td>• theft or theft damage involving any partner, director, employee or family member</td>
</tr>
<tr>
<td>Loss or damage arising from subsidence, ground heave and landslip available on request as a further optional extension</td>
<td>• £250 excess applies to claims caused by malicious damage, glass breakage, water damage, accidental damage, theft and impact</td>
</tr>
<tr>
<td>Automatic cover for alterations, additions and improvements made to your property up to 15% of the sum insured or £50,000 whichever is the less.</td>
<td>• storm and flood excludes damage to fences and moveable property in the open</td>
</tr>
<tr>
<td>Loss or damage arising from subsidence, ground heave and landslip available on request as a further optional extension</td>
<td>• damage to automatic teller machines (ATM) by theft or attempted theft or by hold up by violence or threats of violence</td>
</tr>
<tr>
<td>Automatic cover for alterations, additions and improvements made to your property up to 15% of the sum insured or £50,000 whichever is the less.</td>
<td>• a minimum excess of £1,000 applies to subsidence claims under the optional cover extension</td>
</tr>
<tr>
<td>Cover as defined under the Trade Contents section for buildings including the cost of demolition, underground services, removal of debris, shoring or propping up, architects and solicitors fees</td>
<td>• subsidence cover excludes:</td>
</tr>
<tr>
<td>Automatic cover for alterations, additions and improvements made to your property up to 15% of the sum insured or £50,000 whichever is the less.</td>
<td>• damage to surfaced areas, walls, gates and fences</td>
</tr>
<tr>
<td>Automatic cover for alterations, additions and improvements made to your property up to 15% of the sum insured or £50,000 whichever is the less.</td>
<td>• coastal or river erosion</td>
</tr>
<tr>
<td>Automatic cover for alterations, additions and improvements made to your property up to 15% of the sum insured or £50,000 whichever is the less.</td>
<td>• damage prior to inception of cover</td>
</tr>
<tr>
<td>Automatic cover for alterations, additions and improvements made to your property up to 15% of the sum insured or £50,000 whichever is the less.</td>
<td>• when a building or any portion thereof becomes unoccupied for a period of 30 consecutive days or more, cover will be restricted and additional terms will apply</td>
</tr>
</tbody>
</table>

### Loss of Licence – Policy Section 8

<table>
<thead>
<tr>
<th>Significant Features and Benefits</th>
<th>Significant Exclusions or Limitations</th>
</tr>
</thead>
<tbody>
<tr>
<td>Covers loss of Gross Profit if the liquor or entertainment licence is forfeited, suspended or withdrawn or if the appropriate licensing authority refuses to renew the licence</td>
<td>• failure to comply with requirements of the licensing authorities</td>
</tr>
<tr>
<td>Sum insured is £250,000</td>
<td></td>
</tr>
</tbody>
</table>

### Terrorism – Policy Section 10

<table>
<thead>
<tr>
<th>Significant Features and Benefits</th>
<th>Significant Exclusions or Limitations</th>
</tr>
</thead>
<tbody>
<tr>
<td>Covers your business against losses suffered as a result of an act of terrorism</td>
<td>• digital and cyber risks</td>
</tr>
<tr>
<td>Includes losses incurred through:</td>
<td>• losses occasioned by riot, civil commotion and war</td>
</tr>
<tr>
<td>• destruction, damage or loss of insured property and/or</td>
<td>• any losses arising from locations outside of England, Wales and Scotland</td>
</tr>
<tr>
<td>• business interruption</td>
<td>• any land or building which is insured in the name of an individual and is occupied by that individual for residential purposes</td>
</tr>
</tbody>
</table>
How to Make a Claim

If you need to claim, your dedicated claims handler will help and guide you through the process.

You can notify us of a claim by:

Telephone:          Property Claims 0344 412 9988
                   Liability Claims 0344 893 9500

Post: Allianz Claims
      PO Box 10509
      51 Saffron Road
      Wigston
      LE18 9FP

Our claims helpline is available 24 hours a day, 7 days a week.

Please try to notify Allianz of a claim promptly after the incident, or immediately in the event of a serious accident, loss or damage.

What to expect when making a claim

We aim to deal with your claim promptly and fairly. We will update you on the progress of your claim by email, mail or by phone — whichever you prefer.

Depending on the type of claim and value involved, we may:

- forward a claim form for you to complete and sign
- ask you for additional information
- appoint an independent loss adjuster to deal with your claim (loss adjusters are claims specialists who investigate large or complex claims, usually at the scene of an incident, to establish the cause of the loss and assist the insurer in dealing with your claim)
- arrange for a member of our claims team to visit you

Claim Details

Please have the following information available, where possible, when making a claim:

**Property Claims**
- Your contact information, including address and telephone numbers
- Policy type and policy number
- Date the loss occurred
- Location and description of the loss

**Injury Claims**
- Your contact information, including address and telephone numbers
- Policy type and policy number
- Date the loss occurred
- Name and address of injured party
- Description of the injury, where and how it occurred

**Commercial Legal Expenses Claims**
- Your contact information, including address and telephone numbers
- Master Policy reference shown in the schedule
- Brief summary of the problem
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