

This document is a guide to the cover provided under your Optima Business policy. It is only a summary and does not contain the full terms and conditions of the contract. For full details of your cover please read your insurance policy, your schedule (which indicates operative sections) and any endorsements that apply. A copy of your insurance policy booklet can be obtained by visiting www.groupama.co.uk/brokers or by contacting your Insurance Advisor.

Property cover (either All Risks or Fire and Perils) is compulsory whereas other sections are optional. The insurance quotation and Policy schedule will show which sections are operative.

Groupama Insurance Company Limited provides this insurance.

Type of Insurance Commercial Combined Policy

Period of Cover 12 Months

The law which applies to the contract The law of England and Wales unless agreed otherwise

PROPERTY ALL RISKS		
Significant Features and Benefits	Significant Exclusions or Limitations	Section of the Policy that Contains Further Details
<p>The Property All Risks section covers loss or damage to specified property at the premises from any cause not excluded</p>	<p>The Excess</p> <p>Loss or damage caused by freezing, malicious persons, escape of water or oil, theft or attempted theft and breakage of glass or sanitary ware whilst the buildings are empty or not in use</p> <p>Faulty design, materials or workmanship</p> <p>The cost of wear and tear, lack of maintenance or other gradual deterioration</p> <p>Loss or damage caused by contractors on the premises carrying out substantial alterations or extensions to buildings, unless: -</p> <ul style="list-style-type: none"> • you advise us and we agree in advance • appropriate precautions that we specify are complied with <p>Theft from: -</p> <ul style="list-style-type: none"> • the open or an outbuilding • buildings unless involving forcible and violent entry or personal violence • any building that is unoccupied <p>Weather damage to fences, gates and other property in the open</p> <p>Pollution or contamination unless arising from a defined peril</p> <p>Malicious Damage in Northern Ireland</p> <p>Loss or damage due solely to a change in the water table level</p> <p>Damage by Subsidence, heave or landslip. The policy can usually be extended to include this cover at extra cost and with a higher Excess. See Fire and Perils section for exclusions.</p> <p>Collapse of a building unless resulting from a defined peril</p>	<p>Property All Risks</p> <p>The Policy Schedule shows the Excess amount</p> <p>“premises” is defined in the Definitions section</p> <p>“contractors” is defined in the Definitions section of the policy</p> <p>“unoccupied” is defined in the Definitions section of the policy</p> <p>“defined peril” is defined in the Definitions section of the policy</p> <p>“defined peril” is defined in the Definitions section of the policy</p>

PROPERTY ALL RISKS (continued)

Significant Features and Benefits	Significant Exclusions or Limitations	Section of the Policy that Contains Further Details
<p>The following cover is provided away from your premises but within the territorial limits:</p> <ul style="list-style-type: none"> • Computer records and business books etc. (if General Contents are insured) • Stock at storage locations, (if stock is insured) • General Contents (if insured) temporarily removed for cleaning, renovating or repair • Stock and General Contents at Exhibitions • Stock and General Contents in transit 	<p>In addition to the following exclusions, theft from unlocked buildings is not covered</p> <p>Any amount above £25,000</p> <p>Any amount above £10,000 at any location and £20,000 in all</p> <p>Any amount above 15% of the sum insured or £25,000 whichever is the less</p> <p>Any amount above £10,000</p> <p>Any amount above £15,000</p>	
<p>Loss of Money</p> <ul style="list-style-type: none"> • during business hours on the premises • in a safe outside business hours 	<p>The maximum amount payable is £2,500</p> <p>This extension does not apply if the Money section is in force</p>	<p>Property All Risks</p> <p>"Business hours" is defined in the Definitions section of the policy</p> <p>"Premises" is defined in the Definitions section</p>
<p>Sums Insured on Buildings and General Contents are protected from inflation by</p> <ul style="list-style-type: none"> • being increased in line with relevant indices • a 15% increase (Day One condition) 		<p>Property All Risks</p> <p>General Condition</p> <p>Property All Risks section Basis of Settlement and Policy Schedule</p>
<p>Up to £25,000 for the cost of repair to septic tanks and underground services (for which you are responsible)</p>		<p>Property All Risks</p>
<p>The cost of metered water and gas charges following damage to the water or gas apparatus up to a maximum of £2,500</p>	<p>Losses not discovered within 180 days or occurring when the buildings are unoccupied are not covered</p>	<p>Property All Risks</p> <p>"unoccupied" is defined in the Definitions section of the policy</p>
<p>Newly acquired or constructed buildings and alterations or additions to existing buildings are insured from the time you are responsible for them until the next renewal date (if not otherwise insured) for the lesser of 10% of the Buildings sum insured or £250,000</p>	<p>You must pay any appropriate additional premium</p>	<p>Property All Risks</p> <p>"territorial limits" is defined in the Definitions section of the policy</p>

PROPERTY – FIRE AND PERILS

Significant Features and Benefits	Significant Exclusions or Limitations	Section of the Policy that Contains Further Details
<p>The Property Fire and Perils section provides cover for specified property at the premises from those of the following perils that you choose to insure against:</p> <p>Fire</p> <p>Lightning, Explosion</p> <p>Aircraft or aerial devices</p> <p>Earthquake or subterranean fire</p> <p>Riot, civil commotion, labour disturbances and malicious damage. This cover can include or exclude</p>	<p>The Excess, shown in the schedule applies to certain types of loss</p> <p>Loss or damage caused by contractors on the premises carrying out substantial alterations or extensions to buildings, unless: -</p> <ul style="list-style-type: none"> • you advise us and we agree in advance • appropriate precautions that we specify are complied with <p>Explosion of non-domestic boilers or plant that requires statutory inspection</p> <p>Damage caused by sonic bangs</p> <p>Damage where a building is unoccupied</p> <p>Malicious damage to computer equipment</p>	<p>See Property Fire and Perils Section – Perils Insured</p> <p>"excess" is defined in the Definitions section of the policy and the amount of the excess is shown in the schedule</p> <p>"contractors" is defined in the Definitions section of the policy</p> <p>"unoccupied" is defined in the Definitions section of the policy</p>

PROPERTY - FIRE AND PERILS (continued)

Significant Features and Benefits	Significant Exclusions or Limitations	Section of the Policy that Contains Further Details
<p>politically motivated acts</p> <p>Storm</p> <p>Flood</p> <p>Escape of Water from tanks, pipes or apparatus</p> <p>Impact by vehicles or animals. You may choose to exclude cover for damage by your own vehicles or animals</p> <p>Damage by accidental leakage of water from a sprinkler system</p> <p>Subsidence, ground heave or landslip</p>	<p>not caused by physical force and violence</p> <p>Damage to movable property in the open</p> <p>Damage to movable property in the open</p> <p>Damage where a building is unoccupied Damage by water from a sprinkler system but this may be insured separately</p> <p>Damage where a building is unoccupied</p> <p>Damage to yards, paths, walls etc. unless affecting the buildings as well Damage that originates before the policy commences. Settlement or movement on made up ground. Settlement or bedding down of new structures. Damage caused by demolition, construction or alteration. An excess of at least £1,000 applies to subsidence, ground heave and landslip</p>	
<p>Cover for damage to the following property by the perils insured is provided away from your premises but within the territorial limits:</p> <ul style="list-style-type: none"> • Computer records and business books etc. (if General Contents are insured) • Stock at storage locations, (if stock is insured) • General Contents (if insured) temporarily removed for cleaning, renovating or repair • Stock and General Contents at Exhibitions • Stock and General Contents in transit 	<p>Any amount above £25,000</p> <p>Any amount above £10,000 at any location and £20,000 in all Any amount above 15% of the sum insured or £25,000 whichever is the less</p> <p>Any amount above £10,000</p> <p>Any amount above £15,000</p>	
<p>Loss of Money from the perils insured</p> <ul style="list-style-type: none"> • during business hours on the premises • in safe outside business hours 	<p>The maximum amount payable is £2,500 This extension does not apply if the Money section is in force</p>	<p>Fire and Perils section - Extension "Business hours" is defined in the Definitions section of the policy "Premises" is defined in the Definitions section</p>
<p>Sums Insured on Buildings and General Contents are protected from inflation by</p> <ul style="list-style-type: none"> • being increased in line with relevant indices • a 15% increase (Day One condition) 		<p>Fire and Perils General Condition Fire and Perils section Basis of Settlement and Policy Schedule</p>
<p>Up to £25,000 for the cost of repair to septic tanks and underground services (for which you are responsible) by the perils insured</p>		<p>Fire and Perils</p>
<p>The cost of metered water and gas charges following damage by an insured peril to the water or gas apparatus up to a maximum of £2,500</p>	<p>Losses not discovered within 180 days or occurring when the buildings are unoccupied are not covered</p>	<p>Fire and Perils "unoccupied" is defined in the Definitions section of the policy</p>
<p>Damage to newly acquired or constructed buildings and alterations or additions to existing buildings by an insured peril is covered from the time you are responsible for them until the next renewal date (if not otherwise insured) for the lesser of 10% of the Buildings sum insured or £250,000</p>	<p>You must pay any appropriate additional premium</p>	<p>Fire and Perils "territorial limits" is defined in the Definitions section of the policy</p>

THEFT		
Significant Features and Benefits	Significant Exclusions or Limitations	Section of the Policy that Contains Further Details
This section provides cover for theft or attempted theft of specified property from the premises:	The Excess, shown in the schedule Any Theft not involving violent and forcible entry to your Buildings or personal violence Theft from <ul style="list-style-type: none"> parts of the Building not occupied by you buildings that are unoccupied from the open or outbuildings 	See Theft Section "Excess" is defined in the Definitions section of the policy "unoccupied" is defined in the Definitions section of the policy
Cover for theft of the following property is provided away from your premises but within the territorial limits: <ul style="list-style-type: none"> Computer records and business books etc. (if General Contents are insured) Stock at storage locations, (if stock is insured) General Contents (if insured) temporarily removed for cleaning, renovating or repair Stock and General Contents at an Exhibitions 	Theft from a building that is not locked plus: - Any amount above £25,000 Any amount above £10,000 at any location and £20,000 in all Any amount above 15% of the sum insured or £25,000 whichever is the less Any amount above £10,000	
Damage to Buildings caused by theft or attempted theft if you are responsible for repairs is insured	Damage insured elsewhere is not covered	
Up to £1,000 for the cost of replacing locks at the premises following theft of keys	Theft of keys outside business hours or whilst the premises is unoccupied is excluded	

BUSINESS INTERRUPTION		
Significant Features and Benefits	Significant Exclusions or Limitations	Section of the Policy that Contains further details
This section covers loss of gross profit or gross revenue and additional costs of working during the Indemnity Period following damage to property insured under whichever of the Property sections are insured	The exclusions are similar to those specified under whichever of the Property sections are insured	Business Interruption "Indemnity Period" is defined in the definitions section of the policy
Cover is provided for loss arising from damage to property in the vicinity of the premises that hinders or prevents use of or access to the premises	The maximum amount payable is £25,000	Business Interruption "Premises" is defined in the Definitions section
Loss arising from closure of the premises due to vermin, pests, defects in drains or defective sanitation is also insured	The maximum amount payable is £25,000	Business Interruption "Premises" is defined in the Definitions section
Over is provided for loss following damage at the following premises: - <ul style="list-style-type: none"> at land based premises of gas, water and electricity suppliers at the premises of any of your suppliers locations at which your property is stored away from your own premises 	up to a maximum of £25,000 up to a maximum of £25,000 up to a maximum of £25,000	Business Interruption "Premises" is defined in the Definitions section

BOOK DEBTS		
Significant Features and Benefits	Significant Exclusions or Limitations	Section of the Policy that Contains further Details
<p>This section covers damage to your business records from any cause not excluded</p>	<ul style="list-style-type: none"> • falsification or other act in order to conceal any dishonesty • Loss due to book keeping, accounting or invoicing errors / omissions • Loss due to disappearance or mislaid / misfiled records • Loss from erasure or distortion of information on computer records <p>Conditions: -</p> <p>Records must either be kept in metal cabinets or fire proof safes when not in use and/or be duplicated weekly and kept elsewhere than at your premises</p>	<p>Book Debts</p> <p>The schedule shows if this section is covered and if so, the sum insured</p> <p>“Premises” is defined in the Definitions section</p>

EMPLOYERS LIABILITY		
Significant Features and Benefits	Significant Exclusions or Limitations	Section of the Policy that Contains further Details
<p>This section covers your legal liability to your employees arising out of injury or disease that they may sustain during their employment (including claimants’ costs and expenses)</p> <p>Legal defence costs in defending a claim are also insured, subject to our agreement</p> <p>The standard Limit of Indemnity is £10,000,000 for any one event, inclusive of costs and expenses</p>	<p>Liability arising from work or visits offshore</p> <p>Injury involving motor vehicles in circumstances where motor insurance is required by law</p> <p>Injury involving removal, handling or disposing of asbestos</p>	<p>Employers’ Liability</p> <p>“Offshore” is shown as a Special Definition</p> <p>“Injury” is shown as a Special Definition</p>
<p>Costs and expenses in connection with prosecutions and appeals against convictions arising under health and safety legislation are insured, subject to our agreement</p>		<p>Employers’ Liability</p>
<p>This section will indemnify any principal for legal liability arising out of work carried out by you under a contract or agreement so long as indemnity would have been provided had the claim been made against you</p>	<p>The principal must comply with the terms and conditions of the policy</p> <p>We must have full control of all claims</p>	<p>Employers’ Liability</p> <p>“Principal” is defined in the Definitions section</p>

PUBLIC AND PRODUCTS LIABILITY		
Significant Features and Benefits	Significant Exclusions or Limitations	Section of the Policy that Contains further Details
<p>This section covers your legal liability arising out of accidental injury to members of the public or accidental loss of or damage to their property resulting directly from the business at your premises and elsewhere within the Territorial Limits during the period of insurance (including claimants’ costs and expenses)</p> <p>Legal defence costs in defending a claim are also insured, subject to our agreement</p>	<p>Liability</p> <ul style="list-style-type: none"> • For damage to property in your custody or control or being worked upon • From design or advice given for a fee • Arising from work in ‘restricted access’ areas of airports • For costs incurred in recalling, repairing, reconditioning, replacing, testing or remarketing any product or defective workmanship • Arising from products known to be in use in any type of aircraft • For gradual pollution or contamination • Arising from work or visits offshore • Arising from removal, handling or disposing of asbestos 	<p>Public and Products Liability</p> <p>“Territorial Limits” is shown as a Special Definition</p> <p>“Products” is shown as a Special Definition</p>

PUBLIC AND PRODUCTS LIABILITY (continued)		
Significant Features and Benefits	Significant Exclusions or Limitations	Section of the Policy that Contains further Details
The minimum Limit of Indemnity provided for Public Liability will usually be £1,000,000 for any one event. Higher limits can often be provided on request The minimum Limit of Indemnity provided for Products Liability will usually be £1,000,000 for any one period of insurance. Higher limits can often be provided on request		The schedule shows the Limit of Indemnity
Contingent Motor Liability for use by employees of vehicles not belonging to or provided by you in connection with the business	Liability for: <ul style="list-style-type: none"> • Damage to the vehicle or its contents • Injury or loss whilst being driven by you • Injury or loss if indemnity is available under any other insurance • Injury or loss occurring outside the UK 	Public and Products Liability "Employee" is defined in the Definitions section of the policy
Liability under the Defective Premises Act 1972 for owned or leased premises disposed of by you	Liability: <ul style="list-style-type: none"> • For defects in the premises • Occurring prior to your disposal of the premises 	Public and Products Liability "Premises" is shown as a Special Definition
This section will indemnify any principal for legal liability arising out of work carried out by you under a contract or agreement so long as indemnity would have been provided had the claim been made against you	<ul style="list-style-type: none"> • The principal must comply with the terms and conditions of the policy • We must have full control of all claims 	Public and Products Liability "Principal" is defined in the Definitions section
Liability arising from loss or damage to premises that are leased, hired or rented to you	Liability assumed by you under a tenancy or other agreement unless you would have been liable without the agreement	Public and Products Liability "Premises" is shown as a Special Definition
Liability for products used in or supplied to North America without your knowledge	Any liability for pollution or contamination is excluded The Limit of Indemnity is inclusive of all costs and expenses	Public and Products Liability "Products" is shown as a Special Definition
Costs and expenses in connection with prosecutions and appeals against convictions arising under health and safety legislation are insured, subject to our agreement		Public and Products Liability

MONEY		
Significant Features and Benefits	Significant Exclusions or Limitations	Section of the Policy that Contains further Details
The Money section provides cover up to Limits of Liability stated in the schedule for: - 1 Non-negotiable money as defined in the policy schedule 2 Other Money In premises: <ul style="list-style-type: none"> • During business hours • In locked safes / strong rooms out of business hours Not in premises whilst: <ul style="list-style-type: none"> • In transit, in your custody • In transit by a specialist security carrier • In a night bank safe • At your home 	<ul style="list-style-type: none"> • Depreciation, shortages, errors or omissions • Direct / indirect consequential loss • Loss from theft, fraud dishonesty by you • Loss due to use of counterfeit money • Losses insured by a fidelity guarantee insurance • Loss from any: <ul style="list-style-type: none"> - Unattended vehicle - Coin operated machine Conditions: Security requirements must be complied with The schedule shows the maximum amount of Money that may be carried by any one person	Money section "Money" is defined in the Definitions section "Business Hours" is defined in the Definitions section
The Limits of Liability for Money in Transit and on the premises during business hours are doubled during the week prior to any annual holiday shutdown		Money section

MONEY (continued)

Significant Features and Benefits	Significant Exclusions or Limitations	Section of the Policy that Contains further Details
Damage to safes and strongrooms arising from theft is also insured		Money section
Money in your custody during Business trips anywhere in the world is insured	Maximum amount insured is £500	Money section
Your Clothing and Personal Effects are insured against damage during robbery	Maximum amount insured is £500	Money section

PERSONAL INJURY (ROBBERY)

Significant Features and Benefits	Significant Exclusions or Limitations	Section of the Policy that Contains further Details
<p>Personal Injury (Robber) cover is automatically provided when the Property All Risks section and / or Money section is in force</p> <p>If you or any employees sustain serious injury as a result of robbery in the course of employment causing death/disablement within 12 months, the following benefits will be paid</p> <ol style="list-style-type: none"> 1 a lump sum of £15,000 maximum per person for death, serious injury or permanent total disablement 2 a weekly rate of £100 for a maximum of 2 years for temporary total disablement 	<ul style="list-style-type: none"> • Injury involving collusion of insured Director, Partner or Employee • Injury bought about by drugs or intoxication or physical defect / infirmity unless previously agreed by us <p>Cover is restricted to persons between 16 and 70 years of age</p>	Personal Injury (Robbery) section

FIDELITY GUARANTEE

Significant Features and Benefits	Significant Exclusions or Limitations	Section of the Policy that Contains further Details
<p>This section covers loss of money or goods belonging to you, caused by an act of theft by an employee so long as the loss is discovered not later than 24 months after the termination</p> <ul style="list-style-type: none"> • Of this insurance • Of the employment of any employee whichever occurs first <p>If a loss is discovered during the period of insurance but occurred under a previous insurer's policy we will indemnify you if the loss is not recoverable under the previous policy solely because the period allowed for discovery has expired</p> <p>Auditors fees incurred with our consent to substantiate the amount of a claim is also insured</p> <p>Costs of re-writing or amending software programmes or systems where necessary to correct programmes or amend the security codes following fraudulent use of computer equipment that is the subject of a valid Fidelity Guarantee claim</p>	<p>The Excess of £250</p> <p>Loss of interest or consequential loss of any kind</p> <p>Second or subsequent thefts by an employee immediately following discovery of an act of theft by that person</p> <p>Any money that you owe to an employee will be deducted from any claim for theft or dishonesty by that employee</p> <p>If at the time of loss you are entitled to indemnity from any other source we will only be liable for any amount over and above that recoverable from the other source</p> <p>Conditions: You must comply with Minimum Standards specified in the policy in relation to the following matters:-</p> <p>Employee References, Auditing of Accounts, Banking, Reconciliation of Receipts and Accounting Records, Cheque Signing, Cash and Petty Cash Checking, Payroll Checking, Computer Security and Minimum Uninterrupted Holiday Breaks.</p> <p>The maximum amount payable for any claims</p> <ul style="list-style-type: none"> • involving one employee • involving more than one employee • during the whole period in which the insurance is in force <p>will not exceed the Limit of Indemnity</p>	<p>Fidelity Guarantee section</p> <p>The schedule shows the limit of Indemnity</p>

GOODS IN TRANSIT		
Significant Features and Benefits	Significant Exclusions or Limitations	Section of the Policy that Contains further Details
<p>The cover operates in respect of damage to Stock or General Contents whilst in transit by:</p> <ul style="list-style-type: none"> • vehicles operated by you • vehicles operated by hauliers • rail, post or courier service • any other conveyance specified in the schedule <p>anywhere within the UK</p> <p>Loss or damage that occurs during loading, unloading or temporary storage in the course of a journey is also insured</p>	<p>The excess</p> <p>Damage to livestock, explosives, money securities for money, documents, manuscripts, computer records or business books, precious metals, bullion, precious stones, jewellery, watches, furs, works of art or rare books</p> <p>Damage caused by:</p> <ul style="list-style-type: none"> • defective or inadequate packaging or labelling • wear and tear, latent defect inherent vice, climatic conditions, damp mildew, rust, pollution or contamination • Loss in weight, evaporation, leakage, spillage, electrical or mechanical breakdown • delay, loss of market direct or indirect consequential loss of any kind • disappearance or shortages. <p>Damage caused by or to dangerous goods</p> <p>Limitations:</p> <p>The maximum amount payable for all claims arising out of any event or series of events is the Event Limit stated in the schedule</p> <p>The maximum amount payable for all losses in any one period of insurance is the Aggregate Limit stated in the schedule</p> <p>Conditions:</p> <p>Vehicle security precautions specified in the policy must be complied with for theft cover to operate</p> <p>Vehicles must be maintained in a roadworthy condition</p>	<p>Goods in Transit section</p> <p>“Excess” is defined in the Definitions section of the policy</p> <p>“Stock” and “General Contents” are defined in the Definitions section of the policy</p> <p>“Dangerous Goods” is defined in the Definitions section of the policy</p>

COMPUTER		
Significant Features and Benefits	Significant Exclusions or Limitations	Section of the Policy that Contains further Details
<p>The computer section provides cover for:</p> <ul style="list-style-type: none"> • damage or breakdown to computer equipment anywhere in the UK • reinstatement of data due to damage / breakdown to computer equipment or erasure /distortion / destruction of data / programs / software • additional costs of working arising from breakdown of computer equipment or erasure of data / programs / software 	<p>The Excess</p> <p>Additional costs of working incurred in the 8 hours immediately following damage or breakdown</p> <p>Withholding of power or telecom services by right of the supplier</p> <p>Inherent fault of data / programs / software</p> <p>Damage or Breakdown: -</p> <ul style="list-style-type: none"> • arising from a defined peril • in a building that is empty or not in use • wear and tear or deterioration • damage caused by contractors on the premises carrying out structural or other substantial alterations • caused by weather to property in the open • or Additional Costs of working caused by virus or hacking 	<p>Computer section</p> <p>“Excess” is defined in the Definitions section of the policy</p> <p>“Breakdown” is defined in the Definitions section of the policy</p> <p>“defined peril” is defined in the Definitions section of the policy</p>

COMPUTER (continued)

Significant Features and Benefits	Significant Exclusions or Limitations	Section of the Policy that Contains further Details
	<p>Conditions:</p> <p>A maintenance contract and surge / lightning protection must be in force for all computer equipment</p> <p>A duplicate set of up to date records and software must be created weekly</p>	

LEGAL EXPENSES

Significant Features and Benefits	Significant Exclusions or Limitations	Section of the Policy that Contains further Details
<p>Standard cover is normally provided free of charge for the following covers:</p> <ul style="list-style-type: none"> Property Protection cover Prosecution Defence for Employers <p>The following additional optional covers are individually available at an additional premium:</p> <ul style="list-style-type: none"> Employment Disputes Tax Disputes Tenancy Disputes Statutory Licence Protection Data Protection Act Prosecution Defence for Employees Inland Revenue Enquiries Contribution Agency Investigations <p>The standard Limit of Indemnity for each of the above covers is £50,000 (other than for Tax Disputes where the limit is £25,000). Increased limits are available other than for Tax Disputes.</p> <p>Legal Expenses claims are handled on our behalf by Amicus Legal Limited</p>	<p>The excess shown in the schedule</p> <p>Excluding claims</p> <ul style="list-style-type: none"> relating to an event that commenced prior to the original start date of cover involving any deliberate criminal act or omission by you which are false or fraudulent involving prosecutions which allege dishonesty or intentional violence notified more than 180 days after the event claims where you act without Amicus Legal's consent notified after you have ceased trading <p>Condition:</p> <p>Immediate notice must be given to Amicus Legal on becoming aware of any Employment Dispute. For other claims, details must be provided as soon as possible. Amicus Legal's advice must be followed on all claims</p>	Legal Expenses Section

PERSONAL ACCIDENT

Significant Features and Benefits	Significant Exclusions or Limitations	Section of the Policy that Contains further Details
<p>If an Insured Person suffers accidental bodily injury which results in death or disablement within twenty four months the following benefits will be paid per one unit of cover:</p> <ol style="list-style-type: none"> Death, serious injury or Permanent Total Disablement £5,000 Temporary Total Disablement £50 per week for a maximum of 2 years Medical expenses based on the number of units to a maximum of £1,000 <p>The death benefit will be payable upon disappearance if, after a suitable period of time, it is reasonable to assume the person has died, but the amount payable must be refunded if it is subsequently found that death has not occurred</p>	<p>Persons under 16 or over 70 years of age cannot be covered</p> <p>Benefit is not payable as a result of an Insured Person</p> <ul style="list-style-type: none"> Flying in an aircraft other than as a passenger in a fully licensed passenger aircraft hang gliding committing or attempting to commit suicide or intentionally inflicting self-injury sub aqua diving in connection with their occupation <p>Benefit is not payable in respect of</p> <ul style="list-style-type: none"> any disability existing at the time of injury more than £5,000 per unit of cover in respect of the same injury pregnancy or childbirth Temporary Total Disablement when the period of disablement is less than seven days <p>Where two or more persons are injured in the same accident the maximum amount payable is the Aggregate Limit of Liability</p>	<p>Personal Accident section</p> <p>The schedule shows the Aggregate Limit of Liability</p>

HELPLINES		
Significant Features and Benefits	Significant Exclusions or Limitations	Section of the Policy that Contains further Details
<p>The following telephone helplines are available 24 hours a day</p> <ul style="list-style-type: none"> • Advice Helpline on Tax and Employment matters • Replacement Glazing • Emergency Property Repair • Claims Reporting 		Special Benefits for Groupama Policyholders

GENERAL EXCLUSIONS	
Significant Exclusions or Limitations	Section of the Policy that Contains further Details
<p>The policy excludes loss, damage, injury or liability arising from or relating to:-</p> <ul style="list-style-type: none"> • Nuclear or radioactive materials or incidents* • Acts of War • Acts of terrorism.* (The Property sections of the policy may be extended to include Terrorism cover at an additional premium) • Sonic bangs • Loss, damage or liability that is more specifically insured • Computer viruses, hacking or date recognition failures • Pollution and contamination • Change in the water table level • Fines, penalties, punitive damages etc.* <p>* Not Applicable to Employers Liability cover</p>	General Exclusions

Nov 2009

How to complain

We are committed to treating our customers fairly. However, we realise that there may be times when things go wrong. If this happens, please use the most suitable contact from the following list.

For complaints about claims, please phone **0870 600 2123** or e-mail **smclaims@groupama.co.uk**.

For complaints about policy administration and documents, please phone **0870 850 0123** or e-mail **sme@groupama.co.uk**.

If you are not satisfied with our final response, you may be able to pass your complaint to the Financial Ombudsman Service.

Financial Services Compensation Scheme

Groupama Insurance Company Limited is covered by the Financial Services Compensation Scheme (FSCS). If we fail to carry out our responsibilities under this policy, you may be entitled to compensation from the Financial Services Compensation Scheme. Information about the scheme is available at www.fscs.org.uk or by phone on **0207 892 7300**.

Groupama Insurance Company Limited Registered Number 995253
Registered in England
Registered Office: 6th Floor, One America Square, 17 Crosswall, London, EC3N 2LB, United Kingdom
groupama.co.uk
Member of the Association of British Insurers
Authorised and regulated by the Financial Services Authority