

PLASTICS COMBINED  
KEY FACTS



COVER FOR  
THE SPECIALIST  
PLASTICS MARKET

# Product Summary

Please read this document carefully. Full terms and conditions can be found within the Policy Document.

## NIG Plastics Combined Insurance Policy

The Plastics Combined policy is underwritten by U K Insurance Limited and will run for 12 months or as shown on the schedule.

Please refer to your policy schedule for full details of any endorsements or excesses that may apply.

### Property Damage (Policy Section 1) - STANDARD COVER

Cover	Extensions included as standard (subject to certain limits)	Conditions	Exclusions
<ul style="list-style-type: none"> <li>Available on a "Fire and Specified Perils" basis or an "All Risks" basis</li> <li>Subsidence is available as an option in most cases</li> </ul>	<ul style="list-style-type: none"> <li>Professional Fees</li> <li>Public Authorities</li> <li>Theft Damage to Buildings</li> <li>Glass Any necessary boarding up or temporary glazing of broken glass Removing and refixing window fittings and other obstacles to replacement</li> <li>Clearing of Drains</li> <li>Loss of Metered Water (up to £10,000)</li> <li>Contracting Purchaser's Interest</li> <li>Capital Additions (10% of the sum insured or £250,000 whichever is less)</li> <li>Cost of Debris Removal/Re-erection (10% of the sum insured or £10,000 whichever is less)</li> <li>Temporary removal of contents excluding Stock in Trade for cleaning, renovation, repair or similar purposes (up to 15% of the sum insured)</li> <li>Temporary removal of contents including Stock in Trade between premises (up to 15% of the sum insured or £50,000 whichever is less)</li> <li>Fire Brigade Damage to Grounds (up to £10,000 any one claim)</li> <li>Replacement Locks following Theft of keys (up to £1,000 any one loss) – Excess £25</li> <li>Contract Price</li> <li>Moulds and Dies (up to £10,000 any one incident and in any one period of insurance)</li> <li>Trace and Access (up to £5,000 any one claim and £25,000 in the aggregate)</li> <li>Fire Extinguishment Expenses (up to £5,000 any one claim)</li> </ul>	<ul style="list-style-type: none"> <li>Sums Insured subject to Index Linking</li> <li>Reinstatement of Sum Insured following a loss</li> <li>Automatic Sprinkler and Fire Alarm Installations</li> <li>Burglary Protections to be put into full and effective operation outside business hours</li> <li>Waste and refuse be swept up daily and completely removed from the premises at least once a week</li> </ul>	<ul style="list-style-type: none"> <li>Various exclusions apply to vacant or disused premises</li> <li>Change in water table level</li> <li>Theft, other than theft involving forcible and violent entry to or exit from buildings</li> <li>Weather damage to fences, gates and moveable property in the open or in open-sided buildings</li> <li>Theft, other than theft involving forcible and violent entry to or exit from buildings, or violence or threat of violence to you or your employees or family</li> <li>Theft of property in the open, jewellery and other valuables unless otherwise agreed</li> <li>Consequential loss</li> <li>Property let out on hire</li> <li>Loss resulting from your voluntarily parting with title or possession of any property by deception</li> <li>Damage to any part of electrical equipment caused by electrical faults within that part</li> <li>Theft from unattended vehicles unless concealed from sight, all openings secured and locked, all locking devices alarms are operative, ignition key removed, the vehicle is in a locked garage overnight</li> <li>Electronic Business Machines, mobile phones or radio pagers whilst left unattended unless in a locked hotel room or in a vehicle secured as stipulated above</li> </ul> <p>If "All-Risks" cover is selected, the following additional exclusions apply:</p> <ul style="list-style-type: none"> <li>Inherent vice, deterioration, wear and tear</li> <li>Faulty or defective workmanship</li> <li>Bursting by steam pressure of non-domestic boilers</li> <li>Corrosion, wet or dry rot, scratching or bruising</li> <li>Change in temperature</li> <li>Cracking or collapse of boilers and other pressure vessels</li> </ul>

## Property Damage (Policy Section 1) - continued

Cover	Extensions included as standard (subject to certain limits)	Conditions	Exclusions
			<ul style="list-style-type: none"> <li>Mechanical or electrical breakdown or derangement</li> <li>Electrical or magnetic disturbance of electronic records</li> <li>Subsidence, heave or landslip</li> <li>Fraud or dishonesty</li> <li>Disappearance or unexplained shortage</li> <li>Damage to a building caused by its own collapse</li> <li>Damage to property (other than by fire or explosion) resulting from any production or repair process</li> <li>Damage to vehicles, craft, contract works, land, roads, bridges etc, livestock, growing crops or trees</li> <li>Delay or seizure of goods by the government or other authority</li> </ul>

## Business Interruption (Policy Section 2) - STANDARD COVER

Cover	Extensions included as standard (subject to certain limits)	Conditions	Exclusions
<ul style="list-style-type: none"> <li>Loss of Gross Profit or Gross Revenue following Damage to your business premises</li> <li>Loss of Book Debts following Damage to accounting records at your business premises</li> <li>Cover follows the Property Damage section unless you have requested otherwise</li> </ul>	<ul style="list-style-type: none"> <li>Cover is on a 133.3% declaration linked basis</li> <li>Denial of Access (up to the sum insured)</li> <li>Unspecified Suppliers (up to 10% of the sum insured or £250,000 whichever is less)</li> <li>Unspecified Customers (up to 10% of the sum insured or £250,000 whichever is less)</li> <li>Storage Sites (up to 10% of the sum insured or £250,000 whichever is less)</li> <li>Property In Transit and Temporary Removal (up to 10% of the sum insured or £250,000 whichever is less)</li> <li>Contract Sites (up to 10% of the sum insured or £250,000 whichever is less)</li> <li>Failure of Public Utilities - gas, electricity, water, fixed effluent system (for at least 30 minutes) or telecommunications (for at least 8 hours) (up to 10% of the sum insured or £250,000 whichever is less)</li> <li>National Lottery (up to 10% of the sum insured or £250,000 whichever is less)</li> </ul>	<ul style="list-style-type: none"> <li>Declarations required of Gross Profit or Gross Revenue as applicable to enable premium adjustment</li> <li>Declarations required of Outstanding Debit Balances as applicable to enable premium adjustment</li> <li>Reinstatement of Sum Insured following a loss</li> </ul>	<ul style="list-style-type: none"> <li>Deliberate loss or corruption of electronically stored information</li> <li>Accidental loss or corruption of electronically stored information caused otherwise than by fire and certain other perils</li> </ul>

## Goods in Transit (Policy Section 3) - OPTIONAL COVER

Cover	Extensions included as standard (subject to certain limits)	Conditions	Exclusions
<p>Property whilst in transit in the UK and Republic of Ireland by road, rail or inland air freight (up to £5,000)</p> <p>Carriage of your own goods by third party carriers is also available on request</p>	<ul style="list-style-type: none"> <li>Packing Materials</li> <li>Transfer Costs (up to £2,500 any one loss)</li> <li>Reloading Costs (up to £2,500 any one loss)</li> <li>Debris Removal Costs (up to £2,500 any one loss)</li> </ul>	<ul style="list-style-type: none"> <li>Motor Vehicles must be roadworthy and in good state of repair</li> <li>Receipts to be obtained from third party carriers</li> <li>Declarations required of total value of property dispatched by third party carriers to enable premium adjustment</li> </ul>	<ul style="list-style-type: none"> <li>Defective/inadequate packing or insufficient addressing</li> <li>Wear and tear, deterioration, vermin</li> <li>Inherent vice, latent defect, action of light, atmospheric or climatic conditions</li> <li>Spillage, leakage, evaporation, loss of weight, shrinkage</li> </ul>

## Goods in Transit (Policy Section 3) - continued

Cover	Extensions included as standard (subject to certain limits)	Conditions	Exclusions
	<ul style="list-style-type: none"> <li>Drivers/Attendants Personal Effects other than cameras, audio or video equipment (up to £500 any one loss)</li> <li>Use of Substitute Vehicles</li> </ul>		<ul style="list-style-type: none"> <li>Fermentation, taint, contamination</li> <li>Mechanical or electrical derangement or breakdown</li> <li>Electrical or magnetic injury disturbance or erasure of electronic records</li> <li>Breakdown of refrigeration, insufficient insulation</li> <li>Delay or seizure of goods by the government or other authority</li> <li>Consequential loss</li> <li>Explosives or other dangerous goods</li> <li>Livestock</li> <li>Money, jewellery, precious stones and metals, bullion, and furs</li> <li>Property carried for hire or reward</li> </ul>

## Money (Policy Section 4) - OPTIONAL COVER

Cover	Extensions included as standard (subject to certain limits)	Conditions	Exclusions
Loss of Money as defined <ul style="list-style-type: none"> <li>in transit and at contract sites</li> <li>in bank night safe</li> <li>in premises during business hours</li> <li>in premises outside business hours in safe</li> <li>in premises outside business hours not in safe</li> <li>in the custody of travellers and collectors</li> <li>in private dwelling of Insured or authorised employee</li> </ul>	<ul style="list-style-type: none"> <li>Damage to Safes and Carrying Cases</li> <li>Damage to clothing and personal effects (up to £500 per person)</li> <li>Unauthorized use of company credit cards (up to £500 during each period of insurance)</li> </ul>	<ul style="list-style-type: none"> <li>Money records to be kept in a fire resisting cabinet separate from the money itself</li> <li>Safe keys to be removed from the premises outside business hours</li> <li>Safe details to be provided</li> <li>Accompaniment requirements for money in transit</li> <li>Reasonable care to be taken in selection and supervision of employees</li> </ul>	<ul style="list-style-type: none"> <li>Fraud or dishonesty of any person acting on your behalf not discovered within fourteen days of the occurrence</li> <li>Loss insured under a Fidelity Guarantee policy</li> <li>Loss occurring outside UK and Republic of Ireland</li> <li>Errors omissions depreciation in value loss of market</li> <li>Any form of payment that is counterfeit, false, fraudulent, invalid, uncollectible or irrecoverable</li> <li>Loss from unattended vehicles</li> </ul>

## Personal Accident (Assault) (Policy Section 5) - OPTIONAL COVER

Cover	Extensions included as standard (subject to certain limits)	Conditions	Exclusions
Benefits are payable for injury sustained during robbery or attempted robbery, resulting in <ul style="list-style-type: none"> <li>Death</li> <li>Loss of limbs or sight</li> <li>Permanent total disablement</li> <li>Temporary total disablement</li> <li>Temporary partial disablement</li> <li>Incurred medical expenses</li> </ul>		<ul style="list-style-type: none"> <li>Persons Insured (partners, directors &amp; employees) must be aged not less than 16 years nor more than 75 years</li> </ul>	<ul style="list-style-type: none"> <li>Self injury provoked assault willful exposure to needless peril</li> <li>Attributable to the influence of liquor drugs insanity pregnancy or any pre-existing medical defect</li> <li>illness or disease not resulting from injury</li> <li>Injury due to any gradually operating cause</li> </ul>

## Employers Liability (Policy Section 6) - STANDARD COVER

Cover	Extensions included as standard (subject to certain limits)	Conditions	Exclusions
Indemnity Limit £10 Million (inclusive of legal costs) for any one occurrence, unless otherwise shown in the schedule	<ul style="list-style-type: none"> <li>Unsatisfied Court Judgements</li> <li>Work Overseas</li> <li>Cross Liabilities</li> <li>Health and Safety at Work</li> </ul>	<ul style="list-style-type: none"> <li>Declaration required of total wages and salaries expended to enable premium adjustment</li> </ul>	<ul style="list-style-type: none"> <li>Injury to Employees (other than the driver) resulting from being in or on any of your vehicles whilst on the road under the terms of Part VI of the Road Traffic Act 1988</li> <li>Visits or work on any offshore rig or platform</li> </ul>

## Public Liability (Policy Section 7) - STANDARD COVER

Cover	Extensions included as standard (subject to certain limits)	Conditions	Exclusions
Indemnity Limit for any one occurrence as shown in the schedule	<ul style="list-style-type: none"> <li>• Damage to Leased &amp; Rented Premises – excess £100</li> <li>• Defective Premises Act 1972</li> <li>• Motor Contingent Liability</li> <li>• Overseas Personal Liability</li> <li>• Work Overseas</li> <li>• Member to Member Liability</li> <li>• Compensation for Court Attendance connected to a claim (up to £250 per day for each director/partner and £150 per day for each employee)</li> <li>• Cross Liabilities</li> <li>• Health and Safety at Work</li> <li>• Indemnity to Principals</li> <li>• Data Protection Act 1998 (up to £250,000 in respect of all claims in any one period of insurance)</li> </ul>	<ul style="list-style-type: none"> <li>• Indemnity Limit is costs inclusive in the USA &amp; Canada</li> <li>• Declaration required of total wages and salaries expended to enable premium adjustment</li> <li>• Precautions for use of heat away from your own premises</li> </ul>	<ul style="list-style-type: none"> <li>• Products supplied</li> <li>• Ownership or use of any craft, or vehicle licensed for road use</li> <li>• Bodily injury to any Employee</li> <li>• Fines, or penalties or liquidated damages</li> <li>• Punitive or exemplary damages</li> <li>• Advice design formula or specification</li> <li>• Legal liability accepted by agreement</li> <li>• Pollution or contamination unless from a sudden and identifiable unintended and unexpected incident</li> <li>• Pollution or contamination occurring in the USA or Canada</li> </ul>

## Products Liability (Policy Section 8) - OPTIONAL COVER

Cover	Extensions included as standard (subject to certain limits)	Conditions	Exclusions
Indemnity Limit for all occurrences during any one period of insurance as shown in the schedule	<ul style="list-style-type: none"> <li>• Compensation for Court Attendance connected to a claim (up to £250 per day for each director/partner and £150 per day for each employee)</li> <li>• Cross Liabilities</li> <li>• Health and Safety at Work</li> <li>• Indemnity to Principals</li> <li>• Data Protection Act 1998 (up to £250,000 in respect of all claims in any one period of insurance)</li> <li>• Consumer Protection and Food Safety Acts</li> </ul>	<ul style="list-style-type: none"> <li>• Declaration required of total Turnover of all goods to enable premium adjustment</li> <li>• Indemnity Limit is costs inclusive in the USA &amp; Canada</li> <li>• Discharge of Liability</li> </ul>	<ul style="list-style-type: none"> <li>• Products supplied which to your knowledge are exported to the USA or Canada</li> <li>• Damage to Property or consequential loss as a result to property owned and/or hired to the Insured or held in the Insured's charge or control</li> <li>• Defective design formula or specification of any Product</li> <li>• Cost of repair, replacement, removal or dismantling of any Products Supplied</li> <li>• Products supplied which to your knowledge are used as a critical part in connection with flying or navigation of any aircraft spacecraft rocket missile or satellite</li> <li>• Bodily injury to any Employee</li> <li>• Fines, or penalties or liquidated damages</li> <li>• Punitive or exemplary damages</li> <li>• Advice design formula or specification</li> <li>• Legal liability accepted by agreement</li> <li>• Pollution or contamination unless from a sudden and identifiable unintended and unexpected incident</li> <li>• Pollution or contamination occurring in the USA or Canada</li> </ul>

## Engineering Material Damage (Policy Section 9) - OPTIONAL COVER

Cover	Extensions included as standard (subject to certain limits)	Conditions	Exclusions
<p>When more than one option is available the schedule will state which options apply</p> <p><b>Inspection and Cover A</b> Statutory or non-statutory inspection of specified items of machinery and plant, and cover for impact damage (up to £100,000 any one occurrence) to your surrounding property caused by fragmentation of any inspected item</p> <p><b>Cover B</b> Damage (up to £500,000 any one occurrence) either to specified items or to all machinery and plant caused by:</p> <ul style="list-style-type: none"> <li>Explosion, Collapse or Breakdown</li> </ul> <p>or</p> <ul style="list-style-type: none"> <li>Sudden and Unforeseen Damage i.e. Explosion, collapse or breakdown, plus other accidental damage</li> </ul> <p><b>Cover C</b> Damage (up to £1 Million any one occurrence) to your own surrounding property caused by explosion of any boiler or pressure vessel to which Cover B above applies</p>	<ul style="list-style-type: none"> <li>Capital Additions</li> <li>Cost of Debris Removal</li> <li>Temporary Repairs (up to £10,000)</li> <li>Temporary removal for repair, maintenance, overhaul or inspection (including up to £25,000 for sea and air transits)</li> <li>Loss Minimization</li> </ul>	<ul style="list-style-type: none"> <li>The Inspecting Authority shall have the right to inspect the Machinery and Plant at all reasonable times and will make periodical inspections of Machinery and Plant</li> <li>Year 2000 Exclusion Clause (Inspection)</li> <li>Machinery shall be maintained in good working order</li> <li>Machinery shall be operated and maintained in accordance with manufacturers recommendations</li> </ul>	<ul style="list-style-type: none"> <li>Explosion under Cover A</li> <li>Fire</li> <li>Lightning, aircraft, earthquake storm, flood, water discharged from any installation/sprinkler or theft</li> <li>Testing or intentional overloading</li> <li>Hydraulic testing</li> <li>Burning or distortion by heat</li> <li>Wear and tear or gradual deterioration</li> <li>Gradually developing defects, flaws</li> <li>Loose parts, defective joints or seams</li> <li>Scratching of painted or polished surfaces</li> <li>Ropes</li> <li>Non-metallic protective linings, batteries</li> <li>Rubber tyres</li> <li>Loss of use or consequential loss</li> </ul>

## Engineering Business Interruption (Policy Section 10) - OPTIONAL COVER

Cover	Extensions included as standard (subject to certain limits)	Conditions	Exclusions
<p>Loss of Gross Profit or Gross Revenue following Machinery or Plant Damage which is insured under Policy Section 9</p> <p>Loss will not be covered for at least 24 hours (the Exclusion Period) following breakdown or explosion of machinery or plant. Longer Exclusion Periods can be selected.</p>	<ul style="list-style-type: none"> <li>Accidental failure of the public supply of gas, water or electricity for more than 30 minutes</li> <li>Accidental failure (not your responsibility or under your control) of the fixed public effluent system</li> </ul>	<ul style="list-style-type: none"> <li>Declarations required of Gross Profit or Gross Revenue as applicable to enable premium adjustment</li> <li>Reinstatement of Sum Insured following a loss</li> </ul>	<p>Loss resulting from</p> <ul style="list-style-type: none"> <li>Fire, explosion, lightning, earthquake, aircraft</li> <li>Flood, inundation, storm, tempest, bursting or overflowing of water tanks pipes or similar apparatus</li> <li>Damage to computer and ancillary equipment (not controlling a manufacturing process)</li> <li>Damage to masonry, brickwork and other supporting structures</li> <li>Damage to plant serviced, processed etc as a product of the Business</li> <li>Damage to exchangeable or detachable appliances requiring renewal</li> <li>Failure of public utilities due to a deliberate act (other than for safety reasons) by the supplier</li> <li>Riot, strikes, lock-out or civil commotion</li> </ul>

## Computer Insurance (Policy Section 11) - OPTIONAL COVER

Cover	Extensions included as standard (subject to certain limits)	Conditions	Exclusions
<p>When more than one option is available the schedule will state which options apply</p> <p>Geographical Limit for each insured item as shown in the schedule</p> <p><b>Standard Cover</b></p> <ul style="list-style-type: none"> <li>• Damage to Hardware and Records</li> </ul> <p><b>Optional Covers</b></p> <ul style="list-style-type: none"> <li>• Loss of Information</li> <li>• Increased Cost of Working resulting from: <ul style="list-style-type: none"> <li>- Damage to Hardware and Records insured under the Standard Cover</li> <li>- Loss of Information if insured</li> <li>- Damage to Hardware due to its own breakdown or derangement</li> <li>- Damage where repair costs are recoverable under any maintenance or other agreement</li> <li>- accidental failure or fluctuation of electricity supply</li> <li>- accidental failure of any telecommunications system used in connection with computers</li> <li>- denial of access</li> </ul> </li> </ul>	<p><b>Hardware and Records and Loss of Information</b></p> <ul style="list-style-type: none"> <li>• Additional Property (up to 20% of the Hardware and Records sum insured or £50,000 in any one Period of Insurance, whichever is less)</li> <li>• Debris Removal Costs (up to 10% of the Hardware and Records sum insured or £10,000, whichever is less)</li> <li>• Temporary Repairs and/or Expediting Costs (up to £1,000 if the Hardware and Records sum insured is less than £10,000; otherwise up to 10% of that sum insured or £10,000, whichever is less)</li> <li>• Consulting Engineers Fees/Repair Investigation Costs</li> <li>• Incompatibility of Computer Records (up to the Loss of Information sum insured or £10,000, whichever is less)</li> <li>• Measures Taken in Avoidance of Loss (up to 10% of the total sum insured under Hardware and Records and Loss of Information or £50,000, whichever is less)</li> <li>• Accidental Discharge of Gas Flooding Systems (up to 10% of the Hardware and Records sum insured or £10,000, whichever is less)</li> <li>• Computer Virus Seek and Destroy (up to 10% of the Hardware and Records sum insured or £5,000, whichever is the less)</li> <li>• Research and Development Costs if Loss of Information cover applies (up to the Loss of Information sum insured or £5,000, whichever is less)</li> </ul> <p><b>Increased Cost of Working</b></p> <ul style="list-style-type: none"> <li>• Additional Rentals (up to £15,000)</li> </ul>	<p><b>Hardware and Records and Loss of Information</b></p> <ul style="list-style-type: none"> <li>• Property in transit or outside the UK/Ireland - cover limited to 10% of the Hardware and Records sum insured or £100,000, whichever is less</li> <li>• Theft from unattended vehicles – cover limited to £5,000</li> <li>• Physically restraining security devices including computer furniture to which they are attached – cover limited to 10% of the Hardware and Records sum insured or £5,000, whichever is less)</li> <li>• Misuse or Contamination of Computer Systems – cover limited to the Hardware and Records and Loss of Information sums insured or £100,000, whichever is less</li> <li>• Unattended Vehicles Security</li> </ul> <p><b>General</b></p> <ul style="list-style-type: none"> <li>• Reinstatement of Sum Insured following a loss</li> <li>• Special Precautions</li> </ul>	<p><b>Hardware and Records and Loss of Information</b></p> <ul style="list-style-type: none"> <li>• Breakdown or derangement unless a maintenance agreement is in force</li> <li>• Repair costs recoverable under any maintenance or other agreement</li> <li>• Consequential Loss</li> <li>• Wear and Tear</li> <li>• Property which you lease, hire, rent, loan or sell to others</li> <li>• Property of Others</li> <li>• Confiscation by Customs</li> </ul> <p><b>Increased Cost of Working</b></p> <ul style="list-style-type: none"> <li>• Costs of reinstatement of programs and information</li> <li>• Exclusion Periods: <ul style="list-style-type: none"> <li>- the first 24 hours following breakdown or derangement of any computer not subject to a maintenance agreement</li> <li>- the first 30 minutes of electricity supply failure</li> <li>- the first 8 hours of telecommunications failure</li> </ul> </li> <li>• Deliberate action by you or any supply authority unless for safety reasons</li> <li>• Deliberate action by any telecommunications authority</li> <li>• Use of equipment not approved by the telecommunications authority</li> <li>• Failure of telecommunications satellites due to their age or atmospheric conditions</li> </ul> <p><b>General</b></p> <ul style="list-style-type: none"> <li>• Theft from premises unless entry to or exit from the premises is by forcible and violent means</li> </ul>

## All Risks on Machinery and/or Apparatus (Policy Section 12) - OPTIONAL COVER

Cover	Extensions included as standard (subject to certain limits)	Conditions	Exclusions
<p>Geographical Limit for each insured item as shown in the schedule</p>	<ul style="list-style-type: none"> <li>• Damage to contents (other than cash) of any insured vending machines (up to £100 any one incident)</li> <li>• Public Authorities</li> </ul>	<ul style="list-style-type: none"> <li>• Reinstatement of Sum Insured following a loss</li> </ul>	<ul style="list-style-type: none"> <li>• Inherent vice, deterioration, wear and tear</li> <li>• Faulty or defective workmanship</li> <li>• Bursting by steam pressure of non-domestic boilers</li> <li>• Corrosion, rust, wet or dry rot, vermin</li> <li>• Change in temperature</li> <li>• Theft or attempted theft from an unattended vehicle unless secured or from unattended/closed premises unless secured</li> <li>• Cracking or collapse of boilers and other pressure vessels</li> <li>• Mechanical or electrical breakdown or derangement</li> </ul>

## All Risks on Machinery and/or Apparatus (Policy Section 12) - continued

Cover	Extensions included as standard (subject to certain limits)	Conditions	Exclusions
			<ul style="list-style-type: none"> <li>• Electrical or magnetic disturbance of electronic records (other than by lightning)</li> <li>• Damage as a result of any adjustment or interference with any component part of any property insured</li> <li>• Subsidence, heave or landslip</li> <li>• Fraud or dishonesty</li> <li>• Disappearance or unexplained shortage</li> <li>• Damage to a building caused by its own collapse</li> <li>• Weather damage to moveable property in the open or in open sided buildings</li> <li>• Fire damage to property undergoing any heat process</li> <li>• Damage in respect of vacant or disused buildings caused by freezing, escape of water, malicious persons or theft</li> <li>• Delay or seizure of goods by the government or other authority</li> <li>• Consequential loss</li> <li>• Damage to any part of electrical equipment caused by electrical faults within that part</li> </ul>

### General Conditions

<ul style="list-style-type: none"> <li>• The Policy Document</li> <li>• Observance of Conditions</li> <li>• Reasonable Precautions</li> </ul>	<ul style="list-style-type: none"> <li>• Cancellation</li> <li>• Instalments</li> <li>• Change of Risk or Interest</li> </ul>	<ul style="list-style-type: none"> <li>• Choice of Law</li> <li>• Interest Clause</li> <li>• Adjustment of Premium</li> </ul>	<ul style="list-style-type: none"> <li>• Fair Presentation of the Risk</li> <li>• Contract (Rights of Third Parties) Act 1999</li> </ul>
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### Claims Conditions

<ul style="list-style-type: none"> <li>• Action by the Insured</li> <li>• Subrogation</li> </ul>	<ul style="list-style-type: none"> <li>• Company Rights Following Claims</li> </ul>	<ul style="list-style-type: none"> <li>• Fraudulent Claims</li> <li>• Conditions Precedent</li> </ul>	<ul style="list-style-type: none"> <li>• Other Insurances</li> <li>• Arbitration</li> </ul>
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### General Exclusions

<ul style="list-style-type: none"> <li>• War, Government Action and Terrorism</li> <li>• Sonic Bangs</li> </ul>	<ul style="list-style-type: none"> <li>• Radioactive Contamination</li> <li>• Deliberate Acts</li> <li>• Pollution or Contamination</li> </ul>	<ul style="list-style-type: none"> <li>• Date Recognition</li> <li>• Date Recognition Computer Equipment</li> </ul>	<ul style="list-style-type: none"> <li>• Overseas Damages</li> <li>• Marine Policies</li> <li>• Computer Virus and Hacking</li> </ul>
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## Other features

24 hour business assistance services

Helpline services available 24 hours a day, 7 days a week

for:-

- Business Legal Advice Helpline on any business problem including employment, VAT, contract disputes etc (supplied by DAS Legal Expenses Insurance Company Limited on behalf of NIG)
- Business Emergency Assistance Helpline - rapid response from reputable local contractors to deal with any sort of emergency on your premises, including burst pipes, drainage problems, gas, electricity failures and serious roof damage (supplied by DAS Legal Expenses Insurance Company Limited on behalf of NIG)
- Emergency Glazing and Security Assistance Helpline - rapid call outs for any glazing or door and window security problems (supplied by Glassolutions on behalf of NIG)

Instalment Payment Method available in most cases

## Your right to cancel

If this cover does not meet your requirements, please return all your documents and any certificate to the broker, intermediary or agent who arranged the Policy within 14 days of receipt. We will return any premium paid in accordance with General Condition - Cancellation.

## Cancellation

If you wish to cancel the contract at any other time, please contact the broker, intermediary or agent, who arranged the Policy. Any return of premium will be made in accordance with the General Condition - Cancellation.

## How to make a claim

Please contact, in the first instance, the Broker, Intermediary or Agent who arranged the Policy. Please quote your policy number.

## How to complain

If you have an enquiry or complaint arising from your Policy, please contact the broker, intermediary or agent who arranged the Policy for you. If the broker is unable to resolve your complaint or it is regarding the terms and conditions of the policy they will refer it to NIG.

If your complaint is still outstanding you can write to NIG direct at the following address, quoting your policy number.

The Chief Executive, NIG, Churchill Court, Westmoreland Road, Bromley BR1 1DP.

Once you receive a written response and if you remain dissatisfied, you may refer your complaint to the Financial Ombudsman Service (FOS). Their address is:

The Financial Ombudsman Service, Exchange Tower, London E14 9SR. Telephone: 0800 023 4567 or 0300 123 9123.

## Details about our Regulator

NIG policies are underwritten by U K Insurance Limited who is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, registration number 202810. The Financial Conduct Authority website, which includes a register of all regulated firms can be visited at [www.fca.org.uk](http://www.fca.org.uk), or the Financial Conduct Authority can be contacted on 0800 111 6768. The Prudential Regulation Authority website can be visited at [www.bankofengland.co.uk/pru](http://www.bankofengland.co.uk/pru), or the Prudential Regulation Authority can be contacted on 020 7601 4878.

## Financial Services Compensation Scheme

Under the Financial Services and Markets Act 2000, should we be unable to meet our liabilities to policyholders, compensation may be available. Insurance advising and arranging is covered for 90% of the claim, without any upper limit. For compulsory classes of insurance, insurance advising and arranging is covered for 100% of the claim, without any upper limit. Information can be obtained on request, or by visiting the Financial Services Compensation Scheme website at [www.fscs.org.uk](http://www.fscs.org.uk).

