



Retail Insurance Policy Summary

This is a Policy Summary only and does not contain full terms and conditions of the contract of insurance. These can be found in the Policy document, a copy of which is available on request. Excesses (the amount of any claim that you are responsible for) are shown on the Policy Schedule.

Insurer

Liverpool Victoria Insurance Company Limited.

Type of Cover

LV's Retail Insurance is designed to cover the assets, earnings and the legal liabilities of your business. Some of the covers are optional and will only apply if you have selected them and they are shown on the Policy Schedule.

Significant features & Significant or unusual exclusions or limitations

Section 1: Material Damage

Cover

This Section of the Policy covers damage to Property caused by:

Fire, lightning, explosion, aircraft, earthquake, riot, malicious damage, theft, storm, flood, impact, escape of water, sprinkler leakage, accidental damage and subsidence as defined in the Insurable Perils section of the Policy.

Some of these Perils are optional. The Policy Schedule will show which Insured Perils apply to each item.

Principal Extensions to Section 1	Limit
automated teller machines and lottery equipment	£10,000 any one loss
capital additions	the lesser of 10% of Sum Insured or £250,000
clearing of drains	£25,000 any one loss
computer records	£10,000 in any one period of insurance
emergency access	£10,000 in any one period of insurance
exhibitions	£10,000 any one loss
fire and security equipment	£10,000 any one loss
loss of metered supplies	£10,000 any one loss
other locations	£2,500 any one loss/£10,000 in any one period of insurance
public authorities	15% of Buildings Sum Insured
temporary removal	the lesser of 10% of the Contents Sum Insured or £100,000
theft damage to buildings	£25,000 in any one period of insurance (if buildings are not insured)
theft damage to external fabric of buildings	Sum Insured shown on the Schedule and for which the Insured is responsible and not otherwise insured
theft of keys and lock replacement	£5,000 in any one period of insurance
third party storage locations	£5,000 any one location/£20,000 in any one period of insurance
trace and access	£25,000 any one loss
undamaged portions of buildings	15% of buildings declared value
underground services	for which the Insured is responsible

Principal Exclusions to Section 1

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| <ul style="list-style-type: none"> ▪ a number of covers are excluded when premises are unoccupied ▪ accidental erasure of electronic records ▪ acts of fraud or dishonesty ▪ bullion jewellery precious stones metals or furs ▪ bursting by steam pressure of boilers ▪ cessation of work ▪ change in temperature ▪ corrosion, rust, wet or dry rot ▪ damage by pets ▪ damage to building by its own collapse | <ul style="list-style-type: none"> ▪ damage to property that is the subject of a trade process ▪ damage to structures in the course of erection ▪ defective workmanship, design or materials ▪ disappearance, unexplained loss ▪ frost, change in water table level ▪ inherent vice, latent defect, gradual deterioration ▪ joint leakage, failure of welds ▪ land piers jetties bridges culverts excavations ▪ livestock growing crops or trees ▪ mechanical or electrical breakdown, power surges ▪ orders of the government | <ul style="list-style-type: none"> ▪ pollution or contamination ▪ spontaneous fermentation ▪ storm and flood damage caused to fences, gates and property in the open ▪ subsidence caused by or arising from <ul style="list-style-type: none"> ➢ made up ground ➢ coastal erosion ➢ normal settlement of new structures ▪ theft not involving forcible and violent means ▪ theft of property in the open ▪ vehicles for road use trailers caravans watercraft aircraft including drones ▪ wear and tear |
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Principal Terms and Conditions to Section 1

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| <ul style="list-style-type: none"> ▪ average ▪ fire extinguishing appliances ▪ intruder alarm systems | <ul style="list-style-type: none"> ▪ portable heaters ▪ removal of waste ▪ roof maintenance | <ul style="list-style-type: none"> ▪ stillage ▪ minimum level of security |
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Standard Additional Covers to Section 1

Cover	Cover includes	Principal Exclusions
<p>Glass Damage to glass shop front blinds and signs</p>	<ul style="list-style-type: none"> ▪ damage caused to intruder alarm system and framework ▪ temporary boarding up ▪ Limit £2,500 any one loss:- <ul style="list-style-type: none"> ➢ external signs and blinds ➢ display goods damaged by glass ➢ lettering, other ornamental work, alarm foil, neon, illuminated signs, electric light fittings ➢ sanitary ware 	<p>Damage</p> <ul style="list-style-type: none"> ▪ caused by change in colour, defects, temperature, atmospheric or climatic conditions ▪ caused by mechanical or electrical breakdown ▪ caused by repairs, alterations, installation, removal ▪ caused by scratching or cracking or fitting ▪ caused by wear and tear or gradual deterioration ▪ defective design materials or inherent defects ▪ when the building is unoccupied
<p>Money Loss of business money or non-negotiable money either on the premises or elsewhere within Great Britain, Northern Ireland, the Isle of Man or the Channel Islands. Limits as shown on the Policy Schedule. In the Buildings</p> <ul style="list-style-type: none"> ▪ during business hours ▪ non-business hours/unattended <ul style="list-style-type: none"> ➢ not in locked safe ➢ secured in a locked unspecified safe 	<ul style="list-style-type: none"> ▪ damage to clothing and personal effects a result of theft or attempted theft of money up to £500 any one loss ▪ damage to safe tills or franking machines 	<p>Losses</p> <ul style="list-style-type: none"> ▪ from an unattended vehicle ▪ due to shortage due to error or omission ▪ due to forgery or deception ▪ by theft not involving forcible and violent entry ▪ by theft by employees ▪ involving counterfeit money ▪ due to fraudulent or invalid payment ▪ from unconnected business activities ▪ occurring outside the Territorial Limits
		<p>Principal Conditions</p>

<ul style="list-style-type: none"> ➤ secured in a specified safe <p>Elsewhere</p> <ul style="list-style-type: none"> ▪ in a bank night safe, in transit, in the insured's private dwelling house 		<ul style="list-style-type: none"> ▪ maintain minimum standards of precaution ▪ transit protocols – routes and persons attending ▪ premises security precautions and measures
<p>Personal Accident (Assault) Benefits payable to Employees in the event of injury in the course of the business arising directly from assault. Limits are shown in the Schedule for these benefits:</p> <ol style="list-style-type: none"> 1. death 2. loss of limbs or eyes 3. permanent total disablement 4. temporary total disablement 		<ul style="list-style-type: none"> ▪ more than one of the Benefits 1-3 in respect of any one person ▪ any person under 16 years of age ▪ pre-existing physical or mental defect
<p>Theft by Employees Direct loss of money, non-negotiable money or property belonging to or the legal responsibility of the Insured caused by fraudulent/dishonest acts of employees. Limit: £5,000 any one specific event</p>		<p>Losses</p> <ul style="list-style-type: none"> ▪ not discovered within 30 days of the loss ▪ attributable solely to any unexplained shortages ▪ caused by an employee before cover began ▪ where the Insured continues to entrust the defaulting employee ▪ arising as an indirect consequence
<p>Goods in Transit Goods in transit in Great Britain, Northern Ireland, the Isle of Man or the Channel Islands.</p>	<ul style="list-style-type: none"> ▪ packing materials up to £2,500 ▪ personal effects belonging to the driver up to £500 ▪ reloading cost up to £2,500 ▪ removal of debris up to £2,500 ▪ re-securing unsafe loads £2,500 ▪ transferring property to any other vehicle up to £2,500 	<ul style="list-style-type: none"> ▪ breakdown of refrigeration ▪ depreciation, delay, inadequate documentation ▪ erection dismantling or installation ▪ inadequate packing or addressing ▪ spillage leakage ▪ theft from open backed, soft sided or soft topped vehicles ▪ defective or inadequate packing ▪ packing materials as a result of disappearance or shortage
Optional Additional Covers to Section 1		
<p>All Risks on portable property All Risks cover on portable property used in connection with the Business of the Insured within the Geographical Area selected.</p>		<ul style="list-style-type: none"> ▪ confiscation or detention ▪ unattended property unless contained in <ul style="list-style-type: none"> ➤ a securely locked building ➤ a secure vehicle ▪ wear, tear, breakdown or depreciation
Section 2: Business Interruption		
<p>Cover This Section of the Policy covers:</p> <ul style="list-style-type: none"> ▪ loss of gross profit caused as a result of damage to Property covered in Section 1 ▪ loss of outstanding debit balances caused by insured damage to accounting records <p>Standard cover is £500,000 with 24 months indemnity period Outstanding debit balances £25,000</p>		

Principal Extensions to Section 2	Limit
accidental failure of public supply arising from damage	£100,000 any one loss
contract sites	£25,000 any one loss
denial of access	£100,000 any one loss
documents	£25,000 any one loss
goods in transit	£25,000 any one loss
national lottery winners	£25,000 any one loss
premises closure or restrictions	£50,000 any one loss
storage sites	£25,000 any one loss
unspecified suppliers	£100,000 any one loss

Principal Exclusions to Section 2

- damage by riot or malicious damage causing erasure loss distortion or corruption of information on computer systems
- other erasure loss distortion or corruption of information on computer systems unless resulting from any of the Insured Perils
- increase in cost of working due to:
 - failure of any satellite prior to obtaining its full operating function
 - atmospheric, solar or lunar conditions causing temporary interference with transmission to or from any satellite

Principal Terms and Conditions to Section 2

- average
- debit recording and storage records

Optional Additional Covers to Section 2

Cover	Cover includes	Principal Exclusions
<p>Loss of Licence Covers the depreciation in value of the business following loss of a granted licence due to a cause beyond control of the Insured (12 Month Indemnity Period) Limit as shown in the policy schedule</p>	<ul style="list-style-type: none"> ▪ cost of appeal ▪ loss of gross profit and increased cost of working following the loss of licence 	<ul style="list-style-type: none"> ▪ compulsory purchase surrender reduction redistribution of licences ▪ forfeiture or failure to renew licence due to Insured's misconduct neglect failure to keep the licence in force ▪ loss caused by alteration of the premises ▪ loss caused by illegal drug activities unsanitary or ▪ loss of any extension to the normal opening hours ▪ losses where Insured is entitled to compensation under legislation ▪ non-renewal of licence due to town or country planning improvement or redevelopment ▪ unsatisfactory condition of the premises

Section 3: Equipment Breakdown

Cover
This Section covers direct physical loss or damage and any specified consequential loss to *Covered Equipment* owned by the Insured or for which the Insured is responsible caused by an *Accident* at the Premises
Limit of Indemnity £1,000,000 any one *Accident*

Principal Extensions to Section 3	Limit
additional access costs	£20,000 any one <i>Accident</i>
anchor location	£50,000 any one period of insurance
away from the Premises	<i>Covered Equipment</i> within the Territorial Limits. <i>Portable Computer Equipment</i> anywhere in the world
business interruption	£100,000 any one <i>Accident</i>
computer equipment	£500,000 any one <i>Accident</i>
computer increased cost of working	£50,000 any one <i>Accident</i>
damage to own surrounding property	£1,000,000 any one <i>Accident</i>
debris removal	£25,000 any one <i>Accident</i>
energy efficiency improvements	25% of the replacement as new cost /£25,000 whichever is less
expediting expenses	£20,000 any one <i>Accident</i>
hazardous substances	£10,000 any one <i>Accident</i>
hire of substitute item	£10,000 any one <i>Accident</i>
increased cost of working	£50,000 any one <i>Accident</i>
portable computer equipment	£5,000 any one <i>Accident</i>
public authorities/law or ordinance	Limit of Liability shown on the Policy Schedule
public relations costs	subject to prior written agreement from the Insurer
refrigerator contents (deterioration of stock)	£15,000 any one Premises in any one period of insurance
reinstatement of data lost or damaged	£50,000 any one <i>Accident</i>
repair costs investigations	£25,000 any one <i>Accident</i>
storage tanks and loss of contents	£10,000 any one <i>Accident</i>

Principal Exclusions to Section 3

<p>Damage caused by or resulting from:</p> <ul style="list-style-type: none"> ▪ a condition which can be corrected by resetting calibrating realigning tightening adjusting or cleaning or by the performance of maintenance ▪ any cause which is recoverable under a maintenance agreement, warranty or guarantee ▪ breakage or abrasion of wires or strands ▪ depletion deterioration corrosion erosion wear and tear or other gradually developing conditions ▪ equipment in a private dwelling/private dwelling quarters ▪ hydrostatic pneumatic gas pressure test of any boiler/ pressure vessel 	<ul style="list-style-type: none"> ▪ insulation breakdown test of any type of electrical equipment ▪ programming error, programming limitation, computer virus, introduction of malicious code, loss of access, loss of use, loss of functionality ▪ public authorities: <ul style="list-style-type: none"> ➢ any increase in loss due to a hazardous substance ➢ any liability to a third party ➢ fines ➢ increased construction costs until the building is replaced 	<ul style="list-style-type: none"> ▪ refrigerator contents/deterioration of stock: <ul style="list-style-type: none"> ➢ deliberate acts of electricity suppliers ➢ neglect/misuse ➢ 20% of any loss on units over 10 years old ➢ wear tear deterioration or other gradually operating cause ▪ incorrect setting of thermostats or automatic controlling devices reinstatement of software ▪ the decision of a Service Provider to stop or reduce trade with the Insured or restrict services
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Excluded Property

<ul style="list-style-type: none"> ▪ biomass or biogas installation ▪ electricity generating equipment, emergency back-up power equipment or wind turbines exceeding 10kw, photovoltaic equipment exceeding 50kw ▪ electronic equipment used for research diagnostic treatment experimental, medical or scientific purposes valued (new) exceeding £30,000 	<ul style="list-style-type: none"> ▪ equipment manufactured by the Insured for sale ▪ <i>Hydroelectric Installations</i> ▪ insulating or refractory material ▪ <i>Manufacturing Production or Process Equipment</i> including linked <i>Computer Equipment</i> ▪ self-propelled plant and equipment dragline excavation or construction equipment 	<ul style="list-style-type: none"> ▪ safety or protective devices ▪ supporting structure foundation masonry brickwork or cabinet ▪ tools dies cutting edges crushing surfaces parts requiring periodic renewal ▪ vehicles aircraft floating vessels or any equipment mounted thereon
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Section 4: Employers' Liability

Cover

This Section protects the Insured for their legal liabilities in respect of claims from employees sustaining injury or disease caused during the period of insurance and in connection with their employment by the Insured. The Limit of Indemnity is £10,000,000.

Principal Extensions to Section 4	Limit
court appearance compensation corporate manslaughter and corporate homicide - legal defence costs health & safety at work - legal defence costs indemnity to other parties unsatisfied court judgements	£250 per day per person excludes payment of fines, penalties, cost of remedial or publicity orders excludes payments of fines or penalties limit of liability shown on the schedule wholly or partially unpaid after six months, providing no appeal outstanding
Principal Exclusions to Section 4	
<ul style="list-style-type: none"> ▪ liability arising from work or visits offshore 	<ul style="list-style-type: none"> ▪ injury involving motor vehicles in circumstances where motor insurance is required by law
	<ul style="list-style-type: none"> ▪ working other than in Great Britain, Northern Ireland, the Channel Islands or the Isle of Man other than for temporary visits

Section 5: Public & Products Liability

Cover

This Section protects the Insured for their legal liabilities to pay compensation and legal costs for accidental death or injury to any person (excluding employees) and accidental damage to third party material property.

The Limit of Indemnity is shown on the Schedule (inclusive of costs in respect of occurrences in the USA or Canada).

Territorial Limits

- a) Great Britain, Northern Ireland, Isle of Man and Channel Islands
- b) and for non-manual work elsewhere in the World (excluding the USA and Canada)
- c) and for Products Supplied anywhere in the world excluding the USA and Canada provided that the products are supplied from or worked upon

Principal Extensions to Section 5	Limit
consumer protection & food safety acts - legal defence costs court appearance compensation corporate manslaughter and corporate homicide - legal defence costs cross liabilities personal data defective premises act health & safety at work - legal defence costs indemnity to other parties motor contingent liability overseas personal liability	excludes payments of fines or penalties £250 per day per person excludes payment of fines, penalties, cost of remedial or publicity orders excludes cost of fines or penalties, replacing erasing personal data excludes cost of remedying defects excludes payments of fines or penalties limit of liability. parties must observe and fulfil section terms and conditions excludes insured's vehicles, damage to vehicles or goods conveyed excludes liability arising from ownership/occupation of land or buildings

Principal Exclusions to Section 5

- advice and design
- all pollution in USA/Canada
- asbestos other than accidental discovery
- contractual liability
- damage to goods supplied
- exports to USA/Canada
- fines
- gradual pollution and contamination
- manual work away
- overseas representation
- property in the custody/control of the Insured
- safety critical products
- use of boats, watercraft, aircraft including drones
- vehicles when compulsory insurance is required
- working offshore

Section 6: Terrorism (Optional)

Cover

Optional Section: this Section of the Policy is operative only if you have selected it and it is shown on the Schedule

This Section provides cover for damage arising from acts of Terrorism in England, Scotland and Wales in respect of Section 1 - Material Damage and Section 2 - Business Interruption items, where operative

- Terrorism cover cannot be purchased selectively. If you require Terrorism cover it must apply to all your insured property.

Cover will be limited to the Sums Insured that you have selected within Section 1- Material Damage and Section 2 – Business Interruption

Principal Exclusions

- computer virus or similar mechanism, hacking, phishing, denial of service attack computer virus or similar mechanism, hacking, phishing, denial of service attack but this does not exclude any consequential physical damage to any property other than money or data
- property at a nuclear installation or nuclear reactor
- residential property insured in the name of a private individual
- riot or civil commotion
- war invasion act of foreign enemy hostilities (whether war be declared or not) civil war rebellion revolution insurrection military or usurped power

Section 7: Legal Expenses

Cover

This Section of the Policy covers the legal and accountancy costs incurred by the Insurer's Representative's panel of solicitors arising from an Insured Event occurring within the Territorial Limits and notified to the Legal Expenses Helpline within the specified time frames stated below.

Upon becoming aware of any event which has or could result in an Insured Event, the Legal Expenses Helpline should be notified as soon as possible, within the Period of Insurance and

- immediately upon the receipt of ET1 (claim form) from an employment tribunal or when an Employee walks out without giving notice
- within 45 days of any circumstances which may give rise to a claim relating to Identity Fraud or
- within 180 days of any other circumstance which may give rise to a claim. An Advisor should only be instructed once the Legal Expenses Helpline have been notified

The advice and instructions of the Legal Expenses Helpline must be followed

Limit of Indemnity: £100,000 any one claim/£1,000,000 any one period of insurance

Sub-Sections of Cover and Services

Sub-Section A – Contract Cover

- Legal Costs and Expenses arising from any dispute between the Insured and a customer or supplier about a contract for the supply of goods or services

Principal Exclusions to Sub-Section A

- disputed amount/amount due to be paid at the time of the dispute does not exceed £500
- Contract of Employment disputes
- debts which are not disputed
- financial services product (including insurance policies) disputes
- landlord, tenant, lease, licence, tenancy or franchise agreement disputes
- professional indemnity insurance matter

Sub-Section B - Debt Recovery Cover

Legal Costs and Expenses incurred in order to recover money and interest due arising from a contract for the sale or supply of goods or services entered into after the start of the first Period of Insurance

Principal Exclusions to Sub-Section B

- disputed amount/amount due to be paid at the time of the dispute does not exceed £500
- involving lease, licence or tenancy agreements, financial services products (including insurance)
- where the other party disputes the amount owed on the basis of a defence

Sub-Section C - Prosecution Defence for Employers and Employees

Legal Costs and Expenses to defend the Insured's and the Employee's legal rights following a criminal prosecution relating to the business and to fund an appeal against Health and Safety Enforcement Notices served on the business

Principal Exclusions to Sub-Section C

- allegations of intentional obstruction
- involving Health and Safety Executive under the Fee for Intervention (FFI) cost recovery schemes
- claims made against Employees for personal matters unrelated to their duties as an Employee
- prosecutions relating to deliberate discrimination or motoring

Principal Conditions to Sub-Section C

- the Insured must obtain specific authorisation from the Legal Expenses Helpline and must seek and follow the advice provided by the Legal Expenses Helpline

Sub-Section D - Motor Prosecution for Directors and Partners of the Business Cover

Legal Costs and Expenses to defend Motoring prosecutions for the Insured's directors and/or partners

Principal Exclusions to Sub Section D

- alleged road traffic offences where directors / partners did not hold/were disqualified from holding a driving licence
- parking offences which cannot lead to penalty points
- prosecution for driving against the advice of a medical professional
- prosecution for driving whilst under the influence of drink/non-prescribed drugs
- where the Insured are entitled to a grant of legal aid

Sub-Section E - Employment Disputes and Compensation Awards Cover

Legal Costs and Expenses incurred by the Insured in defence of Proceedings brought in an employment tribunal, arising from a dispute with an Employee/ex-Employee relating to employment matters. Cover included the cost awards made against the Insured

Principal Exclusions to Sub-Section E

- Awards of Compensation relating to trade union activities
- failure to notify the Legal Expenses Helpline immediately upon receipt of form ET1 from an employment tribunal
- failure to provide written reasons for Dismissal
- failure to comply with the legal requirements relating to redundancy
- non-compliance with the Legal Expenses Helpline instructions/formal ACAS procedures
- pension rights disputes
- redundancy payments and awards or settlements relating to redundancy
- failure to seek the advice of the Legal Expenses Helpline

Conditions to Sub-Section E

- formal ACAS procedure must have been followed
- immediately notify the Insurer's Representative of any
 - proceedings/suit made/brought against the Insured/believed by the Insured to be considered
 - any summons or other process served or threatened to be served,
 - any event which may give rise to proceedings against the Insured
- immediately notify the Legal Expenses Helpline on receipt of ET1 (claim form) from an employment tribunal
- obtain specific authorisation and seek guidance from the Legal Expenses Helpline, their advice and procedures must be complied with prior to any actions being taken i.e. before dismissing an employee/making any significant changes to employment terms
- implement recommendations made by the *Insurer's Representative* following an Employment Audit

Sub-Section F - Service Occupancy Cover

Legal costs to: Pursue an employee or ex-employee to recover possession of business premises owned by the Insured or for which the Insured are responsible

Principal Exclusions to Sub-Section F

- claims to defend the Insured's legal rights other than to defend a counter-claim

Sub-Section G - Tax Disputes Cover

Legal Costs and Expenses incurred by the Insured and arising directly from HMRC enquiries and disputes including NIC Disputes, Business Full Enquiries, PAYE Disputes,

personal tax affairs of the Insured's directors and/or partners and VAT disputes

Principal Exclusions to Sub-Section G

- disputes existing prior to first period of insurance
- deliberate miss-statements, failure to maintain/submit accurate, truthful and up to date records or make returns within statutory time limits/requirements
- Employee's remuneration PAYE or sub-contract rules disputes
- incurred in dealing with any deficiencies in books, records, accounts/returns
- involving criminal proceedings, alleged fraudulent evasion of tax, cases dealt with by Special Civil Investigations Office, Boards Investigation Unit and other special offices
- National Minimum Wage Act 1998 or Tax Credits Act 2002 disputes
- Preparation/rectification of statutory returns, professional fees incurred for routine presentation of affairs/dealing with technical or routine matters
- tax or National Insurance contributions avoidance schemes

Conditions to Sub-Section G

The Insured must

- have maintained and must continue to maintain accurate, truthful and up to date records, make returns to HMRC and other agencies in an acceptable manner, made all returns and payments except those which are disputed and provided information to these bodies where applicable
- contact the Legal Expenses Helpline as soon as possible after the Insured Event and comply with the advice given
- notify the Legal Expenses Helpline as soon as possible where the Insured receives any invitation by HMRC to make an offer in settlement in respect of an HMRC enquiry
- obtain specific authorisation from the Legal Expenses Helpline and subsequently seek and follow the advice as to the procedure to be adopted

Sub-Section H - Property Damage Cover

Legal Costs and Expenses incurred in pursuit of Proceedings against a third party, other than an Employee or former Employee, following an act or omission relating to material property owned by the Insured which results in, physical damage to that property

Principal Exclusions to Sub-Section H

- contracts made between the Insured and a third party
- involving goods: in transit, hired, lent to third parties, at third party premises (other for installation/use in work carried out by the Insured)
- involving a motor vehicle belonging to the Insured/in the Insured's possession other than whilst on the Insured's Business Premises
- leases or tenancy agreements applying to the Insured's Business Premises, disputes relating to the occupation of land or property owned by the Insured

Sub-Section I - Property Infringement Cover

Legal Costs and Expenses incurred by the Insured in proceedings for nuisance or trespass against a person or organisation infringing the Insured's legal rights in relation to the Business Premises

Principal Exclusions to Sub-Section I

- disputes relating to the occupation of land or property owned by the Insured
- leases, tenancy or licence agreements disputes

Sub-Section J - Data Protection and Information Commissioner Registration Cover

Legal Costs and Expenses

- and Attendance Expenses incurred by the Insured in proceedings arising from appeals against any enforcement or other notices served on the Insured under Data Protection Legislation
- if proceedings are issued against the Insured for compensation under Data Protection Legislation
- any Award of Compensation made against the Insured under Data Protection Legislation
- Legal Costs and Expenses incurred in an appeal

Sub-Section K - Statutory Licence Protection Cover

Legal Costs and Expenses and Attendance Expenses incurred by the Insured in an appeal to the relevant statutory body, or in Proceedings where the relevant authority suspends, revokes, alters the terms of or refuses to renew the Insured's statutory licences.

Principal Exclusions to Sub-Section K

- an original application or standard renewal of a licence
- where the Insured's business is a Gentlemen's clubs /other venue which provided a certain form of entertainment i.e. lap dancing

Sub-Section L - False Imprisonment Cover		
Legal Costs and Expenses incurred by the Insured to defend Proceedings brought against the Insured arising from allegations of false imprisonment		
Principal Exclusions to Sub-Section L		
claims made by/against/on behalf of an Employee or ex-Employee/ any other person working or contracting for the Insured		
Sub-Section M - Employee Civil Legal Defence Cover		
<ul style="list-style-type: none"> ▪ Legal Costs and Expenses to defend the Insured's Employees legal rights if an Insured Event arising from their work as <ul style="list-style-type: none"> ➢ an Employee leads to proceedings being issued against them under legislation for unlawful discrimination or ➢ as a trustee of a pension fund set up for the benefit of the Insured's Employees 		
Sub-Section N - Jury Service Cover		
Attendance expenses for Jury Service		
Sub-Section O - Bodily Injury Cover		
<ul style="list-style-type: none"> ▪ Legal Costs and Expenses and Attendance Expenses incurred by the Insured's Employee(s) in the pursuit of Proceedings for damages, specific performance or injunction arising from or out of their death or bodily injury ▪ Cover extends to include members of an Employee's family who suffer bodily injury following an event that also causes bodily injury to the Insured's Employee. 		
Principal Exclusions to Sub-Section O		
<ul style="list-style-type: none"> ▪ any sickness/disease/gradually occurring condition/degenerative process 	<ul style="list-style-type: none"> ▪ claims made against the Insured or Employee ▪ claims under the small claims track 	<ul style="list-style-type: none"> ▪ defence of bodily injury claims ▪ medical negligence
Sub-Section P - Personal Identity Fraud for Directors and Partners of the Business Cover		
<ul style="list-style-type: none"> ▪ Legal Costs and Expenses arising from Identity Fraud includes <ul style="list-style-type: none"> ➢ defending the Insured's legal rights and/or taking steps to remove County Court Judgments ➢ dealing with organisations that have been fraudulently applied to in the Insured's name/which are seeking monies from the Insured ➢ liaising with credit referencing agencies and all relevant organisations on the Insured's behalf 		
Principal Exclusions to Sub-Section P		
<ul style="list-style-type: none"> ▪ loss of cash from a bank/ building society/ credit union or similar financial institution where that institution has refused to cover the loss ▪ where the Insured, directors or partners have not been the victim of Identity Fraud 	<ul style="list-style-type: none"> ▪ where the Insured failed to take action to prevent further instances of Identity Fraud following an Insured Event 	<ul style="list-style-type: none"> ▪ where Identity Fraud has been carried out by an Employee/director/partner/somebody living with an Employee/director/partner
Conditions to Sub-Section P		
<ul style="list-style-type: none"> ▪ The Insured must agree to be added to the CIFAS Protection Register if the Insurer's Representative recommends it 		
Sub-Section Q - Arc Legal Document Service		
<ul style="list-style-type: none"> ▪ provides access to the Insurer's Representative Legal Document Service which provides access to a range of legal document templates and a step-by-step walkthrough to assist the Insured in completing documents 		
Principal Exclusions to Section 7		
<ul style="list-style-type: none"> ▪ claims against the Advisor/ Insurer/Insurer's Representatives ▪ claims notified outside the Period of Insurance and outside the specified timeframes ▪ claims/proceedings outside the Territorial Limits ▪ costs not authorised/in excess of amount agreed ▪ involving pollution/contamination 	<ul style="list-style-type: none"> ▪ lack of co-operation, failure to give proper instructions ▪ pre-existing claims deliberate, reckless or criminal actions, false, fraudulent or exaggerated claims, involving dishonesty or intentional violence, libel, slander, malicious falsehood, prejudicial behaviour ▪ Value Added Tax (VAT) 	<ul style="list-style-type: none"> ▪ where the insured's business is engaged in:- aircraft /aerospace, amusement arcades, builders/allied trades, care/nursing homes, educational establishments, fairgrounds, gaming/gambling/night clubs, professional sporting clubs, recruitment agencies, solicitors, financial services, umbrella companies, waste / refuse disposal

Conditions to Section 7

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| <ul style="list-style-type: none">▪ advice and authorisation procedures▪ arbitration▪ claims | <ul style="list-style-type: none">▪ employment matters▪ law and language▪ other insurances | <ul style="list-style-type: none">▪ proportional costs▪ prospects of success▪ suspension of cover |
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General Policy Exclusions

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| <ul style="list-style-type: none">▪ civil commotion in Northern Ireland▪ computer virus▪ date recognition | <ul style="list-style-type: none">▪ illegal deliberate and criminal activities▪ marine covers▪ radioactive contamination | <ul style="list-style-type: none">▪ sonic bangs▪ terrorism (property and business interruption)▪ war and government action |
|---|--|--|

General Policy Conditions

- | | | |
|--|---|---|
| <ul style="list-style-type: none">▪ alteration▪ cancellation, by Insured and by Insurer▪ choice of law▪ fraud▪ insureds contribution | <ul style="list-style-type: none">▪ legal representation▪ limit of indemnity▪ misrepresentation and fair presentation▪ observance of terms | <ul style="list-style-type: none">▪ payment of premium▪ reasonable care▪ subject to survey▪ third party rights |
|--|---|---|

General Claims Conditions

- | | | |
|--|---|---|
| <ul style="list-style-type: none">▪ actions by the Insured▪ rights of the Insurer | <ul style="list-style-type: none">▪ conditions▪ contribution | <ul style="list-style-type: none">▪ arbitration▪ claims co-operation |
|--|---|---|

Period of cover

The policy duration is 12 months and is annually renewable (unless shown differently on your policy schedule).

Periodic Cover Review

It's important that you periodically review and update the information you have provided regarding your business, the values declared and the covers in place to ensure that the details captured are accurate, complete and adequate

Cancellation

You have the right to cancel your Policy from inception within 14 days of the receipt of the documents at the start of the insurance or within 14 days of the start of the insurance whichever is later ("the cooling off period") if the cover does not meet your requirements by returning all documents and any certificate to the Broker Intermediary or Agent who arranged the Policy

We shall return any premium paid in full within 30 days of the receipt of the notice of cancellation from the Broker Intermediary or Agent if the cover is cancelled either

- a) before the inception date or
- b) within 14 day cooling off period provided no claim has been made or incident advised that could give rise to a claim in these circumstances no return of premium will be made.

If you wish to cancel at any other time, please contact the Broker, Intermediary or Agent who arranged the Policy.

How to make a claim

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

How to complain

If you have a complaint about your Policy or the service you have received please contact the Broker Intermediary or Agent that arranged it. If they are unable to resolve your complaint you may refer your complaint to the Financial Ombudsman Service within six months of receiving their final response letter.

Should you be unhappy with the service provided by LV= please contact us by phone on 0800 678 3161 or write to us at

- LV=, County Gates, Bournemouth, BH1 2NF
- E-mail: feedback@LV.com

Please quote the Policy Number in all correspondence

A copy of our complaint handling procedure is available on request

If we cannot resolve your complaint you may refer your complaint to the Financial Ombudsman Service within six months of receiving our final response letter. The address is:

- Financial Ombudsman Service, Exchange Tower, London E14 9SR
- Telephone: 0800 023 4567 or 0300 123 9 123 (from mobile or non BT lines)
- E-mail: complaint.info@financial-ombudsman.org.uk
- Website: www.financial-ombudsman.org.uk

Making a complaint will not affect your right to take legal action

Compensation

If we are unable to meet our liabilities to policyholders, you may be able to claim compensation from the Financial Services Compensation Scheme. The level of compensation differs depending on the type of cover:

- Compulsory Insurance 100% of the claim
- Non-compulsory Insurance 90% of the claim

Further information can be obtained from:

- Financial Services Compensation Scheme, 10th Floor Beaufort House 15 St Botolph Street London EC3A 7QU
- Telephone 0800 678 1100 or 020 7741 4100
- enquiries@fscs.org www.fscs.org.uk

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