

Tower Insurance

[Combined]

Policy Summary



Tower Insurance Company Limited. Registered in the Isle of Man No. 521
Registered Office Jubilee Buildings, 1 Victoria Street, Douglas, Isle of Man, IM99 1BF
Authorised & Regulated by the Isle of Man Government Insurance & Pensions Authority.
Covered by the Isle of Man Financial Service Ombudsman scheme.
Tower Insurance Company Limited is a member of the Royal & SunAlliance Insurance Group of companies





[Combined Insurance Policy Summary]

Your Tower Insurance Combined Insurance policy is an annual contract which may be renewed each year subject to your needs and our terms & conditions.

You can select the cover that suits your needs from a number of optional sections (the minimum number of sections required is two, of which one must be Property Damage). The core covers available are:

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|--|---|
| <input type="checkbox"/> <i>Property Damage.</i> | <input type="checkbox"/> <i>Business Interruption.</i> |
| <input type="checkbox"/> <i>Employers' Liability.</i> | <input type="checkbox"/> <i>Public/Products Liability.</i> |
| <input type="checkbox"/> <i>Money.</i> | <input type="checkbox"/> <i>Personal Accident.</i> |
| <input type="checkbox"/> <i>Goods In Transit.</i> | <input type="checkbox"/> <i>Outstanding Debit Balances.</i> |
| <input type="checkbox"/> <i>Deterioration of Stock.</i> | <input type="checkbox"/> <i>Loss of Liquor Licence.</i> |
| <input type="checkbox"/> <i>Legal Expenses.</i> | <input type="checkbox"/> <i>Fidelity.</i> |
| <input type="checkbox"/> <i>Terrorism (this can only be bought in addition to Property Damage and/or Business Interruption).</i> | |

Full details of what you have chosen will be shown in your Quotation letter and Policy Schedule.

The following tables provide a summary of the main policy features & benefits and any significant exclusions & limitations. For full policy details and our full terms & conditions please read your Policy Wording, which will be provided on completion of your contract, or at any time on request.

Important Information

The Customer Service section of this Policy Summary gives you important information on the following:

- Your 'Right to Cancel'.*
- Making a claim.*
- Our complaints procedure.*

Table 1 Standard Features & Benefits

The following will automatically be included in your policy according to the cover you have selected:

Features & Benefits	Significant Exclusions or Limitations	Policy Section
<h2>Property Damage Insurance</h2> <p>Provides cover for your business premises (Buildings), your business equipment (Contents) and your business stock (Stock) against the following Standard Covers:</p>		
<p>Standard Covers:</p> <p>Loss or Damage caused by:</p> <ul style="list-style-type: none"> <input type="checkbox"/> Fire, Explosion, Lightning, Aircraft, Earthquake. <input type="checkbox"/> Riot, Civil Commotion, Malicious Damage. <input type="checkbox"/> Storm, Flood, Escape of Water, Impact. <input type="checkbox"/> Sprinkler Leakage. <input type="checkbox"/> Theft. <input type="checkbox"/> Subsidence, Ground Heave, Landslip. <input type="checkbox"/> Accidental Damage. <input type="checkbox"/> Accidental Breakage of Glass. 	<p>Please note that these exclusions apply to cover for Buildings, Contents and Stock:</p> <ul style="list-style-type: none"> <input type="checkbox"/> Standard Covers applicable will be shown in your Policy Schedule. <input type="checkbox"/> Excludes theft not involving forcible and violent entry or exit. <input type="checkbox"/> Some specific causes of loss may be excluded – please see your Policy Wording/Schedule for details. <input type="checkbox"/> Some specific property may be excluded – please see your Policy Wording/Schedule for details. <input type="checkbox"/> Alarm and security conditions apply – please see your Policy Wording/Schedule for details. <input type="checkbox"/> Excludes loss of data. <input type="checkbox"/> Terrorism. 	<p>Property Damage</p>
<h2>Buildings</h2> <p>If you have selected Buildings and/or Tenants improvements the following will be automatically included in your Policy:</p>		
<p>Standard Covers:</p> <ul style="list-style-type: none"> <input type="checkbox"/> Buildings. <input type="checkbox"/> Landlords fixtures and fittings. <input type="checkbox"/> Small outside buildings. <input type="checkbox"/> Walls, gates and fences and services. 	<p>Please see exclusions to Standard Covers in your Policy Wording/Schedule.</p>	<p>Property Damage</p>
<p>Inflation Protection (Day One Basis of Cover) Provides an automatic 15% increase in the Building value you declare for insurance during the policy period.</p>	<p>If the value you declare is less than the full amount, which the Building should be insured for, your claim may be reduced.</p>	<p>Property Damage</p>
<p>Reinstatement Cover is on a reinstatement as new basis.</p>	<p>Excludes betterment.</p>	<p>Property Damage</p>

Features & Benefits	Significant Exclusions or Limitations	Policy Section
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Contents
 If you have selected General Contents the following will be automatically included in your Policy:

<p>Standard covers:</p> <ul style="list-style-type: none"> <input type="checkbox"/> Equipment and contents at the specified premises. <input type="checkbox"/> Directors', partners' and employees' personal effects. <input type="checkbox"/> Neon and illuminated signs. <input type="checkbox"/> Electric light fittings. <input type="checkbox"/> Sanitary earthenware. <input type="checkbox"/> Computer records, documents, manuscripts and business books. 	<ul style="list-style-type: none"> <input type="checkbox"/> Please see exclusions to Standard Covers in your Policy Wording/Schedule. <input type="checkbox"/> Cover is limited to a maximum of £250 per person. <input type="checkbox"/> Excludes the value to you of the information. <input type="checkbox"/> Cover is only for loss, destruction or damage caused by a Standard Cover. <input type="checkbox"/> Cover is limited to a maximum of £25,000 for any one loss. <input type="checkbox"/> Excludes loss of data. 	<p>Property Damage</p>
<p>Inflation Protection (Day One Basis of Cover) Provides an automatic 15% increase in the Contents value you declare for insurance during the policy period.</p>	<p>If the value you declare is less than the full amount which your Contents should be insured for, your claim may be reduced.</p>	<p>Property Damage</p>
<p>Reinstatement Cover is on a reinstatement as new basis.</p>	<p>Excludes betterment</p>	<p>Property Damage</p>

Features & Benefits	Significant Exclusions or Limitations	Policy Section
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Stock
 If you have selected Stock the following will automatically be included:

<p>Cover for:</p> <ul style="list-style-type: none"> <input type="checkbox"/> Stock and materials in trade. <input type="checkbox"/> Work in progress. <input type="checkbox"/> Finished goods at the business premises you have specified. 	<p>Please see exclusions to Standard Covers in your Policy Wording/Schedule.</p>	<p>Property Damage</p>
<p>Indemnity Cover is on the basis of the value of the property at the time of destruction or the amount of the damage.</p>	<p>If the sum insured selected is less than the full insurable amount your claim may be reduced.</p>	<p>Property Damage</p>

If you have selected General Contents or Stock the following will be automatically included in your Policy:

<p>Property at other locations:</p> <p>Covers:</p> <ul style="list-style-type: none"> <input type="checkbox"/> Computer records, documents, manuscripts and business books. <input type="checkbox"/> Stock and <input type="checkbox"/> Other property. <p>While temporarily removed from the premises for cleaning, renovation, repair or other similar purposes and while in transit.</p>	<ul style="list-style-type: none"> <input type="checkbox"/> Loss or damage by theft is excluded. <input type="checkbox"/> Cover is limited to Great Britain, Northern Ireland and the Republic of Ireland. <input type="checkbox"/> Limits apply to amounts payable – please see your Policy Wording/Schedule for details. 	<p>Property Damage</p>
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Features & Benefits	Significant Exclusions or Limitations	Policy Section
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Business Interruption Insurance

This cover protects you against the financial consequences of damage to your insured property, caused by any event covered by our standard covers listed in the Property Damage Section.

<p>Standard Covers :</p> <ul style="list-style-type: none"> <input type="checkbox"/> Fire, Explosion, Lightning Aircraft, Earthquake. <input type="checkbox"/> Riot, Civil Commotion, Malicious Damage. <input type="checkbox"/> Storm, Flood, Escape of Water, Impact. <input type="checkbox"/> Sprinkler Leakage. <input type="checkbox"/> Theft. <input type="checkbox"/> Subsidence, Ground Heave, Landslip. <input type="checkbox"/> Accidental Damage. <p><input type="checkbox"/> Loss of Gross Profit or Gross Revenue (based on the selected cover basis). Occurring during the Indemnity Period as a consequence of interruption to the business caused by a Standard Cover.</p> <p>or</p> <p><input type="checkbox"/> Additional Cost of Working Occurring during the Indemnity Period as a consequence of interruption to the business caused by a Standard Cover.</p> <p><input type="checkbox"/> The Indemnity Period chosen by you The Indemnity Period starts when the loss or damage occurs and ends when the business trading position ceases to be affected by it.</p> <p>Cover extends to include:</p> <ul style="list-style-type: none"> <input type="checkbox"/> Additional costs reasonably incurred to reduce the amount of the loss of Gross Profit or Gross Revenue. <input type="checkbox"/> Damage at third party storage premises. <input type="checkbox"/> Computer systems or other records. <input type="checkbox"/> Machinery or plant removed for cleaning, renovation, repair or other similar purposes. 	<ul style="list-style-type: none"> <input type="checkbox"/> Excludes theft not following forcible and violent entry or exit. <input type="checkbox"/> Some specific causes of damage may be excluded – please see your Policy Wording/Schedule for details. <input type="checkbox"/> Excludes loss of data. <input type="checkbox"/> Terrorism. <p><input type="checkbox"/> Varying Indemnity periods are available normally from 12 months to 36 months.</p> <p><input type="checkbox"/> Limits apply to the amounts payable – please refer to your Policy Wording.</p> <p><input type="checkbox"/> Cover is limited to Great Britain, Northern Ireland and the Republic of Ireland.</p>	<p>Business Interruption</p>
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Features & Benefits	Significant Exclusions or Limitations	Policy Section
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Employers' Liability Insurance

The following will automatically be included in your Policy:

<p data-bbox="90 339 241 360">Standard Covers:</p> <ul data-bbox="90 392 504 655" style="list-style-type: none"> <li data-bbox="90 392 504 467">[] Injury to any employee caused during the period of insurance. Injury is defined as: 'bodily injury, death, disease or illness'. <li data-bbox="90 470 504 496">[] Covers Employees temporarily working overseas. <li data-bbox="90 499 504 655">[] Legal Defence costs in defending proceedings arising from a breach of the Health & Safety at Work Act 1974 where there has been no actual injury is covered under a separate section of your Policy. (Limit of Indemnity £250,000 any one period of Insurance). 	<ul data-bbox="527 392 929 735" style="list-style-type: none"> <li data-bbox="527 392 929 496">[] Limit of Indemnity: £10,000,000 for any one event (restricted to £5,000,000 in respect of terrorism). Higher indemnity limits may be available in some circumstances on request. <li data-bbox="527 499 929 549">[] The policy will usually include the claimant's costs and expenses within the Limit of Indemnity. <li data-bbox="527 552 929 708">[] Indemnity does not apply for: <ul style="list-style-type: none"> <li data-bbox="555 580 929 630">- nuclear risks, where liability is that of any principal or accepted under contract. <li data-bbox="555 633 929 708">- injury for which you are required to arrange motor insurance in accordance with road traffic legislation within the European Union. <li data-bbox="527 711 929 735">[] Offshore risks. 	<p data-bbox="950 339 1037 389">Employers' Liability</p>
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Features & Benefits	Significant Exclusions or Limitations	Policy Section
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Public & Products Liability Insurance
 The following will automatically be included in your Policy:

<p>Standard Covers:</p> <ul style="list-style-type: none"> ❑ Public Liability: Accidental injury to members of the public, or accidental damage to their property. ❑ Products Liability: Accidental injury or accidental damage to property resulting from products supplied. ❑ Wrongful arrest or false imprisonment of a member of the public. ❑ Contingent motor liability. ❑ Legal Defence costs in defending proceedings arising from a breach of the Health & Safety at Work Act 1974, the Health & Safety at Work (Northern Ireland) Order 1978 or Part II of the Consumer Protection Act 1991 where there has been no actual injury or damage is covered under a separate section of the Policy. (Limit of Indemnity £250,000 any one period of insurance). 	<ul style="list-style-type: none"> ❑ 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 policy will usually compensate the claimant's costs and expenses, in addition to the Limit of Indemnity. ❑ Excludes legal liability: <ul style="list-style-type: none"> - arising from risks that require more specific insurance e.g. Motor, Marine etc. - arising in connection with advice, design or specification provided for a fee. - for injury to employees. - arising from loss of, or damage to, property in your custody or control. - caused by pollution, unless sudden and accidental. - arising from contractual liability for products. - fines and penalties. - defective products and work and the repair, replacement or recall of such products or work. - nuclear risks. - war risks. - electronic risks. - fear of contracting asbestos related diseases. - pre-claim asbestos clean up costs. ❑ Other specific events may be excluded by endorsement, or cover may need to be individually assessed. 	<p>Public & Products Liability</p>
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Features & Benefits	Significant Exclusions or Limitations	Policy Section
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Money
Provides cover for your business money for loss from any cause in the following circumstances:

<p>Standard Covers:</p> <ul style="list-style-type: none"> <input type="checkbox"/> Money in transit, on premises during business hours or in a bank night safe. <input type="checkbox"/> Money kept in a locked safe or strongroom in the business premises outside business hours. <input type="checkbox"/> Money in your home or that of your directors', partners' or employees' in a locked safe or when an adult is in residence. <input type="checkbox"/> Crossed cheques, crossed money orders and crossed postal orders. <input type="checkbox"/> Any other Money at your premises not in a locked safe outside business hours. 	<ul style="list-style-type: none"> <input type="checkbox"/> Limits are as shown in your Policy Schedule. <input type="checkbox"/> £1,000 but may be increased for specified safes. <input type="checkbox"/> £500. <input type="checkbox"/> £250,000. <input type="checkbox"/> £250. <p>Please note:</p> <ul style="list-style-type: none"> <input type="checkbox"/> Some specific causes of loss may be excluded – please see your Policy Wording/Schedule. <input type="checkbox"/> Damage to data is excluded. 	<p>Money</p>
<p>Personal Injury (Robbery) Covers you or any director, partner or employee sustaining bodily injury during a robbery.</p> <ul style="list-style-type: none"> <input type="checkbox"/> Death Benefit - £5,000. <input type="checkbox"/> Loss of one or more Limbs or Eyes - £5,000. <input type="checkbox"/> Permanent Total Disablement from gainful employment of any and every kind - £5,000. <input type="checkbox"/> Temporary Total Disablement from usual occupation £50 per week. <input type="checkbox"/> Medical Expenses necessarily incurred. <input type="checkbox"/> Clothing and Personal Effects. 	<ul style="list-style-type: none"> <input type="checkbox"/> Please see your Policy Wording/Schedule for specific interpretations of these benefits. <input type="checkbox"/> Payable up to 104 weeks. <input type="checkbox"/> Limited to a maximum of 15% of the Temporary Total Disablement Benefit. <input type="checkbox"/> Up to £250 per person. 	<p>Money</p>

Features & Benefits	Significant Exclusions or Limitations	Policy Section
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Personal Accident Insurance
 You can select whom you cover (for example named Directors or employees), when they are covered (for example 24-hours a day or for occupational accidents only). You also need to select what benefits you require and the amount per benefit.

<p>Personal Accident provides financial protection following accidental bodily injury.</p> <p>Choice of operative times from the following list:</p> <ul style="list-style-type: none"> <input type="checkbox"/> 24 - hours a day. <input type="checkbox"/> Occupational accidents. <input type="checkbox"/> Occupational accidents, plus commuting. <p>Cover operates for persons aged 16 years and over.</p> <p>Benefits are payable upon:</p> <ul style="list-style-type: none"> <input type="checkbox"/> Death. <input type="checkbox"/> Loss of Limb(s) or Eye(s). <input type="checkbox"/> Permanent Total Disablement from gainful employment of any and every kind. <input type="checkbox"/> Temporary Total or Partial Disablement. <input type="checkbox"/> Medical Expenses necessarily incurred in the treatment of the Insured Person. 	<ul style="list-style-type: none"> <input type="checkbox"/> Accumulation limits apply for passengers travelling in the same aircraft, Terrorism and External Journey War, and any other incident. <input type="checkbox"/> Bodily Injury does not include sickness or disease or any naturally occurring condition or degenerative process or the result of any gradually operating cause. <input type="checkbox"/> Flying other than as a passenger. <input type="checkbox"/> War in Britain or the insured person's country of residence. <input type="checkbox"/> War or terrorism by any Nuclear, chemical or biological incident. <p>Cover ceases in the period of insurance during which a person reaches age of 70 years of age.</p> <p>Please note: We may cancel any insurance provided under this Policy against War and Terrorism by sending seven days notice to you at your last known address. If a business trip commenced before the expiry of such notice, then cover for that trip will not be affected.</p>	<p>Personal Accident</p>
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Features & Benefits	Significant Exclusions or Limitations	Policy Section
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Goods In Transit Insurance
 Provides All Risks Cover for Goods Belonging to your business.

<p>Covers Property incidental to your business while:</p> <ul style="list-style-type: none"> ❑ Despatched Free On Board (i.e. the seller has fulfilled his obligation to deliver goods when they have physically passed over the ships rail at the agreed port of shipment). ❑ Despatched by Post, Rail or Road Carrier. ❑ In the custody of your travellers or Agents. ❑ In any vehicle owned by, or operated by you. 	<ul style="list-style-type: none"> ❑ Cover is limited to the Isle of Man, Northern Ireland, the Republic of Ireland, the Channel Islands and Great Britain. ❑ Some specific causes of damage may be excluded – please see your Policy Wording/Schedule for details. ❑ Some specific types of property may be excluded – please see your Policy Wording/Schedule for details. ❑ Vehicle security requirements may apply – please see your Policy Wording/Schedule for details. ❑ If the value of the property exceeds the limit of liability your claim may be reduced. ❑ Excludes loss of data. 	<p>Goods In Transit</p>
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Outstanding Debit Balances Insurance (also known as book debts)
 This means we will pay any outstanding debts that you are unable to trace following damage caused by the Standard Covers:

<p>Standard Covers:</p> <ul style="list-style-type: none"> ❑ Fire, Explosion, Lightning, Aircraft, Earthquake. ❑ Riot, Civil Commotion, Malicious Damage. ❑ Storm, Flood, Escape of Water, Impact. ❑ Theft. ❑ Accidental Damage. <p>Indemnity Cover is on the basis of the difference between the Outstanding Debit Balances and the total of the amounts received or traced in respect of such balances at the time of damage.</p> <p>Cover extends to include loss while:</p> <ul style="list-style-type: none"> ❑ Temporarily at premises occupied by persons acting on the Insured's behalf. ❑ In Transit. 	<ul style="list-style-type: none"> ❑ Some specific causes of loss may be excluded – please see your Policy Wording/Schedule for details. ❑ Conditions relating to storage and recording of debts may apply – please see your Policy Wording/Schedule for details. ❑ If the sum insured selected is lower than the amount of the Outstanding Debit Balances then your claim may be reduced. ❑ Cover is limited to Great Britain, Northern Ireland and the Republic of Ireland. 	<p>Outstanding Debit Balances</p>
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Features & Benefits	Significant Exclusions or Limitations	Policy Section
<h3>Deterioration of Stock Insurance</h3> <p>Provides Cover for Loss or Damage to Refrigerated Stock.</p>		
<p>Covers loss or damage to chilled or frozen stock caused by a rise or fall in temperature, or by refrigerant fumes.</p>	<ul style="list-style-type: none"> ❑ Cover is excluded in respect of machines exceeding 15 years of age. ❑ Some specific causes of damage may be excluded – please see your Policy Wording/Schedule for details. ❑ If the Sum Insured on stock is lower than the value of the property your claim may be reduced. ❑ Electronic Risks. 	<p>Deterioration of Stock</p>
<h3>Loss of Liquor Licence Insurance</h3> <p>Provides cover in respect of the forfeiture, suspension or withdrawal of the Licence.</p>		
<ul style="list-style-type: none"> ❑ Covers loss of Gross Profit or reduction in the value of the premises specified due to the loss of your liquor licence. ❑ Indemnity Period This starts with the loss of the licence and ends when the business trading position ceases to be affected by it. 	<ul style="list-style-type: none"> ❑ Some specific causes of loss may be excluded – please see your Policy Wording/Schedule for details. ❑ The maximum indemnity period is 12 months. 	<p>Loss of Licence</p>
<h3>Legal Expenses Insurance</h3> <p>Provides Cover for the cost of legal expenses involved in the pursuit of legal rights in or out of court.</p>		
<p>Cover is provided for the costs incurred in pursuing, or defending, the legal rights of the business in relation to statutory employment and taxation legislation, contract disputes and in pursuit of common law actions against third parties for nuisance or property damage.</p>	<ul style="list-style-type: none"> ❑ £100,000 any one event. Any restrictions to the amount are detailed in your Policy Wording/Schedule (e.g. £25,000 for taxation proceedings). ❑ £1,000,000 in any one period of insurance. ❑ Some specific events are excluded – please see your Policy Wording/Schedule for details. ❑ Any claim or legal proceedings made, commenced, brought or transferred to courts not with the Full Member States of the European Union, the Channel Islands or the Isle of Man is excluded. 	<p>Legal Expenses</p>

Features & Benefits	Significant Exclusions or Limitations	Policy Section
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Fidelity Insurance

<ul style="list-style-type: none"> ❑ Cover is provided for loss of money or goods caused by fraud or dishonesty of an employee. ❑ Minimum Standards of Control form part of the Policy Wording. 	<ul style="list-style-type: none"> ❑ The amount payable in respect of any one claim is limited to the Indemnity Limit provided – please see your Policy Wording/Schedule for details. ❑ Excludes damage to data. ❑ Some specific causes of loss may be excluded – please see your Policy Wording/Schedule for details. 	Fidelity
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Terrorism Insurance

<p>Cover is provided arising from acts of Terrorism in Great Britain.</p>	<ul style="list-style-type: none"> ❑ Terrorism cover can not 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. ❑ The same exclusions as under the Property Damage and Business Interruption Sections will apply. 	Terrorism Extension
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Table 2 General Conditions & Exclusions

The following apply to your policy as a whole regardless of the specific cover you have selected. For full details of these and other exclusions and limits please read your Policy Wording/Schedule.

General Conditions and Exclusions	Policy Section
<ul style="list-style-type: none"> <li data-bbox="94 296 852 368">[] If there are any changes to your business, the premises, the property therein or any other circumstances whereby the risk is increased you must inform us immediately. Failure to do so could invalidate the policy or result in a claim being rejected. <li data-bbox="94 376 512 400">[] Nuclear Risks, War and Sonic Bangs are excluded. <li data-bbox="94 408 866 448">[] Terrorism (part of which can be bought back), Northern Ireland terrorism and Civil Commotion are excluded. 	<p data-bbox="950 296 975 320">All</p> <p data-bbox="950 376 1014 400">Various</p> <p data-bbox="950 408 1014 432">Various</p>
Excesses & Limits	Policy Section
<ul style="list-style-type: none"> <li data-bbox="94 572 885 624">[] Any excesses applicable your policy are detailed in your Policy Wording. These amounts must be paid in the event of each and every claim. <li data-bbox="94 632 748 655">[] Limits may apply to your policy, please refer to your Policy Schedule for details. <li data-bbox="94 663 885 715">[] Your policy is subject to The Minimum Standard of Security, is shown in your Policy Schedule and Policy Wording. 	<p data-bbox="950 572 975 596">All</p>



[Customer Service]

Your 'Right to Cancel'

If once you have checked your policy you decide not to proceed with our insurance you have a statutory right to cancel the policy within 14 days, starting on the date you receive your policy documentation.

To cancel, please write to the address or call the number shown on your Policy Schedule. On receipt of your notice and, where applicable, the return of your Motor Insurance Certificate(s), we will refund any premiums already paid, except where you have already made a claim under your policy.

Making a claim

Should you wish to make a claim under your policy please call our Claims Department on **01624 645 900** as soon as possible. You must give us any information or help we ask for. You must not settle, reject, negotiate or agree to pay any claim without our written permission. Full details of how to make a claim are included in your policy document.

Our complaints procedure

We aim to provide you with a first class service. If we have not delivered the service that you expect or you are concerned with the service provided, we would like the opportunity to put things right.

Our complaints process

Initially please raise your concerns with your usual business contact.

If your complaint is not resolved or you are not happy with our response and the course of action proposed, you can progress your complaint to our Office.