

**Your cover in a nutshell:**

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Business interruption insurance is designed for office based businesses and covers your financial losses when your business is unable to trade due to an unforeseen interruption. We will pay you for your financial losses occurring during the period of insurance, up to the amounts and time period shown in the schedule.

**Key benefits: what risks are you protected against?**

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We will pay for interruptions caused by:

- insured damage to your property;
- any incident within the vicinity of the business premises which prevents or hinders access to the business premises;
- damage arising at the premises of one of your suppliers in the European Union;
- failure in the supply of water, gas, electricity or telecommunications for more than 24 hours as a result of damage insured under the policy, other than flood or earth movement.

**Significant or unusual exclusions and limitations:**

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- The amount we pay for loss of income or loss of gross profit will be amended to reflect any special circumstances or business trends affecting your business.
- If the annualised amount insured is less than 85% of your actual income, or if applicable, your actual gross profit, during the 12 months immediately preceding the date of the insured damage, the amount we pay will be reduced by the same proportion.
- We will not make any payment under this section unless you notify us promptly of any damage or event which might prevent or hinder you from carrying on your business.
- Where the damage involves property you are legally responsible for, we will not make any payment unless you have property insurance in force covering the damage and payment has been made, or liability admitted for that damage.
- You must keep a record of all amounts owed to you and keep a copy of the record away from the office, otherwise we may reduce any payment we may make in relation to your outstanding debts, equal to the detriment we have suffered.

We will not pay for:

- interruption to your business caused by, resulting from or in connection with terrorism;
- permanent discontinuance of your business or appointment of a liquidator or receiver.