
Your cover in a nutshell:

Contents insurance protects you when your business equipment is accidentally lost, damaged or stolen in or from your business premises. We will pay you for damage occurring during the period of insurance, up to the amounts shown in the schedule.

Key benefits: what risks are you protected against?

We will pay for accidental loss or damage:

- caused by theft, even where there is no evidence of forced or violent entry to your premises;
- to business money whilst in the business premises or at the home of your employees;
- to the personal effects of your employees or visitors to the business premises.

We will pay for the costs:

- of replacing and boarding-up following glass breakage;
- of reconstituting documents and electronic data which have been lost or destroyed, provided a backup is made at least once a week;
- that you incur for any metered water or fuel that has been accidentally released at the business premises as a result of damage.

Significant or unusual exclusions and limitations:

If at the time of damage the amount insured is less than 85% of the total value of the contents, the amount we pay will be reduced by the same proportion.

We will not make any payment if your fire alarms, security systems and physical protections notified to us are not in full operation whenever the premises is left unattended, unless you can demonstrate that non-compliance did not increase the risk of damage occurring.

You must tell us immediately if the buildings will be left unoccupied or will not be used for more than 30 consecutive days. If you do not tell us, we will not make any payment for damage occurring while the buildings are unoccupied.

We will not make any payment unless you:

- notify us promptly of any damage which might be covered;
- report to the police, as soon as is reasonably possible, any damage arising from theft, arson, malicious damage, riot or civil commotion;
- arrange for urgent repairs to be done immediately.

We will not pay for losses caused by:

- wear and tear, inherent defect, rot, fungus, mould, vermin or infestation, or any gradually operating cause; electrical or mechanical breakdown;
- coastal or river erosion;
- a rise in the water table;
- fraud or dishonesty of any partner, director or employee of yours unless it is notified within ten working days of discovery.