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

Contents insurance protects you when the contents of your insured premises are lost, damaged or stolen. We will pay you for damage occurring during the period of insurance, up to the amounts shown in the schedule.

We will pay to repair or replace items following loss or damage:

- caused by storm, flood or escape of water;
- caused by fire;
- caused by accidental damage;
- caused by theft, even where there is no evidence of forced or violent entry to the premises;
- to fixed glass in windows, doors, shelves and mirrors, including the costs of temporary boarding-up;
- to the personal effects of your employees or visitors to your premises, including theft of employees' cycles;
- to stock in your customers' care, provided you inspect the customer or prospective customer's proof of identity and retain their credit or debit card or obtain an electronic swipe of such debit card or debit card;
- to stock on display outside the premises while it is open, provided that it is securely attached to a fixed object;
- to outdoor furniture, heaters, ornaments and other similar items that are normally left outdoors;
- to spoiled refrigerated stock provided that the refrigeration unit is less than five years old or is maintained by a qualified refrigeration engineer.

We will pay for the costs of reconstituting documents and electronic data which have been lost or destroyed, provided a back-up is made at least once a week.

We will automatically increase the amount insured for stock by 30% during your peak trading period.

We will also pay for your direct financial loss from dishonesty which you discover during the period of insurance, provided:

- it was committed by a person under a contract of service with you;
- it was committed while your contents were insured with us; and
- you notify us of your discovery within ten working days.

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**Significant or unusual exclusions and limitations:**

You must ensure that your fire alarms, security systems and physical protections notified to us are in full operation whenever the premises is left unattended. If you do not, we will not make any payment for damage unless you can show that your failure to do so could not have increased the risk of such damage.

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

If you use any deep fat frying apparatus at the insured premises, you must ensure that all extraction hoods, canopies, filters and grease traps are cleaned at least once every seven days and all extraction ducts are cleaned at least once every six months. If you do not, we will not make any payment for damage unless you can show that your failure to do so could not have increased the risk of such damage.

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;
- fraud or dishonesty of any person who is not under a contract of service with you, other than the direct physical theft of property;
- building work where the estimated cost of such work is more than £75,000, unless you tell us at least 30 days before the work starts and comply with any additional requirements we impose.

We will not pay for loss of or damage to any:

- building, marine rig or platform, watercraft, hovercraft, aircraft, drone or other aerial device;
- vehicle, plant or equipment for which insurance or security is required under the provisions of any road traffic legislation;
- cash, bank or currency notes;
- phones, laptops, tablets, PDAs or wearable technology while away from the premises.

Please read the policy for details of terms in full.