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

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Business interruption insurance protects you when you are unable to carry out some or all of your activities due to an unforeseen interruption which results in a financial loss to you. We will pay for your loss of income or gross profit, as shown in the policy schedule, occurring during the period of insurance. We will also pay for the costs and expenses incurred by you to minimise the reduction in your income or gross profit, as well as the costs you incur to restore your research projects. We will pay up to the amounts and time period shown in the policy schedule.

We will pay for interruptions caused by:

- insured damage to your property;
- physical damage in the vicinity of the insured premises which prevents or hinders access to the premises;
- any other incident within a one mile radius of the insured premises which results in any civil, statutory or government or public authority denying or hindering access to the premises for more than 24 hours;
- damage arising at the premises of one of your customers or suppliers in the European Union (including the United Kingdom and Gibraltar);
- failure in the supply of water, gas, electricity, telecommunications or internet services for more than 24 hours as a result of damage to the service provider's premises, the terminal feed or underground cables, unless the damage is caused by flood or earth movement;
- a third-party maliciously blocking access to your computer system, programs or data for more than 12 hours, including the cost of replacing or repairing your computer system, programs and data, provided a back-up of electronic data is made at least once a week;
- electrical or mechanical breakdown of your equipment and computers, where we also cover you under the Property – equipment breakdown section.

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**Significant or unusual exclusions and limitations:**

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You must keep a record of all amounts owed to you and keep a copy of the record away from the premises, otherwise we may reduce any payment we may make by an amount equal to the detriment we have suffered.

We will not make any payment unless payment has been made, or liability admitted, by us or by another insurer for damage to property that you are legally responsible for, where the interruption to your activities is caused by such damage.

We will not pay for:

- any 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;
- any costs and expenses incurred by you to minimise the reduction in your income or gross profit which exceed the reduction in the income or gross profit saved, unless cover for Additional increased costs of working is shown in the policy schedule.

Please read the policy for details of terms in full.