

Commercial Combined



Insurance Product Information Document

Company: Bspoke Commercial Limited on behalf of Accelerant Insurance UK Limited

Product: Commercial Combined Insurance Policy

Bspoke Commercial Limited is authorised and regulated by the Financial Conduct Authority. Firm Reference No. 709456. Registered Office: Brookfield Court, Selby Road, Leeds, LS25 1NB. Registered in England & Wales. Company Number: 09284678. Accelerant Insurance UK Limited is registered in England and Wales with the company number of 03326800 and the registered office of One Fleet Place, London, EC4M 7WS. Its trading address is Lodge Park Business Centre, Lodge Lane, Langham, Colchester, CO4 5NE. Accelerant Insurance UK Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (firm reference number: 207658).

This information document provides a summary of the main covers, exclusions and restrictions of the Product. It is not personalised to Your individual selections. The full terms and conditions of Your policy can be found in Your policy documentation.

What is this type of Insurance?

An insurance policy designed to accommodate a wide range of businesses including manufacturing, distribution and wholesaling. A wide choice of optional covers is available to provide a tailor-made cover that will fulfil the needs of the majority of commercial clients.



What is insured?

Material damage including Theft

- ✓ Damage to notified Sums Insured for material property belonging to the Business caused by Your chosen events
- ✓ The following Enhancements are automatically included (refer to the policy wording for details on cover and individual limits):
 - ✓ 1. Automatic Reinstatement of Sum Insured
 - ✓ 2. Capital Additions
 - ✓ 3. Changing Locks
 - ✓ 4. Clearing of Drains
 - ✓ 5. Collusion
 - ✓ 6. Contract Sale Price
 - ✓ 7. Debris Removal
 - ✓ 8. European Union & Public Authorities
 - ✓ 9. Exhibitions
 - ✓ 10. Fire and Security Equipment
 - ✓ 11. Fire and Rescue Services Costs
 - ✓ 12. Fire and Rescue Services Damage
 - ✓ 13. Loss of Metered Water Oil or LPG
 - ✓ 14. Non-invalidation
 - ✓ 15. Other Interests
 - ✓ 16. Professional Fees
 - ✓ 17. Seventy-Two Hour Clause for water Damage
 - ✓ 18. Subrogation Waiver
 - ✓ 19. Temporary Removal
 - ✓ 20. Theft Damage to Buildings
 - ✓ 21. Trace and Access
 - ✓ 22. Transfer of Interest
 - ✓ 23. Underground Services
 - ✓ 24. Workmen



What is not insured?

Material damage including Theft

- ✗ The excess(es) shown in the policy Schedule
- ✗ Theft that does not involve entry to or exit from the Premises by forcible and violent means
- ✗ Theft from any garden, yard or open space unless cover is specifically included
- ✗ Theft, riot, Malicious Event, Storm or Flood, Escape of Water from fixed water apparatus, accidental Damage (if insured) and Damage to glass when the Premises are Unoccupied for 30 or more consecutive days
- ✗ Storm or flood Damage to fences, gates and moveable property in the open
- ✗ Storm or flood Damage to Stock or Target Stock in the basement or cellar unless stored at least 15cm above floor level.

Where Public and Products Liability is selected:

- ✗ The Excess(es) shown in the policy Schedule Contractual liability in respect of Products Liability Damage to property held in trust other than where an extension applies
- ✗ Terrorism
- ✗ Advice, design or specification for a fee Travel to or work undertaken offshore
- ✗ Carrying out work on or Products Supplied which could affect aircraft, airports, nuclear installations, marine vessels, motor vehicles, railways, rail vehicles or any offshore industry
- ✗ Any claim arising from exposure to Asbestos, inhalation of Asbestos or fears of the consequences of, exposure to or inhalation of Asbestos, costs incurred in repairing, removing, replacing, recalling, rectifying, reinstating, or managing any Property arising out of the presence of
- ✗ Asbestos.

Continued Overleaf

What is insured?



Continued

Key Person Cover

- ✓ Up to £25,000 maximum policy benefit

Equipment and Computer Breakdown

- ✓ Up to the limitations shown in restrictions

Optional Cover

Under the Material Damage including Theft section, the following insured events can be added:

- ✓ Subsidence, ground heave or landslip

The following sections can also be added to Your policy at Your chosen Sum Insured to provide a tailored solution:

- ✓ Business Interruption
- ✓ Specified All Risks (options available for Premises, UK, European or Worldwide cover)
- ✓ Money (at Your Premises, in a bank safe or transit to and from)
- ✓ Book Debts
- ✓ Loss of Licence
- ✓ Deterioration of Stock
- ✓ Goods in Transit
- ✓ Fidelity
- ✓ Employers' Liability
- ✓ Public and Products Liability
- ✓ Terrorism

Continued Overleaf



What is not insured?

Continued

- ✗ Damage to Property being worked upon where the Damage is as a direct result of the work undertaken
- ✗ Damage to or the cost incurred by anyone in repairing, removing, altering, replacing, reapplying, rectifying or reinstating Products Supplied (other than Products Supplied under a separate contract)
- ✗ The cost incurred by anyone in repairing, removing altering, replacing, reapplying, rectifying or reinstating defective work carried out by You or on Your behalf
- ✗ Liability arising from any Product Supplied which to Your knowledge is for use in, or supply directly or indirectly to, the United States of America or Canada
- ✗ Pollution or Contamination other than caused by a sudden, identifiable, unintended and unexpected incident which occurs in its entirety at a specific time and place during the Period of Insurance

Where Employers' Liability is selected:

- ✗ Cover in respect of travel to or work undertaken offshore
- ✗ Where compulsory insurance is required under the Road Traffic Act 1988



Are there any restrictions on cover?

- ! Endorsements may apply to Your policy. These will be shown in Your policy documents.
- ! In relation to Material Damage including Theft and any optional covers, the agreed Sum Insured specified in Your Schedule
- ! Employers Liability is restricted to £10,000,000 any one event, other than in the special provision Terrorism where the limit is £5,000,000
- ! Public and Products Liability is restricted to £1,000,000 under the Data Protection Enhancement
- ! Key Person cover is restricted to £5,000 in the event of Accidental Death of the Insured Person

Equipment Breakdown

Cover is limited to:

- ! £500,000 any one Accident to Computer equipment
- ! £5,000 any one Accident to Portable Computer Equipment anywhere in the world
- ! £10,000 in respect of additional costs to repair or replace Covered equipment due to contamination by a Hazardous substance
- ! £50,000 in respect of Reinstatement of Data and Computer Increased Costs of Working
- ! £100,000 in the aggregate any one Period of Insurance in respect of Business Interruption
- ! £25,000 in respect of Debris Removal
- ! £25,000 in respect of Repair Costs Investigation.



Where am I covered?

- ✓ the United Kingdom, the Isle of Man and the Channel Islands
- ✓ a country which is a member of the European Union but only in respect of temporary Business carried out by You and any Employee normally resident in the United Kingdom, the Isle of Man and the Channel Islands
- ✓ elsewhere in the world in respect of temporary Business journeys by any person normally resident in the United Kingdom, the Isle of Man and the Channel Islands which do not involve manual labour or the supervision of manual labour



What are my obligations?

You must make a fair presentation of the risk to Us at inception, renewal and variation of Your policy. This means that You must tell Us about all facts and circumstances which may be material to the risks covered by the policy in a clear and accessible manner and that You must not misrepresent any material facts. A material fact is one which would influence the acceptance or assessment of the risk. If You have any doubt about facts considered material, it is in Your interest to disclose them to Us.

Please check that all the information recorded in Your documents is correct. If there are any inaccuracies or omissions, please inform Us immediately. Failure to make a fair presentation of the risk could result in the policy being void, written on different terms and/or a higher premium being charged, depending on the circumstances surrounding the failure to present the risk fairly.

You must take all reasonable precautions to prevent loss or damage and comply with any security or other loss prevention conditions in Your policy document. You must notify Us promptly of any event which might lead to a claim and follow the Claims Procedure set out in Your policy. For further details and any specific obligations relating to Your trade or Business activities following Our assessment of Your risk, please refer to Your policy documents.



When and how do I pay?

Payment options should be discussed with Your insurance adviser.



When does the cover start and end?

Your cover will start and end on the dates stated in Your policy documents.



How do I cancel the contract?

You can cancel Your policy at any time during Your period of cover, subject to the notice period shown in Your policy. To cancel Your policy, contact Your insurance adviser.