



Motor Trade Advantage Insurance Policy Summary

Summary

This insurance is underwritten by Insurers as set out in your quotation, renewal documentation and/or schedule. They will be one of or a combination of the companies set out at the end of this document.

This insurance is an annual contract unless stated otherwise in your policy schedule and it may be renewed at the end of each policy year based on the terms and conditions applicable upon renewal. You may need to review and update your cover periodically to ensure it remains adequate. Full details of the start date and end date of the policy are available in your policy schedule. The law and jurisdiction applicable to the policy is set out in the schedule.

An outline of the policy's significant features and benefits is set out below, together with any significant exclusions or limitations. This document is only a summary and does not contain the full terms and conditions of your cover, which can be found in the policy documentation. This summary is not intended to alter or amend the terms of the policy. Full details of all policy benefits and terms are available in your policy and schedule. It is important that you read the insurance policy in full to understand the scope and limitation of your cover.

The policy is divided into several sections, as set out in the table of contents, but not all the sections may be part of your insurance. Please refer to your quotation or renewal documentation for confirmation of the sections of cover selected.

For each section of cover, this document sets out the significant features, conditions which must be complied with, and exclusions and limitations relevant to the section. In addition, there are general exclusions, limitations, conditions, and other requirements set out in this document which apply to your cover.

Specific sections of this insurance are subject to sums insured Indemnity limits, accumulation limits or maximum benefit limits (as relevant), as well as various sub-limits or other limits and benefits. The policy also contains various provisions as how to claims may aggregate and the full policy terms, schedule and any endorsements should be referred to for details.

There are also territorial and jurisdictional limits which apply to specific sections of this policy. Please refer to your policy schedule for confirmation of the applicable loss or benefit limits and territorial and jurisdictional limits.

Your obligations

Your insurance and the premium that you pay are based on the information that you have provided to us. Please make sure that this information accurately reflects your circumstances and please do inform us immediately if anything needs to change. If you do not fairly present your circumstances to us, this may cause your policy to be invalidated, claims not to be paid, or the amount we pay for claims to be reduced.

You must:

notify us of claims and circumstances that may give rise to a claim as soon as practical but always within the time limitations stated in the policy as being applicable to the section under which the notification is being made; notify us of all material changes to you, the declared business activity or the risks insured if you require them to be covered by this insurance; and comply with the general conditions and any specific conditions designed to reduce the risk of loss.

There are certain terms which are conditions precedent to our liability under the policy. It is particularly important that you comply with these terms. If you do not do so, you will not be entitled to cover under the policy for a claim either at all, or unless you can show that your breach of the term could not have increased the risk of the type of loss that has occurred. Conditions precedent are contained in the policy wording, and additional conditions precedent may also appear in the policy schedule or endorsements. It is therefore important that you check all these documents.

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Property and Business Interruption sections

Summary

This is a summary of the sections of the policy relating to Property Damage and Business Interruption, which are as follows:

- Property Damage.
- Business Interruption.
- Extensions for the Property Damage and Business Interruption sections.
- Exclusions to Property Damage and Business Interruption sections; and
- Other terms and conditions for the Property Damage and Business Interruption sections.

Not all the Property Damage, Business Interruption, or Extensions for the Property Damage and Business Interruption sections or sub-sections within those sections may be operative as part of your insurance. Please refer to the policy schedule for confirmation of the sections of cover that you have selected. The policy only provides cover under each of the Property Damage and Business Interruption sections where these are marked as "INCLUDED" on your policy schedule. The Property Damage and Business Interruption sections, and, as relevant, the Extensions for the Property and Business Interruption section, also contain several 'standard' and 'optional' extensions. Cover is provided automatically for 'standard' extensions, while for 'optional' extensions the policy only provides cover where these are marked as "INCLUDED" on your policy schedule.

Property Damage – Significant features and benefits

- Accidental damage to insured property which occurs at your premises including buildings contents, machinery & plant and vehicles whilst on the premises.
- Costs and various policy extensions, with typical limits, as set out in the table below:

NB: For specific limits, please refer to the policy schedule.

| COVER | | LIMIT |
|--|--------------------|--|
| Commercial loads in Insured vehicles – any one vehicle | Any one occurrence | £150,000 |
| Employees tools | Any one occurrence | £10,000 |
| Energy performance and sustainable buildings | Any one occurrence | 10% of the damage to buildings or £25,000 whichever is the lesser. |
| Fire extinguishment and emergency services damage expenses | Any one occurrence | £20,000 |
| Flood resilience | Any one occurrence | 5% of the damage to buildings or £25,000 whichever is the lesser. |
| Glass and glass surrounds | Any one occurrence | £50,000 |
| Inadvertent errors and omissions | Any one occurrence | £500,000 |
| Lock replacement | Any one occurrence | £50,000 |
| Lock replacement – Any one vehicle | Any one occurrence | £10,000 |
| Metered water or gas | Any one occurrence | £10,000 |
| Machinery breakdown | Any one occurrence | £25,000 |
| New Acquisitions | Any one premises | £1,000,000 |
| Professional fees | Any one occurrence | £1,000,000 |
| Temporary removal | Any one occurrence | £20,000 |
| Theft damage to insured structures | Any one occurrence | £50,000 |
| Trace and access | Any one occurrence | £25,000 |
| Undamaged tenants' improvements | Any one occurrence | £100,000 |
| Valuables | Any one occurrence | £10,000 |

Property Damage – Significant exclusions and limitations

- Damage caused by defective design or materials, by latent defect or defective workmanship.
- Wear, tear, general deterioration.
- Pollution.
- Theft by employees.

Property Damage - Extensions

There are also several optional extensions which will only provide cover if specified on the policy schedule as being “INCLUDED”:

- Deterioration of stock;
- Goods in transit;
- Leased premises difference in conditions / difference in limits (DIC/DIL);
- Money damage and assault;
- Rent payable; and
- Third party storage locations.

The policy also contains standard and optional extensions in the ‘Extensions to the Property and Business Interruption’ section which is discussed below.

Property Damage - Declared values and underinsurance

The basis on which buildings and other property are insured will be specified in the policy schedule.

For property insured on the ‘Day One’ basis, the declared value for buildings should be the cost of reinstatement of the buildings at the time of the start of the period of insurance. For property not insured on the ‘Day One’ basis, the sum insured should be adequate to cover the cost of reinstatement of the property insured at any time during the period of insurance. In both cases the sum insured should include an allowance for costs and expenses that would have to be incurred to reinstate the building (such as architects’ fees, the cost of debris removal and the cost of any upgrades required to comply with Building Regulations) unless these costs and expenses are subject to separate sums insured shown on the policy schedule.

If your property is insured on the ‘Day One’ basis, the sum insured for the relevant item will be based on the declared value with an uplift to account for inflation or other increases in costs during the period of insurance. If your property is not insured on the ‘Day One’ basis, the sum insured will be the figure you provide to us.

If your property is insured on the ‘Day One’ basis and you make a claim, we will assess whether the declared value was accurate at the start of the period of insurance. If the declared value is less than the full cost of reinstatement if the property had been completely destroyed, then we will only pay a proportion of your claim. This will be the proportion which the declared value bears to the full cost of reinstatement.

If your property is not insured on the ‘Day One’ basis and you make a claim, then we will assess whether the sum insured is sufficient, at the time of the damage, to cover the full cost of reinstatement if the property had been completely destroyed. If the sum insured is not sufficient then we will only pay a proportion of your claim. This will be the proportion which the sum insured bears to the full cost of reinstatement.

It is therefore very important that you check that the declared value or sum insured for each item of property insured is accurate.

Business Interruption - The cover provided

The Business Interruption section provides cover for losses due to business interruption caused by insured damage to property. Cover is available under the policy for:

- Estimated insurable gross profit or estimated gross revenue;
- Additional increased cost of working;
- Increased cost of working (standalone);
- Rent receivable; and
- Outstanding debit balances.

Cover is subject to a 'maximum indemnity period' which is set out in the policy schedule. This is the maximum period for which business interruption losses are covered and you should check with your broker that it will be long enough to cover the time it would take to rebuild your property, if it were completely destroyed, and to get back to normal trading.

Business Interruption – Significant features and benefits

- Loss caused by the interruption or interference with the business resulting from damage to property used by you;
- Costs and various policy extensions, with typical limits, as set out in the table below:

NB: For specific limits, please refer to the policy schedule.

| COVER | MAXIMUM INDEMNITY PERIOD | LIMIT |
|---|--------------------------|---|
| Damage to property at contract sites | 12 months | £500,000 any one occurrence |
| Denial of access (damage) | 12 months | £10,000 per occurrence £100,000 any one period of insurance |
| Denial of access (non-damage) | 3 months | £10,000 per occurrence £100,000 any one period of insurance |
| Failure of public supply | 12 months | £500,000 any one occurrence |
| Loss of attraction | 3 months | £100,000 any one occurrence |
| Miscellaneous storage locations | 12 months | £100,000 any one occurrence |
| Specified customers and supplier's premises | 3 months | £500,000 any one occurrence |
| Specified supply utilities | 3 months | £500,000 any one occurrence |
| Specified disease murder or suicide, food and drink poisoning | 3 months | £10,000 per occurrence £50,000 any one period of insurance |
| Unspecified suppliers' premises | 3 months | £500,000 any one occurrence |
| Unspecified customers' premises | 3 months | £500,000 any one occurrence |

Business Interruption – Significant exclusions and limitations

- Off premises damage caused by acts of any civil government or military authority;
- Interruption to the business caused by or resulting from damage to or in connection with unoccupied buildings.

The policy also contains standard and optional extensions in the 'Extensions to the Property and Business Interruption' section which is discussed below.

Extensions to the Property and Business Interruption sections

This section of the policy contains:

standard extensions which apply to both the Property Damage and Business Interruption sections of the policy and which are automatically provided. These are subject to specific sub-limits of indemnity:

- New acquisitions;
- Public relations expenses; and
- Trace and access.

further optional extensions which apply to both the Property Damage and Business Interruption sections of the policy if specified as being "INCLUDED":

- Computer breakdown;
- Energy performance and sustainable buildings;
- Flood resilience;
- Inadvertent errors and omissions;
- Machinery breakdown; and
- Professional support fees.

Significant exclusions under the Property and Business Interruption sections

You should refer to this section of the policy for a full list of the applicable exclusions. In particular, the policy excludes damage, or loss or interruption or interference caused by:

- Communicable disease, save where this is specifically insured under the 'Specified disease, murder or suicide, food or drink or poisoning' extension.
- Cyber loss, including loss of electronic data, except where loss is caused by fire or explosion which is caused by a non-malicious cyber event, or where the 'Computer breakdown' or 'Machinery breakdown' extensions apply following a non-malicious cyber event.
- Deliberate acts.
- Damage to moveable property in the open, unless caused by a specified peril or covered by the Machinery breakdown extension and designed and capable of being left in the open.
- Pollution or contamination, unless caused by or resulting from a defined peril.
- Damage to unoccupied buildings, unless caused by a specified peril.
- Contract works at your premises with a total contract value exceeding GBP100,000 or any other building or demolition work (other than routine maintenance) regardless of value, unless you have notified us prior to the commencement of such works and paid any additional premium we may require.

This section of the policy also excludes interruption or interference caused by failure of supply of utilities, save where this is specifically insured under the 'Failure of public supply' extension.

Conditions precedent to the Property and Business Interruption sections

Conditions precedent relevant to the Property and Business Interruption sections appear in the General Claims Conditions and Requirement Sections and also specifically in the Property and Business Interruption sections.

The Conditions precedent in the Property and Business Interruption sections are as follows:

- The hot works conditions within the Other Terms and Conditions section of the policy. These set out the steps that must be taken when hot works are carried out.
- The fire and security systems conditions within the Other Terms and Conditions section of the policy. These set out the steps that you must take to protect your insured property.

- The unoccupied buildings conditions within the Other Terms and Conditions section of the policy. These set out the additional steps that you must take to protect your unoccupied insured property.

The notification requirements relating to Property and Business Interruption sections are within the General Claims Conditions and Requirements section of the policy and are also conditions precedent. These set out the steps that you must take to notify us of a claim, or circumstances that might give rise to a claim, and to notify us of damage caused by riot, theft and malicious persons.

Terrorism section

The Cover provided

The Terrorism section provides cover for certain losses due to terrorism in the United Kingdom (excluding Northern Ireland, the Isle of Man, the Channel Islands and territorial seas adjacent to England, Wales and Scotland as defined by the Territorial Sea Act 1987) which would be covered under the other sections of the policy if those losses were not excluded. This does not include certain cyber-related terrorism losses or losses caused by war.

Terrorism – Significant features and benefits

- Damage to property insured under Sections A-D resulting from an act of terrorism occurring in the UK.

Terrorism – Significant exclusions and limitations

- Any losses resulting from computer malware, virus, hacking, phishing or denial of service attack.
- Damage to any nuclear installation or reactor.
- Damage to any building occupied as a private residence.

Conditions Precedent

The notification requirements relating to the Terrorism section are within the General Claims Conditions and Requirements section of the policy and are a condition precedent. Please refer to that section of the policy for more detail.

Fidelity section

The cover provided

The Fidelity section covers you for your direct financial loss as a result of theft by your employees, which you first discover during the period of insurance or any discovery period.

Extensions

The Fidelity section contains several standard extensions. The standard extensions which are automatically provided are as follows:

- Auditors' fees incurred with our consent to substantiate the amount of a loss.
- Cost of re-writing software, incurred by you to revise security controls following the use of computer equipment for the theft which has caused the loss.

Significant exclusions

You should refer to the policy for a full list of the applicable exclusions. In particular, the policy excludes claims, loss, liability or defence costs arising directly or indirectly out of or in respect of:

- Consequential or indirect loss.
- Continued use of an employee - where you continue to entrust an employee with money or goods after discovering any material doubts about their integrity.
- Data – costs incurred in relation to reconstituting data, including to improve or redesign software on your computer systems.
- Loss sustained after knowledge – any loss caused by an employee after you have knowledge that the employee has committed any act of dishonesty whilst employed by you or previously.
- Loss involving any person participating in the theft who owns more than 20% of the issued share capital of any insured.
- Profit and loss/ inventory calculation – where the proof of loss is dependent on profit and loss computation or comparison of inventory records with an actual physical count.
- Proprietary information – loss arising from the obtaining of confidential information such as copyright, customer information patents, trademarks or trade secrets.
- Agency – loss arising from acts committed by agents of the insured (other than employees).

Conditions Precedent

Conditions precedent relevant to the Fidelity section appear in the General Claims Conditions and Requirement Sections and also specifically in the Fidelity section.

We will only indemnify you under the Fidelity section if you comply with the following as conditions precedent as set out in the policy wording.

The notification requirements relating to the Fidelity section are within the General Claims Conditions and Requirements section of the policy and are also conditions precedent. Please refer to that section of the policy for more detail.

Loss of MOT Licence section

The cover provided

The Loss of MOT Licence section covers you for:

- Loss of income following interruption to the business as a consequence of your licence being suspended or withdrawn by the DVSA.
- With our prior consent the legal costs and expenses incurred in appealing against the withdrawal or refusal to renew your licence

Significant exclusions

You should refer to the policy for a full list of the applicable exclusions. In particular, the policy excludes indemnity for:

- Any warning or suspension received during the first four weeks of inception of the cover.
- Changes in the law.
- Any loss where you are entitled to statutory compensation.
- Withdrawal or lapsing of your licence as a result of your own negligent or criminal act.

Other loss of licence terms and conditions

The Loss of Licence section contains the following further terms and conditions:

- You must keep accurate and up to date documentation as required by the Department for Transport and/or Driver and Vehicle Standards Agency.
- Withdrawal or refusal to renew licence – in the event of withdrawal or refusal to renew your licence, you must give us access to all materials necessary to quantify the loss, give us all necessary assistance to appeal against the withdrawal, and (if required) apply for a licence to continue the business at alternative premises.

Conditions Precedent

The notification requirements relating to the Loss of Licence section are within the General Claims Conditions and Requirements section of the policy and are a condition precedent. Please refer to that section of the policy for more detail.

Employers' Liability and General Liability sections

Summary

This is a summary of the sections of the policy relating to Employers' Liability and General Liability, which are as follows:

- Employers' Liability;
- General Liability; and
- Extensions to the Employers' Liability and General Liability sections

Employers' Liability - cover provided

This section of the policy provides an indemnity for your legal liability to compensate your employees following personal injury in the workplace and your defence costs following an event which is or may be the subject of indemnity under this section or any extension.

Employers' Liability – Significant features and benefits

- All sums that you are legally liable to pay as damages or compensation in respect of bodily injury sustained by an employee whilst working for you in the business;
- Contractual obligations to indemnify the principals for their liabilities arising from your performance of the contract;
- Health & safety defence costs when related to an employee injury;
- Court attendance compensation;
- Liability incurred by breach of the Data Protection Act 1998;
- Payment of manslaughter defence costs whether arising under common law or statute including the corporate Manslaughter and Corporate Homicide Act 2007;
- Injury to working partners.

Employers' Liability - Significant exclusions and limitations

- Liability arising out of employment practice disputes;
- Claims brought and awards made in any court under North American jurisdiction;
- Injury arising from or caused by a motor vehicle in circumstances where compulsory insurance is required by any Road Traffic Act;
- Injury to employees arising from war or terrorism where the damages and costs exceed £5,000,000.

General Liability - cover provided

This policy provides an indemnity for your legal liability to compensate your employees following personal injury in the workplace and your defence costs following an event which is or may be the subject of indemnity under this section or any extension.

General Liability – Significant features and benefits

- Legal liability to pay compensation as a result of accidental.
 - bodily injury to any person.
 - loss of or damage to material property.
 - nuisance, trespass, obstruction or interference with any right of way, light, air or water which results in financial loss.
 - bodily injury or damage caused by pollution arising solely out of the course of the business and occur as a result of a sudden, specific and identifiable event.
- Costs and expenses awarded against you or incurred in defence of a claim.
- Health & safety defence costs when related to an employee injury.
- Liability incurred by breach of the Data Protection Act 1998 or by virtue of the Defective Premises Act 1972.

General Liability - Conditions Precedent

We will only indemnify you under this section if you comply with the following:

Heat away from premises – where work involving use of a naked flame or other heat source is carried out away from the premises, a hot work permit as set out in the policy must be obtained and all safety precautions must be complied with.

The notification requirements relating to the General Liability sections are within the General Claims Conditions and Requirements section of the policy and are a condition precedent. Please refer to that section of the policy for more detail.

General Liability - Significant exclusions and limitations

The policy document contains several exclusions and limitations which applies to the General Liability cover and its extensions. Some of the more significant exclusions and limitations applying are listed below. QBE will not pay for:

- Deliberate acts – personal injury or damage either expected or intended by you or other defence costs consequent upon any deliberate act or omission by or on your behalf if the result of such act or omission could reasonably have been expected to constitute an offence under any legislation.
- Liability from employment – personal injury caused to or sustained by any employee arising in the course of employment.
- Reasonable precautions – liability where your risk manager or senior management has failed to take all reasonable precautions to prevent an accident from arising or continuing.
- Rectification of defective work – damage to any property or any costs incurred in rectifying property arising from any known or suspected defect.
- United States and Canada jurisdiction – liability for payment of any judgment, award, payment or settlement made within countries which operate under the laws of the United States and Canada.
- War and Terrorism – liability contributed to by war or act of terrorism.

Further Extensions to the Employers' Liability and General Liability sections

Subject to the terms, conditions, limitations and exclusions of this section, your policy may also provide indemnity under the extensions set out below. Please see your policy for details on what is covered under your policy.

Acquired or newly acquired companies – if you would have been entitled to cover under the Employers' Liability and/or General Liability sections if the claim had been made against you, indemnity for any company which you have newly created or acquired within 45 days of the occurrence giving rise to the claim, subject to certain conditions being satisfied (set out in more detail in the policy). This extension will not apply to companies operating in, based in or domiciled in the USA or Canada.

Contractual liability - indemnity for your legal liability to pay damages and claimant costs for (i) personal injury (Employers' Liability) or personal injury or damage (General Liability) under any agreement you have entered into, as long as such liability would have arisen in the absence of that agreement. (The USA and Canadian territory and USA and Canadian jurisdiction exclusions apply to claims under this extension).

Electric scooters and other powered transporters: indemnity for personal injury or property damage caused by a powered transporter during its use by you as tool of trade (except if liability was contributed to by illegal use of the powered transporter or is covered wholly or partly by other insurance or is a liability for which insurance is required under the Road Traffic Act 1988).

Motor Road Risks & Self Drive Hire

Significant features and benefits

To both sections:

- Your legal liability at law to pay damages and claimants costs in respect of death or bodily injury to any person or damage to any property resulting from an accident arising out of the use of the insured vehicle.
- Accidental damage to an insured vehicle by fire, self-ignition lightning, explosion, theft or attempted theft.
- Court attendance compensation.
- Medical expenses.
- New for old replacement vehicle.
- Trailers and implements.

To Motor Road Risks only:

- Third party contingent liability.
- Customer loan vehicles.
- Demonstration use.
- Automatic minimum indemnity in the European Union (extend to full cover if comprehensive).
- Replacement of locks and keys up to £50,000.
- Personal property and the contents of customer vehicles

Significant exclusions and limitations

To both sections:

- Third party liability for property damage limited to:
 - £20,000,000 any private car.
 - £5,000,000 any other vehicle.
- Liability for any loss caused by, attributable to, or arising from any premises or area to which any aircraft has access, including an airport or airfield.
- Liability for fines, penalties, punitive or exemplary damages.
- Accidental damage to insured vehicles/rental vehicles limited to:
 - £5,000,000 any one occurrence,
 - £10,000,000 any one occurrence in connection with any series of occurrences arising out of one event.
- Any accident, injury, loss or damage occurring while the insured vehicle/rental vehicle is being used for racing and/or speed tests.
- Damage to tyres due to application of brakes, side slips, cuts, bursts or punctures.
- Unlicensed use.
- Wear and tear or depreciation.

To Self Drive Hire only

- Our limit of indemnity in respect of theft by the hirer of a rental vehicle is limited to 75% of the total loss.
- Personal property.
- Any claim following the sub-hire of a rental vehicle.
- Taking away of a vehicle by a family member.

Commercial Legal Expenses section

The insurance provided by this section is underwritten by Lawclub Insurance Company Limited.

Cover Provided

- Your legal expenses if there are reasonable prospects of success against your opponent for damages arising from an accident involving your vehicle up to £100,000.
- Defence of criminal proceedings against you up to £100,000.

Significant exclusions or limitations

- Claims which:
 - arise out of a contract for an event not covered by this policy.
 - are reported more than 6 months after you knew of accident or proceedings.
 - relate to parking offences, fines or penalties.

General Exclusions

Unless a section of the Policy provides otherwise, we will not indemnify you for any loss or liability which is caused or contributed to by any of the following:

An Act of terrorism unless covered by an extension or if cover is held under the terrorism section.

Cyber risks – cyber act or cyber incident, as defined in the policy, loss of use, reduction in functionality, repair, replacement, loss or theft of any data.

Data protection liabilities – breach or alleged breach of the DPA or GDPR except where data protection cover applies under a section.

Deliberate acts - injury of any kind, damage, claim loss or liability, defence costs deliberately caused by you or any insured person (other than employees) except where damage results from the use of reasonable force to protect persons or property against a risk covered by the policy or where the exclusion is specified not to apply to a section.

Fees for intervention – the recovery or attempted recovery of costs by the Health and Safety Executive under the Health and Safety (Fees) Regulations 2012 relating to fees for intervention.

Fines and penalties – liability for payment of any fines or penalties imposed or ordered to be paid, or damages for breach of contract for late or non-completion of orders.

Nuclear hazards – hazards such as the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly.

Retroactive date – any act or omission committed or allegedly committed prior to the retroactive date (if this is specified as applying to a section or cover).

War.

Cyber War and Cyber Operations.

General Claims Conditions and Requirements

These conditions apply to all sections of your insurance policy including any extensions unless otherwise expressly provided.

If you need to make a claim under the policy, in terms of whom to contact please refer to the details provided in the policy schedule relevant to the section under which you wish to claim.

Notification conditions

Except in relation to the Employers' Liability section, it is a condition precedent to our liability that you comply with the notification provisions for each section as set out in the General Claims Conditions and Requirements section. Please see the policy terms for further detail. If you do not comply, indemnity may not be provided.

Other Conditions

- No admission of liability

Except in relation to the Employers' Liability section, it is a condition precedent to our liability under the policy that you do not admit responsibility, liability or make any offer or promise in relation to a claim without our prior written consent.

- Your other duties

You must act with due diligence and honesty, co-operate with us and give all such information, assistance to enable us to investigate any claim as we may require or request, and comply with any GDPR reporting obligations; and not to destroy evidence or documentation without our prior written consent.

You must provide us with copies of any legal documents relating to an insured event within 3 business days and authorise us to obtain medical records or other relevant information.

- Our Rights

We will have conduct of any potential insured claim which may be subject to an indemnity and will be permitted to take over the defence or settlement of any claim in your name.

- Subrogation

You must not waive any rights of recourse or recovery against any other person relating to an occurrence or loss that may give rise to a claim. You must, at our request, undertake such acts as may be required for the purpose of enforcing any rights and remedies.

General Terms and Information

Excess, deductible

When you make a claim, a policy excess or deductible may apply as set out in the policy schedule. The amount will vary according to the type of loss and may be a financial amount or a certain period of time or both.

An excess is the first amount of any loss which is payable by you, which does not form part of the sum insured.

A deductible is the amount of any loss which is payable by you, which does form part of the sum insured and is deducted from it.

The policy and schedule will also set out whether the amount of excess or deductible will be applied per claim or per occurrence.

Cancellation

Please ensure that the policy is suitable for your requirements since there are no rights of cancellation on your part. If you make a fraudulent claim, then we may terminate the policy.

Renewing your policy

If QBE are willing to invite renewal of the policy QBE will use best endeavours to tell you at least 21 days before the expiry of the policy the premium and terms and conditions which will apply for the following year.

Premium payment

The insured is liable to pay the premium as set out in the policy. For full details of payment of premium and the duration of payments of premium you should read the policy and the schedule.

Other restrictions

Certain endorsements that might apply to your policy may restrict cover. For full details you should read the policy documentation.

Important Information - Insurance Act 2015

Nothing in the policy is intended to vary the provisions of the Insurance Act 2015.

Governing law and jurisdiction

As set out in your policy schedule.

Complaint procedure

You can complain about this policy by contacting your broker or by contacting us using the complaints details provided in your policy schedule. A summary of the insurer's complaints handling procedure is available on request and will also be provided to you when acknowledging a complaint.

If you feel that your complaint has not been satisfactorily resolved, you may be eligible to contact the UK Financial Ombudsman Service (UK FOS) to review the complaint. Information about the eligibility criteria is available on the UK FOS website:

You can contact the UK FOS via its website, or write to the UK FOS at:

Exchange Tower,
London,
E14 9SR.

Tel: +44 (0)800 023 4567

Compensation

You may be entitled to compensation from the Financial Services Compensation Scheme (FSCS) if we are unable to meet our obligations under the policy. Further information is available from www.fscs.org.uk, or you can write to the Financial Services Compensation Scheme,

PO Box 300,
Mitcheldean,
GL17 1DY.

Your insurer

Your quotation or renewal documentation will state the name of the licensed insurer within the QBE Insurance Group (QBE) that is providing your insurance cover.

QBE UK Limited is a private company limited by shares (company number 01761561) and is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under Registration Number 202842.

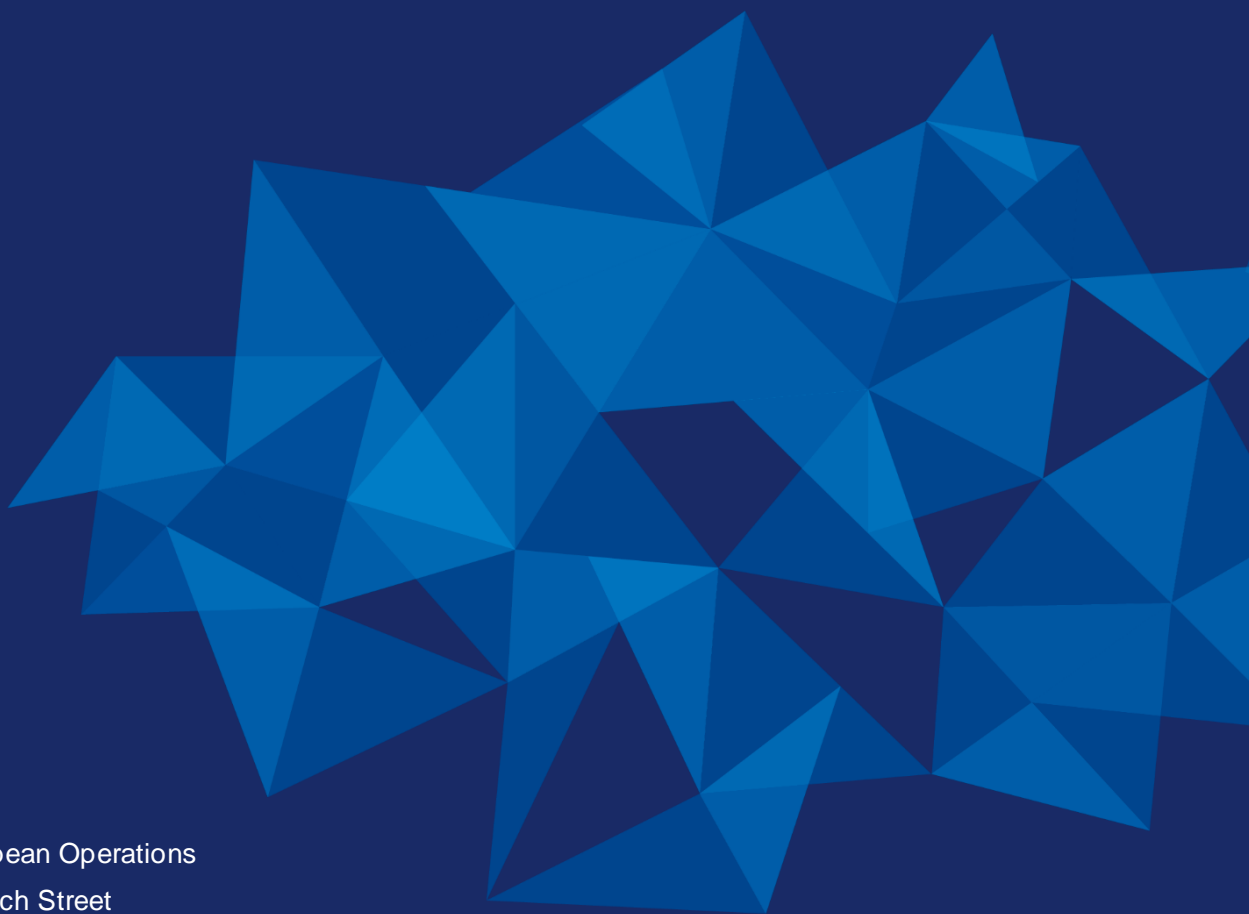
Head Office and registered address:

30 Fenchurch Street,
London,
EC3M 3BD.

Tel: +44 (0)20 7105 4000

You may check these details by visiting the FCA's website: <http://www.fca.org.uk/> or by contacting the FCA on 0800 111 6768. In the event of a complaint please read the procedure above.

Made possible



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