

Welcare Policy Summary

keyfacts

This is a summary of the policy and does not contain the full terms and conditions of the cover, which can be found in the policy document. It is important you read the policy documents carefully when you receive them.

Name of Insurer

Royal and Sunalliance

Duration of policy

The policy will remain in force for 12 months from date of commencement.

Type of insurance and cover

This is a commercial combined policy.

Significant Features and benefits:

Buildings & Contents

Being all property (other than Buildings of the insured or held by the insured in trust). This Section includes loss of or damage to Directors, Partners, Residents, Visitors, Employees and Proprietors personal effects. The limit per person is £500 and the first £25 of each and every loss is excluded. Unless otherwise specified the first £250 of each and every loss in respect of Buildings & Contents is excluded, except for the perils of subsidence, Landslip or Heave where a higher excess of £1000 for each and every loss applies.

Loss of Gross Revenue/Gross Profit and Increased Cost of Working

Covers Gross Revenue/Gross Profit Loss or Increased Cost of Working following material damage and includes loss due to or caused by Vermin, Contagious and/or Infectious Illness, Food or Drink Poisoning, Pollution, Failure of Public Supplies or Denial of Access.

Employers Liability

Protection is provided against your Legal liabilities for personal injury to employees.

Public Liability – including malpractice as defined

Provides indemnity in respect of your Legal Liability to Third Parties including Residents up to the limit selected in respect of Death, Injury, Food or Drink Poisoning or Loss or Damage to Property.

Legal Expenses

Costs expenses and other disbursements reasonably and properly incurred for which the insured may be made liable by order of a court.

Personal Accident

Covers Bodily Injury as defined and Death in accordance with the number of units selected.

Theft by Employee

Cover is provided in respect of any loss of money or goods caused by any act of Theft.

Book Debts

Covers your inability to collect outstanding accounts following damage to your business records.

Money – Section 1

Item 1 – Your money is covered up to the following amounts:

- a) on the Insured's premises during Working Hours
or in transit or in a bank night safe £2,000
- b) on the Insured's premises out of Working Hours
 - 1) in a locked safe £2,000
 - 2) in all other locked safes or strong room £2,000 in total
 - 3) not in a locked safe or strong room £250
- c) in the Insured's residence or that of the Insured's directors, partners or employees
 - 1) whilst in a locked safe or whilst an adult is in the residence £500
 - 2) Otherwise £250

Item 2 – crossed cheques and other non-negotiable items £250,000

Item 3 – clothing & personal effects £250 per person

Item 4 - stamped or impressed National Insurance Cards Unlimited

Item 5 - Any postal franking machine, safe, strong room Unlimited

The first £50 of each and every claim is excluded.

Higher limits available on request Money – Section 2 – Personal Injury (Robbery)

Cover is provided for injury or damage as a result of robbery up to the following benefits:

£5,000 following death or loss of limbs, or slight or permanent total disablement.

£50 per week during temporary total disablement up to a maximum of 104 weeks

Transit

Covers your goods whilst being transported in any vehicle in connection with the business for All Risks.

Deterioration of Stock

Provides replacement of stock lost as a result of breakdown of or damage to Freezers, Refrigeration and Cold rooms.

Loss of Registration

Covers compensation for the depreciation in the value of the premises or reduction in turnover, following forfeiture of your Registration Certificate as a result of circumstances beyond your control.

Inspection

Statutory and other inspections on selected items of plant and machinery.

Engineering

Sudden and unforeseen damage (which includes breakdown and explosion) to all electrical and mechanical plant and machinery. This cover is only available if we are inspecting the item of plant.

Legal Advice

We have arranged for you to benefit from a 24-hour legal advisory service with First Assist, a specialist legal advice organisation. The service provides telephone advice and guidance on business and private legal problems. (See attached key fact document).

Index-Linking

To help you maintain adequate levels of protection, Sums Insured under the following Sections will be index-linked and amended in line with monthly movements in appropriate indices.

- Buildings
- Contents

Any resulting increases will be provided free of charge until next renewal, when your premiums will be based on the amended Sums Insured

Attached to your quotation schedule are the main warranties and exclusions please read them as they may affect your cover.

Camberford Law plc, are Independent Insurance Intermediaries established in 1958.

The Financial Services Authority (FSA), who regulates general insurance to ensure customers are treated fairly, regulates Camberford Law plc, our FSA Registration number is 121476 our company address is Lygon House, 50 London Road, Bromley, Kent, BR1 3RA.

Our permitted business is arranging and advising on General Insurance and Financial Services.

You can check this on the FSA's Register by visiting the FSA's website www.fsa.gov.uk/register or by contacting the FSA on 0845 606 1234.

Providing assistance with claims.

Your insurance intermediary will advise you on how to make a claim should you require any further assistance please do not hesitate to contact us and we will offer every possible assistance. An on-line list of contact names and claims forms are available on our website www.camberford-law.com.

Your insurance intermediary will always advise you in advance of the reasons for any refunds or charges payable on your insurance.

We may pass information about you to credit reference agencies for the purpose of arranging payments by instalments and may also pass to them details of your payment record previously with us.

Where either we or insurers have specified that the premium must be received by a certain date, failure to comply can result in an automatic cancellation of your insurance from inception or any date as appropriate.

Duty of Disclosure

It is your responsibility to provide full and accurate information either to us or your insurers when you take out your insurance policy. You need to ensure that all statements you make on your proposal forms, claims forms and other documents are full and accurate.

Please note all information needs to be disclosed, this includes information where a claim was not made, but an incident occurred.

Any information not disclosed to your insurers or us could invalidate your insurance.

Documents

We may retain certain documents until we have received full payment of your premiums or alternatively the first agreed instalment. In these circumstances we will ensure that you receive full details of your insurance cover and will provide you with any document required by law. Otherwise we aim to issue all documents within 30 days.

Complaints

We aim to offer the best customer service at all times, but understand from time to time mistakes do occur should you need to make a complaint we have a structured complaints procedure. We will acknowledge in writing advising you of who is dealing with your complaint and attempt to address your concerns within 5 working days. If our investigations take longer than anticipated we will provide a full response within 20 working days or explain our position and provide a timescale for a full response.

Should you have a complaint please contact in writing Miss Louise Beacom, Compliance Officer, at Lygon House 50 London Road, Bromley, Kent, BR1 3RA

Telephone contact 020 8315 5000

Or by e-mail at Louiseb@camberford-law.com

If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Services.

Financial Service Compensation Scheme (FSCS)

We are covered by the FSCS. You may be entitled to compensation from the scheme if we are unable to meet our obligation. This depends on the type of business and the circumstances of the claim.

Insurance advising and arranging is covered for 100% of the first £2,000 and 90% of the remainder of the claim, without any upper limit.

For compulsory classes of insurance, insurance advising arranging is covered for 100% of the claim, without any upper limit.

The right to compensation will arise where the FSA rules make you eligible.

Further information about compensation scheme arrangements is available from the (FSCS).

Cancellations

If the cover does not meet your needs you have the right to cancel your policy within 14 days and we will refund any premium paid in full as long as you have not made a claim for that period. To cancel your policies please return all documents along with written instructions to cancel.

Data Protection Act

All your information is treated as private and confidential and will only be disclosed in the normal course of arranging and administering your insurance. We do not disclose information to third parties without your express consent.

Under the Data Protection Act, you have the right to see any information we hold in our records concerning you. Should you require seeing this information please advise your Broker. Please be aware a charge is normally applied to cover the cost of compiling your information.