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Insurance Agreement

This Documentation has been prepared on information given by your Insurance Advisor and forms part of your Contract of Insurance.

Important: you must check all the information contained within this document immediately and tell your insurance advisor if any details are incorrect.

The information provided must have been given to the best of your knowledge and belief. You should provide us with all the relevant facts which may influence us as to whether we accept your insurance, on what terms and conditions and at what premium. If you are in any doubt whether a particular fact is relevant, you should declare it.

Failure to disclose all material information or disclosures of false information could result in the Policy becoming voidable, in which case we would not be liable to pay any claims. If you are not sure about the information contained within this document you must contact your Insurance Advisor immediately.

We recommend that you keep a record (including copies of letters) of all information supplied. A copy of all information given will be supplied on request.

Insurance Information

Other than information already disclosed;

Neither you, the Insured, nor any partner or director or officer in your business has:

- been convicted or charged (but not yet tried) with a criminal offence (other than a motoring offence)
- received an official caution for a criminal offence within the last three years (other than a motoring offence)
- ever been declared bankrupt and/or been a director of a Company which has gone into liquidation, administration or receivership.
- ever knowingly failed to conform to legislation pertaining to Health and Safety at work activities.

No Insurer has ever:

- declined a proposal
- not invited renewal
- cancelled or refused to renew a policy
- imposed special conditions or requested extra precautions to be taken by you or any partner or director or officer in your business.

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The Insured *

The Agent CAMBERFORD LAW PLC

The Business Security Services

The Postal Address of the Insured
*
*
*
*
*
*

Period of Insurance From * to *

Renewal Date *

Annual Amount *
Including Premium Tax where applicable

First Premium *

Premium Tax
Amount Due *

Policy Form Reference ZCL/1

Public And Products Liability Policy**Schedule**

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TABLE OF COVER

Section	Description	Limits of Indemnity
I	Public Liability (including Efficacy & Contractual Liability)	£*
II	Products Liability (including Efficacy & Contractual Liability)	£*

The liability of the Insurers for all compensation payable in respect of all Pollution or Contamination which is deemed to have occurred during the Period of Insurance shall not exceed £* in the aggregate. Provided always that the total liability of the Insurers to pay compensation shall not exceed the Limit(s) of Indemnity under Sections I and II of the Policy.

Special Extensions:

It is understood and agreed that only the following Special Extensions noted as covered are operative:

EXT1: Loss of Keys Extension including Consequential Loss	Covered/Not Covered
EXT2: Fidelity Bonding Extension	Covered/Not Covered

ENDORSEMENTS

The Policy is subject to the endorsements shown below:

Efficacy

Exclusion 1 applicable to Section II shall not be deemed to be a bar to a claim in respect of liability for

a) accidental death of or accidental personal injury to any persons other than an employee where such death or personal injury arises out of and in the course of the employment

b) accidental loss of or accidental damage to material property

caused by or arising from

- i) the failure of any Products to fulfil their intended function
- ii) the failure by the Insured to carry out services they have been contracted to perform

where such failure arises from negligence or wilful default (including wrongful advice other than where such advice has been provided for a fee) by the Insured.

Subject otherwise to all other terms conditions limitations and exclusions of the Policy.

Public And Products Liability Policy

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Date Related Performance and Functionality 0151 Exclusion

This Policy does not cover any:-

- I. Loss destruction or damage
- II. Consequential loss additional expenditure or extra expenses
- III. Legal liability
- IV. Other fees costs disbursements awards or other expenses

of whatsoever nature directly or indirectly caused by or contributed to by or consisting of or arising in whole or in part from

- a) The way in which any DATA PROCESSING SYSTEM responds to or deals with or fails to respond to or fails to deal with any true calendar date
- b) Any DATA PROCESING SYSTEM responding to or dealing in any way with
 - I. any data denoting a calendar or dates as if such data did not denote a calendar date or dates
 - II. any data not denoting a calendar date or dates as if such data denoted a calendar date or dates

whether such DATA PROCESSING SYSTEM is the property of the Insured or not and whether operating before during or after the Year 2000.

Definition: For the purposes of this Endorsement, the following special meaning shall apply:-

“DATA PROCESSING SYSTEM” shall mean any computer or data processing equipment or media or microchip or integrated circuit or any similar device or any computer software or computer firmware.

Subject otherwise to the terms, conditions and limitations of the Policy.

Amendment of Excess Amount

Exclusion 6 to Section I of this Policy is amended to read as follows:

6. the first £500 of compensation payable for loss of or damage to material property in respect of any one occurrence or all occurrences of a series arising out of any one original cause.

Provided always that the Insured shall indemnify the Insurers in respect of any such amount for which the Insurers have made a payment.

Public And Products Liability Policy

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SPECIAL EXTENSIONS**EXT1: Loss of Keys Extension including Consequential Loss**

In the event of the Insured or their Employees losing keys in their custody or control, the Insurers shall indemnify the Insured in respect of all sums which the Insured shall become legally liable to pay for

- a) the cost of replacement change or alteration of locks for which keys have been lost
- b) consequential losses arising in connection with such loss of keys

Provided always that

- I. the liability of the Insurer under this extension shall not exceed £25,000 in respect of any one claim under clause a) and £25,000 in respect of any one claim under clause b)
- II. the liability of the Insurer for all claims under this extension shall not exceed £50,000 in any Period of Insurance.

EXT2: Fidelity Bonding Extension

The Insurer shall indemnify the Insured in respect of such sums as the Insured shall be liable to pay for losses sustained by any customer due to any act of fraud dishonesty or embezzlement committed by an Employee.

Provided always that

- I. such acts of fraud dishonesty or embezzlement are committed during the Period of Insurance and notified to the Insurer during the same Period of Insurance or within 90 days of expiry of the Period of Insurance
- II. the liability of the Insurer under this extension shall not exceed £100,000 any one Employee and £250,000 in any Period of Insurance
- III. the liability of the Insurer under this extension in respect of misuse of telephones shall not exceed £10,000 any one claim
- IV. the Insured shall co-operate with the Insurer in seeking reimbursement from any defaulting Employee of sums paid or payable under this extension.

Zurich Insurance Company A limited company incorporated in Switzerland.

Registered in the canton of Zurich no. CH-020.3.929.583-0. UK branch registered in England no. BR 105.

UK Head Office: Zurich House, Stanhope Road, Portsmouth, Hampshire PO1 1DU.

Authorised and regulated by the Financial Services Authority.