

Optima Business Plus

Summary of Cover

This is a summary of the cover available under the Ageas Optima Business Plus policy. It does not include all the policy benefits, limits and exclusions. Full terms and conditions can be found in the policy wording, a copy of which is available from your agent. The policy is an annual insurance contract underwritten by Ageas Insurance Limited.

Property and Public and Products Liability are key covers and at least one must be selected. The availability of the optional covers shown below depends on which key cover(s) are selected.

- Employers' Liability
- Loss of Income
- Property in Transit
- Legal Expenses

If you have selected any of the optional covers, they will be shown as being operative on the schedule.

For Legal Expenses, please refer to the separate Business Legal Guard policy summary for further details of the significant features and benefits and significant or unusual exclusions or limitations.

Significant Features and Benefits

[illegible]

Cover	Limit
<p>Loss of Income This is an optional cover. Select from either:</p> <ul style="list-style-type: none"> • Gross Profit • Gross Revenue • Increase in Cost of Working <p>Cover automatically includes:</p> <ul style="list-style-type: none"> • Terrorism (if selected under the Property Section) • Machinery and Computer Equipment Breakdown <p>Options to also include any or all of the following:</p> <ul style="list-style-type: none"> • Rent Receivable • Additional Increase in Cost of Working (only if gross profit or gross revenue basis is selected) • Loss of Book Debts • Loss of Licence (eligible trades) <p>Cover automatically includes the following extensions:</p> <ul style="list-style-type: none"> • Accountants' and Auditors' Charges • Documents • Denial of Access • Public Utilities <p>If a gross profit or gross revenue basis is selected, the following extensions are also automatically included:</p> <ul style="list-style-type: none"> • Unspecified Customers • Unspecified Suppliers • Property Stored Away from the Premises • Property in Transit • Diseases, Poisoning, Vermin, Defective Drains, Murder or Suicide • Exhibitions, Trade Shows or Conferences 	<p>Sum insured selected</p> <p>Covered equipment (other than computer equipment) £100,000 any one accident Computer equipment £ 50,000 any one accident</p> <p>Sum insured selected Sum insured selected</p> <p>Select from £25,000 up to £500,000 Up to £250,000</p> <p>£25,000 £25,000</p> <p>£25,000 £25,000 £25,000 £25,000 £100,000 £25,000</p>
<p>Liability</p> <ul style="list-style-type: none"> • Public and Products Liability This cover is compulsory if Property cover is not selected <p>Cover automatically includes:</p> <ul style="list-style-type: none"> • Pollution • Terrorism <p>Cover automatically includes:</p> <ul style="list-style-type: none"> • Indemnity to Principal • Indemnity to Directors, Partners and Employees • Cross Liabilities • Legal defence costs for liability incurred under: <ul style="list-style-type: none"> - Corporate Manslaughter & Corporate Homicide Act 2007 - Health and Safety at Work Act 1974 - Food Safety Act 1990 - Consumer Protection Act 1987 • Data Protection Act 1998 • Court Attendance <p>Options to also include:</p> <ul style="list-style-type: none"> • Beauty Treatment (eligible trades) • Sunbed Treatment (eligible trades) • Hairdressers' Treatment (eligible trades) • Work Away • North American Exports (subject to our approval) <p>Option also available to include:</p> <ul style="list-style-type: none"> • Employers' Liability <p>Cover automatically includes:</p> <ul style="list-style-type: none"> • Terrorism <p>Employers' Liability Sub-Section also includes the option to add:</p> <ul style="list-style-type: none"> • Injury to Working Partners (for partnerships or limited liability partnerships only) 	<p>Select from £1,000,000, £2,000,000 or £5,000,000 Products Liability limit applies to any one period of insurance</p> <p>£1,000,000 any one period of insurance £2,000,000 or the Public Liability limit of indemnity whichever is lower</p> <p>£500 per day (£250 for employees)</p> <p>£10,000,000</p> <p>£5,000,000</p> <p>£10,000,000</p>

Cover	Limit
Property in Transit This is an optional cover. Select either or both of the following: <ul style="list-style-type: none"> • Own Vehicles (choice of either the United Kingdom or Europe) • Goods Sent by Carrier (choice of either Europe or Worldwide) Option available to include overnight cover for own vehicles.	Sum insured selected

Significant or Unusual Exclusions or Limitations

Section or Sub-Section	Exclusion or limitation
Property Section	<ul style="list-style-type: none"> • Cover applies to the premises only unless otherwise shown • Escape of water or oil from any pipe, tank or apparatus, damage by malicious persons, theft or attempted theft in any building which is unoccupied • Theft or attempted theft from any garden, yard or open space or theft or attempted theft that does not involve forcible and violent entry or exit from a building or actual or threatened assault or violence • Damage to certain types of property (see page 34 of the policy wording) • Terrorism cover (unless otherwise shown on the schedule) • Minimum security and fire extinguisher requirements apply • Felt roof inspection requirements apply • An intruder alarm condition applies if alarm details are shown on the schedule
Loss of Income Section	<ul style="list-style-type: none"> • Failure in public utility supplies lasting less than 24 consecutive hours • A maximum indemnity period of three months applies to the Diseases, Poisoning, Vermin, Defective Drains, Murder or Suicide extension • Terrorism cover (unless otherwise shown on the schedule)
Liability Section All sub-sections	<ul style="list-style-type: none"> • Any work in, on or from or travel to, from or between any offshore installation or support vessel • Work at certain locations (see page 50 of the policy wording) • Any type of manual work outside of Europe is excluded. The duration of work overseas must not exceed six months during the period of insurance and cover only applies in respect of policyholders or employees normally resident in England, Scotland, Wales, Northern Ireland, the Channel Islands or the Isle of Man • Mining, processing, manufacturing, removing, disposing of, distributing or storing of asbestos or products made entirely or mainly of asbestos
All sub-sections except Employers' Liability	<ul style="list-style-type: none"> • Liquidated, exemplary, punitive or multiplied damages or fines or penalties • Contractual liability • Injury to employees of the policyholder arising out of their employment • Defective design, plan, formula or specification of products supplied or out of technical, professional or remedial instruction or advice if given for a fee or if a fee would normally be charged or a failure to give advice or treatment or any lack of professional skill • Treatment cover is excluded unless otherwise shown on the schedule. If selected, cover applies to treatments specified only (see pages 48 and 49 of the policy wording) • Costs of making good, replacing or reinstating defective work
Employers' Liability Sub-Section only	<ul style="list-style-type: none"> • Injury for which insurance or security is required under road traffic legislation • Use of wood-working machinery (unless woodworking machinists' wages are shown on the schedule)

Section or Sub-Section	Exclusion or limitation
Public Liability Sub-Section only	<ul style="list-style-type: none"> • Damage to property worked on where the damage is as a direct result of the work undertaken • Damage to property held in trust or belonging to, or in the custody or control of the policyholder • Liability arising from or in connection with products supplied after they have ceased to be in the custody or control of the policyholder (other than food or drink supplied to the policyholder's non-paying guests) • The application or use of heat at contract sites (unless otherwise shown on the schedule)
Products Liability Sub-Section only	<ul style="list-style-type: none"> • Liability arising from or in connection with products supplied whilst in the custody or control of the policyholder • Products supplied knowingly directly or indirectly to the United States of America or any territory within its jurisdiction or to Canada (unless North American Exports are shown as being operative on the schedule) • Costs of recalling, removing, repairing, rectifying, replacing, reapplying or guaranteeing products supplied • Making up or prescribing or dispensing or repackaging of any drug, medicine or medical preparation • Certain high risk applications (see page 48 of the policy wording for details)
Property in Transit Section	<ul style="list-style-type: none"> • Certain types of damage (see page 52-53 of the policy wording for details) • Theft or attempted theft from an open topped, open sided or curtain sided vehicle • Theft or attempted theft from own vehicles not accompanied by forcible and violent entry to or exit from a vehicle or actual or threatened assault or violence or use of force against the driver or passenger • Theft or attempted theft when left in an unattended vehicle unless the vehicle is securely locked with any alarm and immobiliser set to be fully operational and all keys or devices used to unlock the vehicle have been removed • Theft or attempted theft between 21:00hrs and 06:00hrs when left in an unattended vehicle unless the vehicle is securely locked. The vehicle must also be stored in a locked and secure building or parked in a secure compound unless Overnight Cover is shown as being operative on the schedule • Stops during transit are limited to 24 hours whilst in a vehicle and 48 hours if the property is stored in a securely locked building
General Exclusions or Limitations (Some of these do not apply to the whole policy - please refer to the policy wording for further details)	<ul style="list-style-type: none"> • Excesses • Radioactive Contamination • War • Damage to property in Northern Ireland caused by riot or civil commotion (damage arising from labour disturbances or acts of malicious persons is also excluded unless caused by fire or explosion) • Terrorism (except as provided under the Liability Section or where cover has been selected under the Property and Loss of Income Sections) • Electronic Risks • Pollution (except as provided in the policy wording – see pages 17 and 51) • Losses occurring outside the Territorial Limits specified • If the sums insured declared to us are inadequate, the payment you receive may be insufficient to cover your total property rebuilding or replacement costs or your total loss of rental income following a claim

Cancellation

During the first period of insurance, you have the right to cancel this policy within 14 days of receipt of the policy wording and schedule, or the inception date of this policy whichever is the later, by writing to us or alternatively by contacting your agent to confirm cancellation. Please refer to page 19 of the policy wording for full details of the cancellation procedure.

How to make a claim

If you need to make a legal expenses claim and this section is shown as being operative on the schedule, please refer to the separate Business Legal Guard policy wording for details. For all other claims please contact our commercial claims department on **0345 122 3283**. The line is open 24 hours a day, 365 days a year. Alternatively, you can write to us at Commercial Claims Department, Ageas Insurance Limited, Ageas House, The Square, Gloucester Business Park, Brockworth, Gloucestershire, GL3 4FA. Please refer to page 5 of the policy wording for full details of the claim notification procedure.

What to do if you have a complaint

Should there ever be an occasion where you need to complain, we will deal this out as quickly and fairly as possible.

If your complaint is about the way this policy was sold to you, please contact your agent to report your complaint.

If you have a complaint regarding your claim, please telephone us on the number shown in your claims documentation.

Alternatively, for claims or any other type of complaint, you can also write to us at the address shown below or email us through our website at www.ageas.co.uk/complaints (please include your policy number and claim number if appropriate).

Customer Services Adviser
Ageas Insurance Limited
Ageas House
Hampshire Corporate Park
Templars Way
Eastleigh
Hampshire
SO53 3YA

If we cannot resolve the differences between us, you may refer your complaint to the Financial Ombudsman Service if:

- you have an annual turnover of less than EUR 2 million and fewer than 10 employees, and
- if for any reason you are still dissatisfied with our final response, or
- if we have not issued our final response within eight weeks from you first raising the complaint.

You can contact the Financial Ombudsman Service at the address below, however they will only consider your complaint once you've tried to resolve it with us.

Financial Ombudsman Service
Exchange Tower
London
E14 9SR
www.financial-ombudsman.org.uk

Following the complaints procedure does not affect your rights to take legal proceedings.

Financial Services Compensation Scheme

Should we be unable to meet our liabilities you may be entitled to compensation from the Financial Services Compensation Scheme. Further information is available from the Financial Services Compensation Scheme. Their telephone number is **0800 678 1100** or **020 7741 4100**. Alternatively, more information can be found at www.fscs.org.uk.

To make a claim, call 0345 122 3283
Please add this number to your mobile phone

Ageas Insurance Limited

Registered office address

Ageas House, Hampshire Corporate Park,
Templars Way, Eastleigh, Hampshire SO53 3YA

www.ageas.co.uk

Registered in England and Wales No 354568

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