



## Commercial Combined – Policy Summary

The insurance cover is provided by MMA Insurance plc, Norman Place, Reading, Berkshire, RG1 8DA.

Commercial Combined is a product designed for mid-market business and provides competitive and essential cover for manufacturing, wholesale, engineering, retail, leisure, service sectors and property owners.

This Policy Summary provides a summary of the significant benefits, features and limitations of the cover.

The full terms, conditions and exclusions are shown in the policy document so please take time to read the policy document to make sure you understand the cover it provides.

Your cover is valid for 12 months and is renewable annually.

# Significant features and benefits of the policy

Description	
<p><b>SECTION 1: MATERIAL DAMAGE (including Glass and Sanitaryware)</b></p> <p>Your Premises and Contents (inc Stock) can be insured against loss or damage caused by:</p>	<ul style="list-style-type: none"> <li>• Accidental Loss or Damage</li> <li>• Escape of Water</li> <li>• Falling Aerials, fittings or masts, trees or branches</li> <li>• Fire, Lightning, Aircraft, Explosion, Earthquake</li> <li>• Impact</li> <li>• Leakage of Oil</li> <li>• Riot and Malicious Damage</li> <li>• Sprinkler Leakage</li> <li>• Storm and Flood</li> <li>• Theft or attempted Theft involving forcible entry or exit</li> </ul> <p>In addition to the above the section includes:</p> <ul style="list-style-type: none"> <li>• Automatic reinstatement of sum insured following a loss</li> <li>• Capital Additions clause</li> <li>• Damage to frames following breakage of glass – £500 any one occurrence</li> <li>• Damage to underground pipes and cables</li> <li>• Fire Brigade Damage to Grounds – £10,000</li> <li>• Fire Extinguishment expenses – £5,000</li> <li>• Lock replacement – £1,000</li> <li>• Loss of metered water or oil up to £10,000</li> <li>• Professional Fees</li> <li>• Temporary removal for cleaning, renovation or repair – £50,000</li> <li>• The cost of any necessary boarding up pending replacement of glass</li> <li>• Theft damage to premises</li> <li>• Trace and Access – £10,000</li> <li>• Waiver of Subrogation rights</li> <li>• 115% Day one reinstatement included as standard</li> </ul>
<p><b>SECTION 2: BUSINESS INTERRUPTION</b></p> <p>Cover can be provided for the reduction of trading profit, loss of revenue, increased cost of working or outstanding debit balances following damage to your contents and/or buildings from an insured Peril as defined in Section 1.</p> <p>In addition to the above the section automatically includes losses resulting from:</p>	<ul style="list-style-type: none"> <li>• Damage at Contract Sites</li> <li>• Damage at Storage Sites</li> <li>• Damage at unspecified Customers premises</li> <li>• Damage at unspecified Suppliers premises</li> <li>• Denial of Access</li> <li>• Failure of Public Utilities</li> <li>• Food and Drink Poisoning</li> <li>• Notifiable disease, Vermin, Pests, Defective Sanitation, Murder or Suicide</li> <li>• Property in Transit</li> <li>• Syndicate wins on the National Lottery</li> </ul> <p>For each of the above extensions, automatic cover is provided up to £25,000. However this can be increased if requested.</p> <p>Upon request the following extensions of cover can be placed:</p> <ul style="list-style-type: none"> <li>• Damage at specified UK Suppliers</li> <li>• Damage at specified UK Customers</li> <li>• Loss of attraction</li> <li>• Bomb Hoax</li> </ul>
<p><b>SECTION 3: GOODS IN TRANSIT</b></p> <p>Cover can be provided in respect of damage to stock and/or business equipment whilst in transit on land or water anywhere within Great Britain, Northern Ireland, the Republic of Ireland, the Channel Islands and the Isle of Man.</p> <p>In addition to the above, the section includes:</p>	<ul style="list-style-type: none"> <li>• Additional reloading costs</li> <li>• Additional transferral costs incurred following overturning or collision</li> <li>• Damage to packing materials</li> <li>• Damage to personal effects of employees whilst in transit – up to £500 any one loss</li> <li>• Removal of debris</li> </ul>

# Significant features and benefits of the policy

continued

Description	
<p><b>SECTION 4: LOSS OF BUSINESS MONEY</b></p> <p>Cover can be provided for loss of money belonging to the business or for which it is responsible whilst:</p>	<ul style="list-style-type: none"> <li>• In transit and in your premises during business hours</li> <li>• In a bank night safe e.g. in the business premises whilst closed for business (a) contained in a locked safe/strong room (b) not in a locked safe/strong room</li> <li>• In the dwelling of the Insured or an authorised Employee</li> </ul> <p>In addition to the above the section includes:</p> <ul style="list-style-type: none"> <li>• Cover for non-negotiable currency up to £250,000</li> <li>• Damage to clothing up to £500 any one person</li> <li>• Theft by Employees up to £5,000</li> </ul>
<p><b>SECTION 5: PERSONAL ACCIDENT (ASSAULT)</b></p> <p>Cover can be provided for Injury to you or your employees following robbery during the course of your business for:</p>	<ul style="list-style-type: none"> <li>• Death</li> <li>• Loss of Limbs or Sight</li> <li>• Permanent Total Disablement</li> <li>• Temporary Partial Disablement</li> <li>• Temporary Total Disablement (up to 104 weeks)</li> <li>• Incurred Medical Expenses</li> </ul>
<p><b>SECTION 6: EMPLOYERS' LIABILITY</b></p> <p>Cover can be provided for:</p>	<ul style="list-style-type: none"> <li>• £10M any one occurrence</li> </ul> <p>In addition to the above the section provides indemnity in respect of:</p> <ul style="list-style-type: none"> <li>• Corporate Manslaughter Defence Costs to £500,000</li> <li>• Cross Liabilities</li> <li>• Employees and Visitors' Effects</li> <li>• Indemnity to Principals</li> </ul>
<p><b>SECTIONS 7 &amp; 8: PUBLIC AND PRODUCTS LIABILITY</b></p>	<ul style="list-style-type: none"> <li>• Up to £5 million any one occurrence in respect of Public Liability</li> <li>• Up to £5 million per period of insurance for Products Liability</li> </ul> <p>In addition to the above the section includes:</p> <ul style="list-style-type: none"> <li>• Corporate Manslaughter Defence Costs to £500,000</li> <li>• Cross Liabilities</li> <li>• Employees and Visitors' Effects</li> <li>• Legal Liability incurred by the Insured under Section 13 of the Data Protection Act 1998 up to £250,000</li> <li>• Legal Liability incurred by the Insured under Section 3 of the Defective Premises Act 1972</li> <li>• Loading or unloading a motor vehicle</li> <li>• Member to Member Liability</li> <li>• Motor vehicle contingency cover</li> <li>• Wrongful Arrest</li> </ul>
<p><b>SECTION 9: SPECIFIED ALL RISKS</b></p> <p>Cover can be provided in respect of specified property within a range of Geographical limits.</p> <p>In addition to the above the section includes:</p>	<ul style="list-style-type: none"> <li>• Automatic Reinstatement following loss</li> <li>• Vending Machines</li> </ul>

# Significant features and benefits of the policy

continued

Description	
<p><b>SECTION 10: REFRIGERATED STOCK</b></p> <p>Cover can be provided for loss or damage in respect of deterioration of frozen or refrigerated stock mechanical breakdown or accidental failure of electricity to freezers and or refrigerators</p>	
<p><b>SECTION 11: LOSS OF LICENCE</b></p> <p>Cover can be provided for depreciation in the value of the Insured's premises and the costs and expenses in connection with any appeal following the forfeiture or refusal to renew a licence</p>	
<p><b>SECTION 12: ESSENTIAL BUSINESS LEGAL</b></p> <p>This part of the policy is provided by FirstAssist Insurance Services Limited who is authorised under a binding authority agreement to administer this insurance on behalf of the insurer Great Lakes Reinsurance (UK) Plc.</p> <p>FirstAssist Legal Protection is a trading style of FirstAssist Insurance Services Limited.</p> <p>Cover can be provided for legal costs and expenses (and Employment Compensation Awards) up to £100,000 for claims reported during the period of insurance for the following events:</p> <p>We provide you with a panel of solicitors and legal specialists who will represent you in any insured incident. They will ensure that you receive the best representation in any insured dispute which you may encounter. For any hearings or proceedings, and any preparatory work relating to them, where we may be liable to pay an award of compensation, we have the right to choose the representative. For any other hearings or proceedings you may choose your own representative only where there is a conflict of interest or where you have already received court papers. In all other circumstances we will choose a suitably qualified person to act on your behalf.</p>	<ul style="list-style-type: none"> <li>• Employment Disputes</li> <li>• Employment Compensation Awards</li> <li>• Tax Protection</li> <li>• Property Disputes</li> <li>• Compliance and Regulation</li> <li>• Employees Extra Protection</li> <li>• Contract and Debt Recovery (optional cover)</li> </ul> <p>Additional benefits:</p> <ul style="list-style-type: none"> <li>• Legal Document Max</li> <li>• Legal and Tax Advice</li> <li>• Counselling Assistance</li> </ul>

# Significant and unusual exclusions or limitations of the policy

This table does not cover all of the exclusions and limitations of the policy. Please refer to the policy wording for full details of all exclusions and limitations applicable.

Description	See Policy Document
<p><b>SECTION 1: MATERIAL DAMAGE</b></p> <ul style="list-style-type: none"> <li>• Theft not involving forcible and violent entry or exit from the premises</li> <li>• Theft from outbuildings</li> <li>• Damage to fences or gates caused by storm or flood</li> <li>• Damage caused by mechanical or electrical breakdown</li> <li>• Damage to Business Files resulting from erasure or distortion of information of computer systems or other records</li> <li>• Damage resulting from dishonesty by the Insured or an Employee</li> <li>• Damage to properties in the course of erection or construction</li> <li>• Subsidence, ground heave or landslip (unless specifically extended)</li> <li>• Acts of Terrorism (unless specifically extended)</li> <li>• Damage to fixed Glass or sanitary ware in vacant or unoccupied portions of the premises</li> <li>• Damage to Glass caused by scratching or chipping</li> <li>• Damage to Glass or sanitary ware forming part of the insured's stock</li> <li>• Damage caused by defects in frames, framework or other fitting</li> <li>• Damage to sanitary ware except where such breakage renders it unserviceable</li> </ul>	<p>See: Section 1: Material Damage, General Exclusions, General Conditions</p>
<p><b>SECTION 2: BUSINESS INTERRUPTION</b></p> <ul style="list-style-type: none"> <li>• Subsidence ground heave or landslip (unless specifically extended)</li> <li>• Acts of Terrorism (unless specifically extended)</li> <li>• Damage resulting from erasure or distortion of information of computer systems or other records</li> </ul>	<p>See: Section 2: Business Interruption, General Exclusions, General Conditions</p>
<p><b>SECTION 3: GOODS IN TRANSIT</b></p> <ul style="list-style-type: none"> <li>• Damage following breach of the Security Condition</li> <li>• Damage caused by inadequate packing</li> <li>• Damage caused by spillage, leakage, evaporation, loss of weight or shrinkage</li> <li>• Damage caused to property carried by the Insured for "Hire or Reward"</li> <li>• Damage attributable to depreciation, loss of market or any other indirect loss</li> <li>• Damage caused by Storm or Flood in respect of property on soft or open topped or sided vehicles</li> </ul>	<p>See: Section 3: Goods in Transit, General Exclusions, General Conditions</p>
<p><b>SECTION 4: LOSS OF BUSINESS MONEY</b></p> <ul style="list-style-type: none"> <li>• Loss from gaming or amusement machines</li> <li>• Loss from any cash dispensing machine</li> <li>• Losses occurring outside United Kingdom or the Republic of Ireland</li> </ul>	<p>See: Section 4: Loss of Business Money General Exclusions, General Conditions</p>
<p><b>SECTION 5: PERSONAL ACCIDENT (ASSAULT)</b></p> <ul style="list-style-type: none"> <li>• Losses attributable or accelerated by pregnancy or any pre-existing defect</li> </ul>	<p>See: Section 5: Personal Accident (assault) General Exclusions, General Conditions</p>

# Significant and unusual exclusions or limitations of the policy

continued

Description	See Policy Document
<p><b>SECTION 6: EMPLOYERS' LIABILITY</b></p> <ul style="list-style-type: none"> <li>• Damage or Injury arising from offshore Work</li> <li>• Injury (other than to the driver) resulting from being in or on any of your vehicles whilst on the road under the terms of Part VI of the Road Traffic Act 1988</li> </ul>	<p>See: Section 6: Employers' Liability</p>
<p><b>SECTIONS 7 &amp; 8: PUBLIC AND PRODUCTS LIABILITY</b></p> <ul style="list-style-type: none"> <li>• The cost of making good faulty workmanship or materials</li> <li>• Injury or damage arising from design, advice, formula or specification provided for a fee</li> <li>• Injury or damage caused directly or indirectly from gradual pollution or contamination</li> <li>• Injury or damage caused by the use, removal, disposal, sale or storage of asbestos</li> <li>• Hazardous locations exclusion</li> <li>• Bona Fide Sub contractors warranty</li> </ul> <p>The following exceptions apply to Products Liability only:</p> <ul style="list-style-type: none"> <li>• Injury or damage caused by products supplied for critical use in aircraft, marine craft, spacecraft, rockets or missiles</li> <li>• Injury or damage caused by products knowingly supplied to the USA or Canada</li> </ul>	<p>See: Section 7: Public Liability, Section 8: Products Liability</p>
<p><b>SECTION 9: SPECIFIED ALL RISKS</b></p> <ul style="list-style-type: none"> <li>• Theft not involving forcible and violent entry or exit from the premises</li> <li>• Damage caused by mechanical or electrical breakdown</li> <li>• Subsidence, ground heave or landslip (unless specifically extended)</li> <li>• Damage attributable to depreciation, loss of market or any other indirect loss</li> <li>• Damage caused by Storm or Flood in respect of property on soft or open topped or open sided vehicles</li> </ul>	<p>See: Section 9: Specified all Risks, General Exclusions, General Conditions</p>
<p><b>SECTION 10: REFRIGERATED STOCK</b></p> <ul style="list-style-type: none"> <li>• Age of appliance condition</li> <li>• Damage caused by wilful neglect of the Insured or any employee</li> <li>• The excess stated in the policy schedule</li> </ul>	<p>See: Section 10: Refrigerated Stock General Exclusions, General Conditions</p>
<p><b>SECTION 11: LOSS OF LICENCE</b></p> <ul style="list-style-type: none"> <li>• Any cause within the control of the Insured</li> <li>• Any surrender, reduction, or redistribution of licences due to Town and Country planning improvement</li> <li>• Any alteration in the law affecting the grant surrender or forfeiture of or refusal to renew the licence</li> </ul>	<p>See: Section 11: Loss of Licence General Exclusions, General Conditions</p>

# Significant and unusual exclusions or limitations of the policy

continued

Description	See Policy Document
<p><b>SECTION 12: ESSENTIAL BUSINESS LEGAL</b></p> <ul style="list-style-type: none"><li>• It must always be more likely than not that the claim will be successful.</li><li>• It must also be reported to FirstAssist immediately after first becoming aware that a claim has occurred</li><li>• Legal Costs, Expenses, and Compensation Awards incurred prior to the acceptance of a claim</li><li>• Any redundancy-related claim occurring within the first 180 days of the policy</li><li>• Any dispute relating to a transfer under TUPE</li><li>• Any dispute or related costs occurring prior to the conclusion of the relevant grievance/ disciplinary procedures</li><li>• Any claim for redundancy where you have not sought our prior advice</li><li>• Any award arising from trade union activities</li><li>• Money due to an employee under a contract of employment</li><li>• The first £250 of any claim relating to a formal aspect enquiry</li><li>• An investigation by the Special Civil Investigation Office or the Special Compliance Office of HM Revenue and Customs</li><li>• Any claim where you have not complied with statutory timescales</li></ul>	<p>See: Section 12: Essential Business Legal</p>

[www.mma-insurance.com](http://www.mma-insurance.com)

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Reading  
RG1 8DA

Telephone: 0844 902 1000  
Fax: 0118 955 2211



## How to contact us to make a claim

### Claims Information

Should you be unfortunate enough to need to make a claim, **MMA Commercial Care Line** will manage all aspects of the claim for you from the time it is reported. They can be contacted using the following methods:

- Dedicated telephone number – **0844 902 0790**
- Dedicated fax number – **0845 604 8628**
- In writing to – **Commercial Care Line, PO Box 471, Cardiff CF10 3WJ**

## How to cancel your policy

You may cancel the policy, by giving instruction to us at any time.

You have a right to cancel the policy during a period of 14 days from the date of purchase of the contract or the day on which you receive your policy documentation whichever is the later. If you wish to do so and the insurance cover has not yet commenced you will be entitled to a full refund of the premium paid. Alternatively if you wish to do so and the insurance cover has already commenced you will be entitled to a refund of premium with a reduction for the period you have been covered subject to a minimum premium of £25 being retained by the company to cover administration costs.

If at any other time you choose to exercise your right to cancel your policy then you will be entitled to a refund of premium and tax paid subject to a deduction for the period for which you received cover, we will also deduct a further administration charge of £25.

If a claim has been submitted or there have been any incidents likely to give rise to a claim during the current period of insurance no refund will be given for the unexpired period of insurance.

To exercise your right to cancel, please contact your broker/intermediary.

## How to make a complaint

It is always our intention to provide a first class standard of service. However we do appreciate that occasionally things go wrong. In some cases your broker or intermediary who arranged the insurance will be able to resolve any concerns, and you should contact them directly.

Alternatively, if you need to complain, please contact us at the following address, quoting your policy or claim number. Quality Assurance, MMA Insurance plc, Norman Place, Reading RG1 8DA.  
Telephone: 0844 902 1000  
Website: [www.mma-insurance.com](http://www.mma-insurance.com)

Full details of the MMA Internal Complaints Procedure are detailed in our leaflet 'Complaints Procedure' which is available on request or may be downloaded from our website.

If the matter relates to a claim under Section 12: Essential Business Legal please contact us at: FirstAssist Insurance Services Limited, Customer Relations Department, Marshall's Court, Marshall's Road, Sutton, Surrey SM1 4DU. Telephone: 0845 838 0159.

If you should remain dissatisfied, once MMA has had the opportunity to resolve your complaint, you may be eligible to refer your complaint to the Financial Ombudsman Service (FOS). For further details they can be contacted at South Quay Plaza, 183 Marsh Wall, London E14 9SR ([www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)).

## Financial Services Compensation Scheme (FSCS)

MMA Insurance plc is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to receive compensation from the scheme if we cannot meet our obligations.

Further information is available from the Financial Services Compensation Scheme, 7th Floor, Lloyds Chambers, Portsooken Street, London E1 8BN ([www.fscs.org.uk](http://www.fscs.org.uk)).

All information in this document is correct at the time of printing (July 2011), for full up to date information please visit our website [www.mma-insurance.com](http://www.mma-insurance.com)

