This leaflet provides a summary of the significant features, benefits and limitations of the cover provided by the Zurich Insurance plc Trades and Professions policy. The full terms, conditions and exclusions are shown in the policy document. If you want to see full details of the cover, please refer to the policy document.

**Type of insurance and cover**
This policy is designed for trades people, skilled workers and professionals. Public and products liability cover is insured as standard with a number of optional covers to tailor the product to suit the needs of the trade or profession.

The duration of this non-investment insurance contract is 12 months.

**Significant features and benefits**
- Completion of a proposal form is not required, a statement of facts will be provided.

### Automatic covers include:

<table>
<thead>
<tr>
<th>Public and products liability</th>
<th>Legal expenses</th>
</tr>
</thead>
<tbody>
<tr>
<td>• Standard £2,000,000 limit of indemnity</td>
<td>• Includes cover for work on temporary visits anywhere in the world</td>
</tr>
<tr>
<td>• Corporate manslaughter, legal costs and expenses up to £2,000,000</td>
<td>• Treatment risk, legal liability for accidental bodily injury arising from treatments provided</td>
</tr>
<tr>
<td>• Court attendance costs, £250 for directors/£150 for employees</td>
<td>• Costs and expenses limits up to £100,000 for any one claim (£500,000 maximum for any one period of insurance)</td>
</tr>
<tr>
<td>• Environmental clean-up costs up to £1,000,000</td>
<td>• Maximum limit for all compensation awards payable in any one period of insurance £1,000,000</td>
</tr>
<tr>
<td>• Includes cover for indemnity to principal and other persons</td>
<td>• Option to include Contract disputes</td>
</tr>
<tr>
<td>• Includes cover for joint liabilities</td>
<td>• Option to include debt recovery for amounts exceeding £500</td>
</tr>
<tr>
<td>• Libel and slander compensation costs up to £250,000</td>
<td></td>
</tr>
</tbody>
</table>
### Professional indemnity (if selected)
- Costs of criminal proceedings up to £1,000,000 or the indemnity limit whichever is less
- Court attendance costs, £500 for directors/£250 for employees
- Electrical wiring certification for appropriate trades
- Reasonable costs of representation at any official examination or inquiry to investigate your affairs up to £10,000
- Nil Excess

### Contractors ‘all risks’ (if selected)
- Optional covers available for contract works, owned plant and hired in plant
- Up to 25% increase on limit of liability if the contract value increases after commencement
- Debris removal costs included for contract works
- Includes indemnity to principal
- Offsite storage for contract works up to £100,000
- Owned plant/hired in plant reasonable recovery costs included following accidental immobilisation
- Continuing hire charges up to £25,000

### Employers’ liability (if selected)
- Standard £10,000,000 limit of indemnity
- Corporate manslaughter, legal costs and expenses up to £5,000,000
- Court attendance costs, £250 for directors/£150 for employees
- Includes indemnity to principal
- Includes cover for indemnity to principal
- Includes cover for private work carried out by employees for you, your directors or business partners
- Includes cover for work on temporary visits anywhere in the world

### Material Damage – Buildings, Contents and Stock (if selected)
- Landscaped gardens, costs up to £10,000 for damage caused by the emergency services
- Loss of metered supplies up to £10,000
- Trace and access, costs and expenses up to £25,000
- Unauthorised use of utilities up to 10% of the buildings sum insured or £10,000, whichever is less
- Customers effects up to £1,000

### Optional covers available
- Personal effects up to £1,000
- Debris removal costs included
- Equipment and computer breakdown up to £25,000
- Exhibition cover for contents or stock up to £2,500
- Property temporarily removed up to 20% of total contents sum insured
- Theft of keys or swipe cards, replacement costs up to £1,000

### Business interruption and Book debts (if selected)
- Business interruption cover available (loss of income or increased cost of working basis)
- Indemnity periods of 12, 24, 36 or 48 months available
- Loss of income following damage at a contract site up to £10,000
- Computer reinstatement of data costs up to £25,000
- Loss of income as a result of injury to an essential employee up to £20,000
- Internet extension for accidental failure of internet services £2,500
- Lottery winner up to £10,000
- Prevention of access up to £100,000
- Public utilities accidental failure up to £100,000
- Telecommunications accidental failure up to £2,500
- Loss of income resulting from damage to goods in transit up to £10,000
- Unspecified customers up to 25,000
- Book Debts
- Contract sites

### Money (if selected)
- Non-negotiable money up to £250,000
- Money in transit, in the premises during business hours, and in any bank night safe covered to £7,500
- In transit by post up to £1,000
- Money at home up to £500
- Money in a safe outside business hours covered to £2,500
- In the premises outside business hours and not in a safe up to £250
- In the premises outside business hours in any gaming or vending machine up to £250 total limit
Optional covers available (continued)

- No cover for any other loss
- Personal effects and money up to £500
- Personal injury up to £10,000 for death/permanent total disablement
- Counselling costs up to £50 per counselling session, maximum £1,000

Goods in transit (if selected)

- Limits available up to £25,000
- Damage caused to tarpaulin sheets, ropes/packing materials up to £2,500
- Personal effects carried in vehicle up to £250 per person per event

Specified and unspecified items “all risks” (if selected)

- Limits available up to £50,000
- Employees tools

Personal Accident (if selected)

- Maximum benefit any one insured person is £100,000
- Maximum benefit any one insured person is £250 per week
- Includes £5,000 for reasonable funeral expenses
- Cover applies 24 hours per day for any activity unless specifically excluded
- Weekly benefit for Temporary Total disablement paid up to 104 weeks

Business Travel (if selected)

- European cover as standard
- Includes overseas medical costs and emergency repatriation expenses as a result of illness or injury up to £10,000,000
- Supplementary hospital costs up to £25,000
- Political and natural disaster evacuation, travel expenses, UK repatriation costs each carry £10,000 limit
- Search and rescue costs of £50,000 per person/maximum £100,000 per event
- £2,500 for loss or damage to personal property (single article limit £500)
- Passport/visa cover up to £750
- Up to £1,500 for loss/theft of money (£500 limit per person)
- Travel cancellation costs up to £5,000
- Up to £250,000 for consultants’ costs incurred as a result of kidnap

Material damage – Building (if selected)

- Selling your buildings – includes cover for the buyer of your buildings up to the date the contract is completed

Terrorism (if selected)

- Cover provided up to your sums insured for damage to property and business interruption

Significant Exclusions or Limitations

Applicable to Public and products liability

- Excludes manual work undertaken outside the European Union, European Economic Area or Switzerland
- Excludes liability or loss caused by asbestos, asbestos fibres or products containing asbestos or derivatives
- Excludes exports to the USA or Canada
- Excludes hazardous works
- Excludes liability arising from professional advice given
- Excludes damage to the part of any property upon which you or any servant or agent has been working where the damage is the direct result of that work

- Excludes cover for replacing, recalling or guaranteeing the performance of products
- Excludes liability arising out of programming or for loss of information
- Treatment risk excludes liability in respect of solaria, sunbeds or other ultraviolet emitting tanning devices
- Liability excluded for refunds in respect of treatments given or facilities provided
- Liability excluded for bodily injury arising from treatments provided by an untrained person
- Liability excluded for the dispensing of medicines or drugs
### Significant Exclusions or Limitations (continued)

<table>
<thead>
<tr>
<th>Applicable to Legal expenses</th>
<th>Applicable to Contractors ‘all risks’</th>
</tr>
</thead>
<tbody>
<tr>
<td>• Excess £500 for all contract dispute claims exceeding £5,000</td>
<td>• Excess £500</td>
</tr>
<tr>
<td>• Excess £200 for costs and expenses on all aspect enquiries claims</td>
<td>• Excludes damage to machinery and owned plant caused by its own breakdown or explosion</td>
</tr>
<tr>
<td>• Excludes all Employment dispute and Contract Dispute claims arising within first 90 days of cover</td>
<td>• Excludes cover for completed speculative developments after sale or let or for more than 90 days after practical completion of the last property on the contract site whichever is the earlier</td>
</tr>
<tr>
<td>• Excludes any claim where either at the start of or during the course of a claim you are declared bankrupt, are in liquidation or you are in the care or control of a receiver or administrator</td>
<td>• Excludes damage to existing structures</td>
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<tr>
<td></td>
<td>• Excludes loss discovered by routine inventory or stocktaking</td>
</tr>
<tr>
<td></td>
<td>• Excludes theft of un-fixed non-ferrous metals unless authorised person on site or property is contained in securely locked building</td>
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<tr>
<td></td>
<td>• Excludes wear and tear</td>
</tr>
<tr>
<td></td>
<td>• Excludes cover when sole damage is to owned plant attachments</td>
</tr>
<tr>
<td></td>
<td>• Excludes hire charges in first 24 hours or for any period in excess of 3 months after occurrence of damage to hired in plant</td>
</tr>
<tr>
<td><strong>Applicable to Professional indemnity</strong></td>
<td></td>
</tr>
<tr>
<td>• Excludes liability or loss caused by asbestos, asbestos fibres or products containing asbestos or derivatives</td>
<td></td>
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<tr>
<td>• Excludes liability arising from competition, restraint of trade or breach of any taxation</td>
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<tr>
<td>• Excludes claims brought within the United States of America or Canada</td>
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<tr>
<td>• Excludes criminal, fraudulent or malicious acts and errors or omissions</td>
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<tr>
<td>• Excludes prior circumstances and claims</td>
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<tr>
<td>• Excludes supervision of construction work</td>
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<tr>
<td>• Excludes surveys and valuations</td>
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<tr>
<td><strong>Applicable to Employers’ liability</strong></td>
<td></td>
</tr>
<tr>
<td>• This section does not cover liability for bodily injury caused by work offshore</td>
<td></td>
</tr>
<tr>
<td>• Excludes manual work undertaken outside the European Union, European Economic Area or Switzerland</td>
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</tr>
<tr>
<td>• Limit of indemnity in respect of a single act of terrorism is £5,000,000</td>
<td></td>
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<tr>
<td><strong>Applicable to Specified and unspecified items “all risks”</strong></td>
<td></td>
</tr>
<tr>
<td>• Excess £50 for unspecified items</td>
<td></td>
</tr>
<tr>
<td>• Excess variable for specified items depending on value</td>
<td></td>
</tr>
<tr>
<td>• Excludes theft from unattended road vehicles as standard</td>
<td></td>
</tr>
<tr>
<td>• Optional extension available to include theft from unattended road vehicles</td>
<td></td>
</tr>
<tr>
<td>• Excludes damage to personal tools while in use</td>
<td></td>
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<tr>
<td><strong>Applicable to Personal accident</strong></td>
<td></td>
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<tr>
<td>• 7 day deferment period applies to Temporary total disablement claims</td>
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<tr>
<td>• Excludes sickness or disease</td>
<td></td>
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<tr>
<td>• Excludes travel to dangerous or unsettled areas</td>
<td></td>
</tr>
<tr>
<td>• Cover applies to individuals aged up to 85</td>
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<tr>
<td>• Maximum limit available for persons under 16 – £15,000</td>
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<tr>
<td>• Maximum payable per event is £5,000,000</td>
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<tr>
<td><strong>Applicable to Business travel</strong></td>
<td></td>
</tr>
<tr>
<td>• No cover for individuals over 85 years of age at the time of travel</td>
<td></td>
</tr>
<tr>
<td>• Excludes travel to dangerous or unsettled areas</td>
<td></td>
</tr>
<tr>
<td>• Excludes war risks</td>
<td></td>
</tr>
<tr>
<td><strong>Applicable to Material damage – Buildings, contents and stock</strong></td>
<td></td>
</tr>
<tr>
<td>• Excess £250 for each loss, £1,000 for Subsidence</td>
<td></td>
</tr>
<tr>
<td>• Excludes theft or attempted theft of the fabric of the building</td>
<td></td>
</tr>
<tr>
<td>• Excludes theft not involving forcible and violent entry to or exit from the building at the premises</td>
<td></td>
</tr>
</tbody>
</table>
Significant Exclusions or Limitations (continued)

- Excludes theft of contents and stock in the open
- Excludes damage or business interruption caused by storm or flood to moveable property in the open, gates and fences
- Excludes damage or business interruption caused by escape of water in respect of stock contained in the ground floor or any basement of the buildings unless placed on racks or stillages at least 15 centimetres above the floor
- Excludes damage or business interruption caused by faulty or defective design, materials, workmanship or wear and tear
- Excludes damage or business interruption caused by pollution or contamination
- Cover restrictions and additional requirements apply in the event of any buildings becoming unoccupied

Applicable to Business interruption and Book debts

- 7 day indemnity period applies to cover extensions for internet and telecoms
- 3 month indemnity period applies to cover extensions for essential employee, loss of attraction and lottery winner

Applicable to Money

- Excludes loss of money due to clerical or accounting errors
- Excludes loss from an unattended vehicle
- Excludes loss of money due to fraud or dishonesty by any employee where the loss is not discovered within 14 days of the occurrence

Applicable to Goods in transit

- Excess £50
- Excludes damage arising from the carriage of dangerous goods and other specified property
- Excludes loss from an unattended road vehicle unless the vehicle is securely locked during working hours and housed in a securely locked garage, building or compound out of working hours

General exclusions

- Electronic risks, excludes damage caused by virus or similar mechanism or hacking to computer equipment and systems
- Northern Ireland civil commotion, excludes damage or business interruption in Northern Ireland in consequence of civil commotion
- Nuclear and war risks

Cancellation rights

If you do not want to accept the policy, notification is required within 14 days of receiving the policy or renewal notice. A pro rata charge for the time on cover will be applied subject to a minimum premium of £50 plus insurance premium tax (IPT)

Claims

To notify a claim please call 0845 002 055, 24 hours a day, 365 days a year

Further information

For further information please visit www.zurich.co.uk/commercial
Our complaints procedure
We want to provide a first class service. If you have any cause for complaint you should, in the first instance, contact either the intermediary who arranged the policy for you, or the branch that issued your policy. Please quote the details of your policy (your surname and initials, policy number, departmental reference, etc).

If we are unable to resolve your complaint to your satisfaction within 8 weeks, or if we have provided you with a final decision letter, you may be able to refer your complaint to the Financial Ombudsman Service (ombudsman). This is a free and impartial service.

You can telephone for free on:
08000 234 567 for people phoning from a “fixed line” (for example, a landline at home)
0300 123 9 123 for mobile-phone users who pay a monthly charge for calls to numbers starting 01 or 02
Or e-mail: complaint.info@financial-ombudsman.org.uk

The ombudsman will only consider your complaint if, at the time of notification, you are a consumer, a business employing fewer than 10 persons that has an annual turnover or balance sheet that does not exceed €2 million, a charity with an annual income of less than £1 million or a trustee of a trust with a net asset value of less £1 million.

Following the Complaints Procedure does not affect your legal rights.

Financial Services Compensation Scheme
We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation should we be unable to meet our obligations. You may contact the FSCS on 0800 678 1100 or further information is available at www.fscs.org.uk

Law applicable to the contract
In the UK the law allows both you and us to choose the law applicable to the contract. This contract will be subject to the relevant law of England and Wales, Scotland, Northern Ireland, the Isle of Man or the Channel Islands depending upon your address stated in the schedule.

If there is any dispute as to which law applies it shall be English law.

The parties agree to submit to the exclusive jurisdiction of the English courts.

How we will use your data
Zurich Insurance plc holds data in accordance with the Data Protection Act 1998. It may be necessary for us to pass data to other organisations that supply products and services associated with this contract of insurance. In order to verify information, or to prevent and detect fraud, we may share information you give us with other organisations and public bodies, including the Police, accessing and updating various databases.

If you give us false or inaccurate information and we suspect fraud, we will record this and the information will be available to other organisations that have access to the database(s). We can supply details of the databases we access or contribute to, on request.

Zurich Insurance plc
A public limited company incorporated in Ireland. Registration No. 13460.
Registered Office: Zurich House, Ballsbridge Park, Dublin 4, Ireland.
UK Branch registered in England and Wales Registration No. BR7985.
UK Branch Head Office: The Zurich Centre, 3000 Parkway, Whiteley, Fareham, Hampshire PO15 7JZ.

Zurich Insurance plc is authorised by the Central Bank of Ireland and subject to limited regulation by the Financial Conduct Authority. Details about the extent of our regulation by the Financial Conduct Authority are available from us on request. These details can be checked on the FCA’s Financial Services Register via their website www.fca.org.uk or by contacting them on 0800 111 6768.

Our FCA Firm Reference Number is 203093.

Communications may be monitored or recorded to improve our service and for security and regulatory purposes.

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