



## Commercial Combined...created

### Summary of Cover

#### Policy Summary

This is a short guide to our Commercial Combined...created contract. This document does not form part of any insurance contract. You can find full terms and conditions of the cover in the relevant section of the policy wording.

#### Insurance Provider

This insurance is underwritten by the following Insurers and is administered by Origin UW Limited:-  
Legal Expenses Section – AmTrust Europe Ltd  
All other Sections – Ageas Insurance Limited

#### Type of Insurance

The Commercial Combined.....created Policy is designed to cover the assets, earnings and legal liabilities of your Business. It provides a wide range of covers with the flexibility to select those that meet your needs.

#### Policy Term

The duration of the Policy is 12 months from cover inception date or as detailed in your Policy Schedule.

## PROPERTY ALL RISKS SECTION

### Cover

This section covers accidental loss or damage from any cause not excluded to specified property at the premises

### Principal Extensions / Standard limits for certain items of Property Insured

### Limits

Deeds, documents, manuscripts and business books	£5,000 any one loss
Computer system records	£25,000 any one loss
Wines and spirits	£500 any one loss
Directors', partners' or employees' personal effects	£500 per person any one loss
Visitors' personal belongings	£500 any one loss
Other Locations - Stock	£10,000 any one storage location and £25,000 in total
Temporary Removal	15% of the General Contents Sum Insured or £25,000 whichever is the lesser
Exhibitions – Stock and General Contents	£10,000 any one loss
Glass	£500 any one loss of framework, fittings or goods on display
	£250 any one loss of alarm foil
Locks and Keys	£500 for keys to safes or strongrooms and £1,500 in total any one loss
Septic Tanks and Underground Services	£25,000 any one loss
Rented Buildings	£5,000 any one loss
Extinguishment Expenses	£25,000 any one loss
Metered Water	£5,000 any one loss
Clearing of Drains	£10,000 any one loss
Capital Additions	10% of the Sum Insured subject to a maximum of £250,000
Refrigerated Goods	Sum Insured as stated in the Schedule

### Principal Exclusions

<ul style="list-style-type: none"> <li>• faulty or defective designs or materials</li> <li>• inherent vice, latent defect, gradual deterioration</li> <li>• wear and tear or frost</li> <li>• faulty or defective workmanship</li> <li>• operational error or omission or lack of maintenance</li> <li>• bursting of boilers due to steam pressure</li> <li>• corrosion, rust, wet or dry rot, shrinkage, evaporation</li> <li>• loss of weight, condensation, atmospheric or climatic conditions dampness, dryness, mould or toxic mould</li> <li>• chipping, marring, scratching, vermin or insects</li> <li>• change in temperature, colour, flavour, texture or finish</li> <li>• joint leakage, failure of welds, cracking, fracturing, collapse or overheating of boilers</li> <li>• mechanical or electrical breakdown or derangement</li> <li>• theft or attempted theft that does not involve forcible and or violent entry to or from a building or use of or threat of assault or violence or use of force against any person lawfully on the premise</li> <li>• theft or attempted theft from the open or any outbuilding, vehicle, trailer or from any building or unit which is unoccupied</li> <li>• theft or attempted theft by any person lawfully on the premises</li> <li>• theft damage to buildings</li> </ul>	<ul style="list-style-type: none"> <li>• subsidence, ground heave or landslip</li> <li>• normal settlement or bedding down of new structures</li> <li>• disappearance, unexplained or inventory shortage, misfiling or misplacing of information</li> <li>• damage caused by the distortion, erasure or corruption of computer records or computer media</li> <li>• damage due to any delay loss of market strikes or reduction in value</li> <li>• damage caused by contractors on the premises</li> <li>• damage by wind, rain, hail, sleet, snow, flood or dust to any moveable property in the open or fences and gates</li> <li>• damage to any building or structure resulting in its own collapse or cracking unless as a result of a Defined Peril</li> <li>• damage to property by spontaneous heating or fermentation, or fire caused by its undergoing any process involving the application of heat</li> <li>• damage to property resulting from its undergoing any process of production, packing, treatment, dyeing, cleaning, testing, commissioning, maintenance alteration restoration, servicing or repair unless caused by a Defined Peril</li> <li>• damage caused by freezing, escape of water from any water drainage or heating system, escape of oil from any tank, apparatus or pipe, acts of malicious persons or theft or attempted theft in respect of any building or unit which is unoccupied</li> </ul>	<ul style="list-style-type: none"> <li>• damage to vehicles licensed for road use, caravans, trailers, railway locomotives, rolling stock, watercraft or aircraft</li> <li>• damage to firearms, ammunition, explosives, fireworks, promissory notes, security bonds or deeds</li> <li>• damage to buildings or structures in the course of construction or erection</li> <li>• damage to land, pavements, piers, jetties, bridges, culverts or excavations</li> <li>• damage to animals, birds, fish or any living thing</li> <li>• damage to growing crops, plants or trees</li> <li>• damage to jewellery, precious stones or articles made of gold or silver or other precious metals or incorporating precious stones, bullion, furs, curiosities, works of art or rare books</li> <li>• damage caused by the fraud or dishonesty of any one to whom property has been entrusted</li> <li>• replacement of non-damaged matching items</li> <li>• direct or indirect consequential loss (unless specifically insured)</li> <li>• damage where refrigeration equipment is over 15 years old at the time of damage unless it is subject to an annual inspection and a maintenance contract with either the manufacturer or a certified refrigeration engineer</li> <li>• incorrect setting of thermostatic or automatic controlling devices forming part of the refrigeration equipment</li> <li>• the excess as stated in the schedule</li> </ul>
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## BUSINESS INTERRUPTION SECTION

### Cover

This section covers loss of gross profit or gross revenue and increase in costs of working during the indemnity period provided that payment has been made or liability has been admitted for the damage to the property under an insurance covering the interest of the Insured

### Principal Extensions

### Limits

Prevention of Access	£100,000 any one loss
Damage to Public Utilities	£100,000 any one loss
Contract Sites	£50,000 any one loss
Suppliers	£100,000 any one loss
Property Stored Away from the Premises	£100,000 any one loss
Exhibitions, Trade Shows and Conferences	£100,000 any one loss
Customers	£100,000 any one loss
Goods in Transit	£25,000 any one loss
Full Failure of Utilities – Electricity	£50,000 any one loss
Full Failure of Utilities – Water	£50,000 any one loss
Full Failure of Utilities – Gas	£50,000 any one loss
Full Failure of Utilities – Telecommunications	£50,000 any one loss
Disease Poisoning Vermin Defective Drains Murder or Suicide	£100,000 any period of insurance / 3 months Indemnity period

### Principal Exclusions

- Losses excluded under any property insurance

## BOOK DEBTS SECTION

### Cover

The section covers accidental damage to your business records

### Principal Exclusions

- Alteration, manipulation, falsification or other act in order to conceal any dishonesty
- book keeping, accounting or invoicing errors or omissions
- mislaid or misfiled records or other unexplained disappearance
- erasure or distortion of information on computer systems or other records

## EQUIPMENT BREAKDOWN SECTION

### Cover

This section covers direct physical loss or damage and financial loss as a result of an interruption of the business caused by an accident to covered equipment owned by you or for which you are responsible subject to a maximum liability of £5,000,000 for any one accident. Within this amount our liability shall not exceed

- a) £500,000 for any one accident to computer equipment whilst at the premises specified in the schedule
- b) £5,000 for any one accident to portable computer equipment anywhere in the world

This cover will apply only where the Property All Risks Business Interruption and Specified All Risk Sections of the policy are shown as effective in the Schedule for the current period of insurance

### Principal Extensions

### Limits

Hazardous Substances	£10,000 any one Accident
Reinstatement of Data	£50,000 any one Accident
Computer Increased Costs of Working	£50,000 any one Accident
Business Interruption	£100,000 in any one Period of Insurance
Public Relation Costs	£25,000 any one Accident
Expediting Expenses	£20,000 any one Accident
Hire of Substitute Item	£10,000 any one Accident
Storage Tanks and Loss of Contents	£10,000 any one Accident
Damage to Own Surrounding Property	£1,000,000 any one Accident
Additional Access Costs	£20,000 any one Accident
Debris Removal	£25,000 any one Accident
Repair Costs Investigation	£25,000 any one Accident
Energy Efficiency Improvements	£25,000 any one Accident

### Principal Exclusions

- Loss or damage caused by or resulting from a hydrostatic, pneumatic or gas pressure test of any boiler or pressure vessel or an insulation breakdown test of any type of electrical equipment
- loss or damage to data or media of any kind caused by
  - a) programming error or programming limitation
  - b) virus
  - c) introduction of malicious code
  - d) loss of data (other than as specifically provided for under Extension 2A Reinstatement of Data)
  - e) loss of access
  - f) loss of use
  - g) loss of functionality
- loss or damage caused by
  - a) depletion, deterioration, corrosion, erosion, wear and tear or other gradually developing conditions
  - b) any condition which can be corrected by resetting, calibrating, realigning, tightening, adjusting or cleaning or by the performance of maintenance

but if loss or damage from an accident results we will be liable for that resulting loss or damage
- loss or damage recoverable under any maintenance agreement or any warranty or guarantee
- loss or damage caused by a deliberate act of a service provider to restrict or withhold the provisions of any service
- the excess as stated in the schedule

## EMPLOYERS' LIABILITY SECTION

### Cover

This section covers you against all sums which you become legally liable to pay as damages and claimants costs and expenses in respect of accidental injury sustained by a director or any of your employees arising out of and in the course of employment within the territorial limits and resulting directly from the business during the period of insurance

The maximum Limit of Indemnity is £10,000,000 in respect of any one occurrence or all occurrences of a series consequent on, or attributable to one original cause or source other than arising out of an act of terrorism

In respect to an act of terrorism the maximum Limit of Indemnity is £5,000,000 in respect of any one occurrence or all occurrences of a series consequent on or attributable to one original cause or source

### Principal Extensions

### Limits

Health and Safety at Work – Legal Defence Costs Unsatisfied Court Judgments Indemnity to Other Parties Injury to Working Partners Corporate Manslaughter and Corporate Homicide Act 2007 – Legal Defence Costs Compensation for Court Attendance	£1,000,000 in any one period of insurance  £500 per day for you or any of your partners or directors £250 per day for any of your Employees
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### Principal Exclusions

- injury involving motor vehicles in circumstances where any road traffic legislation requires insurance or security
- liability caused by or arising from any service offshore
- liability arising in connection with work on or in hazardous locations
- liability arising or in connection with the use of cradles or tower cranes
- liability arising from or in connection with water diversion pile driving underpinning the use of explosives demolition or partial demolition

## PUBLIC & PRODUCTS LIABILITY SECTION

### Cover

This section covers you against your legal liability to pay as damages and claimants' costs and expenses for accidental Injury to third parties and accidental damage to their property occurring within the territorial limits in connection with the business during the period of insurance. You may select either £1 Million, £2 Million, £5 Million or £10 Million Limit of Indemnity subject to any restrictions as shown in the Policy wording.

The maximum liability in respect of all indemnity payable under this Section and Extensions to this Section in respect of or arising out of any one occurrence or all occurrences of a series consequent on or attributable to one original cause or source is the Limit of Indemnity stated in Schedule.

The maximum amount payable in respect of or arising out of products shall not exceed the Limit of Indemnity stated in the Schedule in any one period of insurance.

### Principal Extensions

### Limits

<ul style="list-style-type: none"> <li>Pollution or Contamination</li> <li>Terrorism</li> <li>Contingent Motor Liability</li> <li>Cross Liabilities</li> <li>Overseas Personal Liability</li> <li>Personal Data</li> <li>Compensation for Court Attendance</li> <li>Defective Premises Act 1972</li> <li>Contractual Liability</li> <li>Indemnity to Principal</li> <li>Leased, Hired or Rented Premises</li> <li>Indemnity to Other Parties</li> <li>Health and Safety at Work – Legal Defence Costs</li> <li>Consumer Protection and Food Safety Acts – Legal Defence Costs</li> <li>Corporate Manslaughter and Corporate Homicide Act 2007 – Legal Defence Costs</li> <li>Member to Member Liability</li> <li>Legionellosis</li> </ul>	<p>£2,000,000 or the public &amp; products liability limit of indemnity stated in the schedule whichever is lower</p> <p>£500 per day for you or any of your partners or directors £250 per day for any of your Employees</p> <p>£1,000,000 in any one period of insurance</p>
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### Principal Exclusions

- liability for injury to any employee where such Injury arises out of and in the course of employment by the Insured in the business
- loss of or damage to property in the Insureds' custody or control or owned by the Insured
- loss of or damage to property being worked on by the Insured or on the Insureds' behalf
- liability caused by or arising from any services offshore
- all pollution or contamination in North America
- pollution or contamination unless directly caused by a sudden, identifiable, unintended and unexpected occurrence which takes place in its entirety at a specific moment in time and place during the period of insurance
- liability arising out of the ownership, possession or use by you or on your behalf of any motor vehicles, trailer or mobile plant where compulsory insurance or security is required by Road Traffic Legislation
- liability arising out of the ownership, possession or use by you or on your behalf of any type of aircraft or spacecraft, watercraft or hovercraft exceeding 8 metres in length that is ordinarily capable of movement by mechanical power under your control
- damage to products and Services
- liability arising out of any products exported with your knowledge to or Services provided to North America
- liability arising from the defective design, plan formula or specification of products supplied
- liability arising out of technical, professional or remedial instruction
- liability arising out of treatment unless other shown by endorsement in the schedule
- liability arising out of failure to give advice or treatment or any lack of professional skill
- liability arising from any work airside
- the costs or expenses incurred in recalling or withdrawing products from sale or use
- liability assumed under contract or agreement which would not have arisen in the absence of such contract or agreement (unless otherwise insured)
- liability arising out of the inhalation or ingestion of asbestos, exposure to or fear of the consequences of exposure to asbestos, the presence of asbestos in any property or on land or the investigating managing removing controlling or remediation of asbestos
- any liability of whatsoever nature arising out of mould or toxic mould
- liability arising in connection with work on or in hazardous locations
- liability arising from products exported directly or indirectly to the United States of America or any territory in its jurisdiction or Canada
- liability arising from services in the United States of America or any territory in its jurisdiction or Canada
- liability arising from defamation or discrimination
- any liability arising from any deliberate act or clean-up costs where you deviate from any regulatory notice order or protection ruling
- liability caused by or arising from electronic data
- liability caused by or arising from employment disputes
- liability arising from passing off or infringement of intellectual property
- liability caused by or arising from overseas establishments

- liability in respect to rectifying defective or unsuitable products and services
- claims brought in any court outside England Scotland Wales Northern Ireland Channel Islands Isle of Man or any member country of the European Union
- liability arising or in connection with the use of cradles or tower cranes
- liability arising from or in connection with water diversion pile driving underpinning the use of explosives demolition or partial demolition
- liability arising from or in connection with the making up or prescribing or dispensing or repackaging of any drug, medicine, or medical preparation
- liability arising from or in connection with products knowingly supplied by you to be used in connection with aircraft, aerial devices, spacecraft, motor vehicles or the operational areas of gas, chemical, nuclear, petrochemical or power generation plants or mines
- the excess as stated in the schedule

## MONEY SECTION

### Cover

This section covers

- loss of money belonging to your business at the premises, In transit, on contract sites, at private homes of key staff and at any bank night safe
- bodily injury to you and your employees as a result of assault or attempted assault whilst carrying money belonging to the business

### Principal Extensions / Standard limits

### Limits

#### Money

Safes or strongrooms  
Bags or containers  
Clothing or personal effects  
Damage to premises

£5,000 any one loss  
Value at the time of damage  
£1,000 per person  
£5,000 any one loss

#### Personal Accident (Assault)

1 a) Death	£25,000
b) Loss of Limb(s) or Loss of Eyes Hearing of Speech	£25,000
c) Permanent Total Disablement	£25,000
d) Temporary Total Disablement – per week	£100
e) Temporary Partial Disablement – per week	£50
2 The cost of professional counselling	
a) per hour	£50
b) any one Insured Person	£1,000
c) in total	£5,000

### Principal Exclusions

- Money – loss
  - a) arising from the dishonesty of any of your partners, directors or employees not discovered within 15 working days of such loss
  - b) from or damage to any machine which uses coins notes or tokens
  - c) due to theft from any unattended vehicle
  - d) due to error or omission
  - e) to a specified safe or strongroom unless the key or keys to the specified safe or strongrooms are removed from the Premises
  - f) consequential loss of any kind or description
  - g) the excess as stated in the schedule
- Personal Accident (Assault) – death or disablement
  - a) occurring outside the territorial limits
  - b) attributable to or accelerated by pregnancy or pre-existing physical or mental defect or infirmity



## GOODS IN TRANSIT SECTION

### Cover

This section covers accidental damage to stock or general contents that occurs during the period of insurance whilst in transit within the territorial limits by

- a) any vehicle operated by you
- b) any vehicle operated by hauliers or by rail, post, courier service or by any other conveyance specified in the Schedule

up to the Sum(s) Insured specified for each method of transit as stated in the Schedule

### Principal Extensions / Standard limits

### Limits

Additional Expenses	£1,000 any one loss
Employees' Effects	£500 any one loss
Sheets and Ropes	£1,000 any one loss

### Principal Exclusions

- damage to
  - a) animals, birds, fish or any living thing or explosives
  - b) money, promissory notes bonds deeds documents, manuscripts, computer system records or business books
  - c) stones jewellery or articles made from gold silver or other precious metals or incorporating precious stones bullion furs curiosities works of art or rare books wines spirits perfume or tobacco products
- damage caused by
  - a) defective or inadequate packaging or insufficient labelling
  - b) gradual deterioration, wear and tear, latent defect, inherent vice, operational error or omission, moths, insects, vermin, climatic conditions, damp, mildew or rust
  - c) loss in weight, evaporation, taint, leakage or spillage, pollution or contamination, deterioration, electrical or mechanical breakdown or derangement
- delay, loss of market or direct or indirect consequential loss of any kind
- bruising, scratching, chipping, denting, oxidation or discolourisation, corrosion, wet or dry rot, shrinkage, dampness or dryness
- disappearance, shortage or unexplained or inventory shortage
- faults in processing or insufficient or unsuitable preparation
- damage due to variations in temperature
- damage to or caused by Dangerous Goods
- damage caused by theft or attempted theft from a vehicle which does not involve entry to or exit from the vehicle by forcible and violent means or that does not involve actual threat or threatened assault or violence or use of force against the driver or passengers of the vehicle
- damage to stock or general contents inside any demountable body or container whilst they are detached from the vehicle
- damage to stock or general contents despatched on Free On-Board terms
- damage to property carried by you or on your behalf for hire or reward
- damage occurring outside the territorial limits
- the excess as stated in the schedule

## SPECIFIED ALL RISKS SECTION

### Cover

The Specified All Risks Section covers accidental loss or damage to specified business equipment

### Principal Extensions

Cover can be extended to anywhere in the world

### Principal Exclusions

<ul style="list-style-type: none"> <li>• faulty or defective designs or materials</li> <li>• inherent vice, latent defect, gradual deterioration</li> <li>• wear and tear or frost</li> <li>• faulty or defective workmanship</li> <li>• operational error or omission or lack of maintenance</li> <li>• bursting of boilers due to steam pressure</li> <li>• corrosion, rust, wet or dry rot, shrinkage, evaporation</li> <li>• loss of weight, condensation, atmospheric or climatic conditions dampness, dryness, mould or toxic mould</li> <li>• chipping, marring, scratching, vermin or insects</li> <li>• change in temperature, colour, flavour, texture or finish</li> <li>• joint leakage, failure of welds, cracking, fracturing, collapse or overheating of boilers</li> <li>• mechanical or electrical breakdown or derangement</li> <li>• theft or attempted theft that does not involve forcible and or violent entry to or from a building or use of or threat of assault or violence or use of force against any person lawfully on the premise</li> <li>• theft or attempted theft from the open or any outbuilding, vehicle, trailer or from any building or Unit which is unoccupied</li> <li>• theft or attempted theft by any person lawfully on the premises</li> </ul>	<ul style="list-style-type: none"> <li>• subsidence, ground heave or landslip</li> <li>• normal settlement or bedding down of new structures</li> <li>• disappearance, unexplained or inventory shortage, misfiling or misplacing of information</li> <li>• damage caused by the distortion, erasure or corruption of computer records or computer media</li> <li>• damage due to any delay loss of market strikes or reduction in value</li> <li>• damage caused by contractors on the premises</li> <li>• damage by wind, rain, hail, sleet, snow, flood or dust to any moveable property in the open or fences and gates</li> <li>• damage to property by spontaneous heating or fermentation, or fire caused by its undergoing any process involving the application of heat</li> <li>• damage to property resulting from its undergoing any process of production, packing, treatment, dyeing, cleaning, testing, commissioning, maintenance alteration restoration, servicing or repair unless caused by a Defined Peril</li> <li>• damage caused by freezing, escape of water from any water drainage or heating system, escape of oil from any tank, apparatus or pipe, acts of malicious persons or theft or attempted theft in respect of any building or unit which is unoccupied</li> <li>•</li> </ul>	<ul style="list-style-type: none"> <li>• damage to firearms, ammunition, explosives, fireworks, promissory notes, security bonds or deeds</li> <li>• damage to animals, birds, fish or any living thing</li> <li>• damage to jewellery, precious stones or articles made of gold or silver or other precious metals or incorporating precious stones, bullion, furs, curiosities, works of art or rare books</li> <li>• damage caused by the fraud or dishonesty of any one to whom property has been entrusted</li> <li>• replacement of non-damaged matching items</li> <li>• the excess as stated in the schedule</li> </ul>
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## LEGAL EXPENSES SECTION

### Cover

The Legal Expenses Section provides cover for your legal costs and expenses for the following

- Employment Disputes, Compensation Awards and Restrictive Covenants – defending your legal rights in staffing matters
- Tax Protection – representation for tax investigations and compliance disputes
- Property – pursuing damage, nuisance or trespass claims
- Legal Defence – cover in the case of health and safety breaches and criminal investigations/prosecutions including motor-related prosecutions
- Compliance and Regulation – defending compliance for statutory notices and regulation issues
- Statutory Licence Appeals – an appeal against a decision to alter, suspend, revoke or refuse to renew a statutory licence or registration
- Loss of Earnings – arising from an Employee's absence from work to attend court or whilst on jury service
- Employees' Extra Protection – defending individual Employees against allegations of unlawful discrimination
- Crisis Communication – damage control and reputation management if you face negative PR
- Contract and Debt Recovery – pursuing or defending your rights in disputes over the purchase or supply of goods and services or for debt recovery actions
- Legal/Tax Advice and Counselling Helplines

The Limit of Indemnity is £100,000 in respect of any one loss and £1,000,000 in the aggregate for Employment Compensation Awards during any one Period of Insurance

### Principal Exclusions

- Legal costs and expenses before acceptance of the claim by ARAG plc
- events happening before or existing at the start of this Section
- allegations against you involving assault, violence, indecent or obscene materials, dishonesty, malicious falsehood or defamation (except in relation to crisis communication), the manufacture, dealing in or use of alcohol, illegal drugs, illegal immigration or money laundering offences
- defending a claim in respect of damages for Injury or loss or Damage to your property
- patents, copyright, passing-off trade or service marks, registered designs and confidential information
- disputes with any subsidiary, parent, associated or sister company or between shareholders or partners
- franchise or agency agreements
- judicial reviews
- the payment of fines, penalties or compensation awarded against you (except employment or Data Protection compensation awards) or costs awarded against you by a court of criminal jurisdiction

## TERRORISM SECTION

### Cover

The section extends cover provided under the Property All Risks, Business Interruption, Money, Specified All risks and Goods in Transit Sections to include damage occasioned by or happening through or in consequence of terrorism

## GENERAL EXCLUSIONS AND LIMITATIONS

- War and Government Risks
- Radioactive Contamination
- Aircraft or Aerial Devices
- Punitive Damages
- Pollution or Contamination
- Change in Water Table Level
- Consequential Loss or Damage
- Electronic Risks
- Date Recognition
- Northern Ireland
- Terrorism
- Asbestos
- Sanctions
- General Condition 15 Minimum Security Standards
- General Condition 16 Alarm Condition
- General Condition 23 Unoccupied Buildings or Units
- General Condition 24 Waste Storage and removal Condition
- General Condition 25 Stillage Condition
- General Condition 26 Smoking Condition
- Condition 1 Risk Protection of the Property All Risks Section
- Condition 1 Security Precautions of the Goods in Transit Section

## Cancellation

During the first period of insurance, you have the right to cancel the policy within 14 days of receipt of the policy wording and schedule, or the inception date of the policy whichever is the later, by writing to us or alternatively by contacting your agent to confirm cancellation. Cancellation will take effect from the date that your cancellation instructions are received. Provided no claim has been made and there has been no incident known to you prior to cancellation which may give rise to a claim, you will be entitled to a full refund of the premium paid. Should a claim be submitted after such refund has been provided, payment of the premium in full will be required before we can deal with the claim. We will only deal with claims occurring during the period commencing on or after inception up to the cancellation of the policy. You may cancel the policy at any other time by writing to us or alternatively by contacting your agent to confirm cancellation. Please refer to page 14. of the policy wording for full details of the cancellation procedure.

## How to make a claim

If you need to make a claim under the Legal Expenses Section of your policy, please call the claims helpline on **0117 917 1698**. Lines are open from 9am to 5pm Monday to Friday (except bank holidays). Our experienced and friendly staff will take your details and send you a claim form to be completed. Once you have notified us of your claim in writing we will immediately pass details of the claim to one of our panel of specialist solicitors who will advise you of the best course of action and represent you in any subsequent legal proceedings, if appropriate.

If you need to make any other type of claim, 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 the address shown under the How to make a claim section of your policy wording. Please refer to page 3. of the policy wording for full details.

## How to make a complaint

Should there ever be an occasion where you need to complain, we will do our best to address this as quickly and fairly as possible.

We will try to resolve your complaint as quickly as we can. If we are unable to do this, we will:

- write to you to acknowledge your complaint
- let you know when you can expect to receive a full response
- let you know who is dealing with the matter.

In most instances we will be able to address your complaint within the first few days of this being notified to us. On occasion, further investigation may be necessary, but we will provide you with a full written response to your complaint within eight weeks of notification.

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

If your complaint is in respect of the Legal Expenses Section of your Policy please contact ARAG Plc on **01179 171 561** or email them at [customerrelations@arag.co.uk](mailto:customerrelations@arag.co.uk)

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

For any other type of complaint you can write to us at the address shown below or email us through our website at [www.originuw.com](http://www.originuw.com) (please include your policy number and claim number if appropriate)

The Managing Director Origin UW Limited First Floor 20 Mount Ephraim Road Tunbridge Wells Kent TN11 1ED

## What to do if you are not happy with our response

In the unlikely event that we have not responded to your complaint within eight weeks, or you are not happy with our final response, you may be eligible to refer your complaint to the Financial Ombudsman Service but you must do so within six months of the date of our response.

The Ombudsman is an impartial complaints service which is free for customers to use and taking your complaint to the Ombudsman does not affect your right to take your dispute to the courts.

You can find out more about how to complain to the Ombudsman online at [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

Alternatively, you can write to them at:

Financial Ombudsman Service, Exchange Tower, London, E14 9SR

By phone: **0800 023 4567**

By email: **complaint.info@financial-ombudsman.org.uk**

Please note that if you do not refer your complaint within the six months, the Ombudsman won't have our permission to consider your complaint and therefore will only be able to do so in very limited circumstances, for example, if it believes that the delay was as a result of exceptional circumstances.

### Financial Services Compensation Scheme

Should the Insurers be unable to meet their liabilities you may be entitled to compensation from the Financial Services Compensation Scheme. This depends on the type of insurance, the size of your organisation and the circumstances of the claim. 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**.

### ORIGIN UW LIMITED

Registered Office:

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20 Mount Ephraim Road  
Tunbridge Wells  
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TN1 1ED

Origin UW Limited is Registered in England and Wales No 08650779