

# Retail Package and Office Insurance

## Insurance Product Information Document



**Company: Moorhouse Group Ltd t/a Toledo Insurance Solutions**  
**Product: Retail Package and Office Insurance**

This insurance is administered by Toledo Insurance Solutions and underwritten by Accelerant Insurance UK Limited.

Moorhouse Group Limited trading as Toledo Insurance Solutions is registered in the UK and authorised and regulated by the Financial Conduct Authority (FCA number 308035).

Accelerant Insurance UK Limited is registered in England and Wales with company number 03326800 and has its registered office at One Fleet Place, London, England, EC4M 7WS.

Accelerant Insurance UK limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (Reference number 207658).

This document is a summary of insurance cover and restrictions found in the policy. It is not personalised to your individual selections and does not provide a complete representation of all the provisions of your policy. Please refer to your policy documentation, including the Schedule, for full details of your cover, sums insured and the terms and conditions.

### What is this type of insurance?

This is a multi-section retail package business insurance policy designed to meet the demands and needs of retail and office based businesses. Cover will only be provided for the sections, which you select and which are shown in your schedule.



#### What is insured?

Unless otherwise stated in your policy schedule, the following is insured:

##### Property All Risks

- ✓ Damage to the insured property caused by and Insured Peril at the Insured premises.
- ✓ Loss of Rent as a result of damage to the Insured premises rendering the building uninhabitable.

##### Extensions

- ✓ Fixed Glass
- ✓ Keys
- ✓ Theft Damage to Buildings
- ✓ Temporary Removal
- ✓ Exhibitions
- ✓ Other Locations
- ✓ Third Party Storage Locations
- ✓ Landscaped Gardens
- ✓ Loss of metered supplies
- ✓ Trace and Access
- ✓ Clearing of Drains
- ✓ Fire and Security Equipment
- ✓ Computer Records
- ✓ Theft of Building Parts
- ✓ Obsolete Building Materials
- ✓ Emergency Access
- ✓ Unauthorised Use of Supplies
- ✓ Money
- ✓ Theft by Employees
- ✓ Personal Accident (Assault)
- ✓ All Risks on Portable Property
- ✓ Goods in Transit

##### Optional Covers

- ✓ Deterioration of Stock



#### What is not insured?

##### Property All Risks

- \* Damage caused by or consisting of
  - \* Non-insured perils
  - \* Gradual deterioration, wear and tear, change in water table level, faulty design or materials
  - \* Faulty or defective workmanship or lack of maintenance
  - \* Bursting of any boiler in which internal pressure is due to steam only
  - \* Pressure waves caused by aircraft or other aerial devices
  - \* Corrosion, rust, rot, shrinkage, evaporation, loss of weight, dampness, dryness, humidity, action of light, marring, scratching, vermin or insects
  - \* Theft or attempted theft unless accompanied by forcible and violent entry to or exit from the buildings or where the buildings have been left unoccupied for more than 30 consecutive days
  - \* Specific circumstances for subsidence, heave and landslip (refer to policy wordings)
  - \* Dishonesty by and Employee, Partner or Director of the Insured unless specifically covered
  - \* Consisting of disappearance unexplained or inventory shortage misfiling or misplacing of information
  - \* Contractors on the Premises for the purpose of carrying out contract works structural or other substantial alterations or extensions to Buildings
  - \* By wind rain hail sleet snow flood or dust to any moveable property in the open or fences and gates
  - \* By fire caused by its undergoing any process involving the application of heat
  - \* By freezing or escape of water where the building is Unoccupied.
  - \* To road, rail, air or water vehicles.

**Business Interruption**

- ✓ Losses caused by interruption or interference with the business arising from Damage to Property Insured by an Insured Peril

**Extensions**

- ✓ Food or Drink Poisoning
- ✓ Closure of Business Premises due to Murder, Sanitary Arrangements, Vermin
- ✓ Suppliers
- ✓ Prevention of Access
- ✓ Public Utilities / Full failure of Utilities
- ✓ Goods in transit
- ✓ Documents
- ✓ Storage Sites
- ✓ Contract Sites
- ✓ Public Relations Expenses
- ✓ Exhibition Expenses
- ✓ Employee loss due to National Lottery Win
- ✓ Bomb (Hoax or Actual)
- ✓ Outstanding Debit Balances

**Equipment Breakdown**

- ✓ If stated in schedule, direct physical loss or damage to covered equipment owned by the insured or for which the insured is responsible.

**Extensions**

- ✓ Hazardous substances subject to limits
- ✓ Reinstatement of data and computer increased costs of working
- ✓ Business interruption caused by accident to covered equipment
- ✓ Property at an Anchor Location
- ✓ Enforcement by any public authority, ordinance or law
- ✓ Expediting expenses to make temporary repairs
- ✓ Hire of substitute item
- ✓ Storage tanks and loss of contents
- ✓ Damage to own surrounding property
- ✓ Additional access costs

**Employers Liability**

- ✓ Bodily injury, claimants costs and expenses and defence costs and expenses sustained by an employee related to the course of employment

**Extensions**

- ✓ Court attendance compensation
- ✓ Legal defence costs defending Health & Safety breaches
- ✓ Indemnity to other parties
- ✓ Unsatisfied court judgements
- ✓ Legal defence costs defending Corporate Manslaughter or Homicide

**Public & Products Liability**

- ✓ Legal liability, claimants costs and expenses and defence costs and expenses arising out of accidental injury or damage arising in connection with the business

**Extensions**

- ✓ Legal defence costs defending Consumer Protection, Health & Safety or Food Safety prosecutions
- ✓ Court attendance compensation
- ✓ Cross liabilities

- ✗ To property or structures in the course of construction or erection and materials or supplies in connection with all such property
- ✗ To land pavements piers jetties bridges culverts or excavations
- ✗ To livestock growing crops or trees or other growing vegetation
- ✗ To jewellery precious stones precious metals bullion furs curiosities works of art or rare books
- ✗ Pollution or Contamination

**Business Interruption**

- ✗ Wind up or permanent discontinuation of business, bankruptcy or liquidation
- ✗ Failure of satellite prior to full operating function or beyond final year of design life. Temporary interference to / from satellite due to atmospheric solar or lunar conditions.
- ✗ Erasure, loss or destruction of computer systems data caused deliberately unless covered by defined perils.

**Equipment Breakdown**

- ✗ Loss or damage caused by or consisting of
  - ✗ Hydrostatic pneumatic or gas pressure test of any boiler or pressure vessel
  - ✗ Cyber event
  - ✗ Programming errors, viruses, malicious code, loss of access, use or functionality.
  - ✗ Loss of data unless provide for under extensions
  - ✗ Gradually developing conditions or correctable by maintenance
  - ✗ Commercial decision to cease trading or decision of a service provider to stop or reduce trade
  - ✗ Infectious agent, Pandemic or Pandemic impact

**Employers Liability**

- ✗ Liability in respect of bodily injury
  - ✗ Arising out of ownership, possession or use of any mechanically propelled vehicle
  - ✗ While working on any Offshore Installation or support vessel or transit to an Offshore installation

**Public & Products Liability**

- ✗ Liability in respect of bodily injury
  - ✗ Advice and Design
  - ✗ Damage to Goods supplied
  - ✗ Safety critical products and exports to USA and Canada
  - ✗ Fines
  - ✗ Injury to Employees
  - ✗ Mechanically Propelled Vehicles, Vessels or Crafts
  - ✗ Pollution or Contamination
  - ✗ Property in Charge or Control of

- ✓ Data protection under article 82 or GDPR
- ✓ Defective Premises Act
- ✓ Indemnity to other parties
- ✓ Motor Contingent Liability
- ✓ Overseas Personal Liability
- ✓ Legal defence costs defending Corporate Manslaughter or Homicide
- ✓ Property in the Insured's custody

#### **Terrorism**

- ✓ If stated in schedule damage or destruction of property as a result of an Act of Terrorism

- ✗ Work on Offshore Installations
- ✗ Contractual liability
- ✗ Overseas representation
- ✗ Financial Loss
- ✗ Healthcare
- ✗ Heat work away
- ✗ Loss of information
- ✗ Asbestos or Silica
- ✗ Incorrect storage of Pharmaceutical drugs

#### **Terrorism**

- ✗ Loss caused by
  - ✗ Riot, civil commotion, war or invasion
  - ✗ Virus, hacking, phishing or denial or service attack



#### **Are there any restrictions on cover?**

- ! The excess (the amount you have to pay towards a claim) which is shown in your policy schedule
- ! Endorsements shown in your policy schedule may exclude or limit cover
- ! There are limits for settlement for certain insured events and these are set out in your policy documents
- ! There are notification and claims conditions and these are set out in your policy documents



#### **Where am I covered?**

- ✓ The cover is for the property address shown in the schedule, including any relevant outbuildings and garages and its boundaries



#### **What are my obligations?**

- At the beginning of the period of insurance or when making changes to your policy, you must give complete and accurate answers to any questions you are asked relating to the insurance
- You must tell us as soon as possible of any changes in the information you have provided to us which happens before or during the period of insurance
- You or an authorised person must inspect the inside and outside of Property(s) at least once every 30 days if Unoccupied
- All security devices at the Property(s) must be maintained in good order throughout the period of insurance and be in use at all times when the property is left unattended
- You must tell us as soon as possible if:
  - you plan to carry out building works at the Property(s);
  - you change your postal address;
  - you change how the Property(s) are used (for example, if it becomes occupied or is used for business);
  - you are convicted or have a prosecution pending for any offence (other than motoring);
  - the Property(s) are not in good condition or repair
- You must comply with any additional terms and conditions agreed and shown in your policy schedule
- You must ensure that all sums insured are adequate. If the cost of repairs or replacement articles is more than the sum insured at the time of loss or damage, you will have to pay a share of the claim
- You must tell us about any claim or event that might give rise to a claim as soon as you become aware of it, and follow the claims procedure set out in the policy



#### **When and how do I pay?**

The premium for this policy is shown in your schedule  
Your broker will advise you of the full details of when and the options by which you can pay



### **When does the cover start and end?**

Your policy is for one year and will start and end on the dates specified as the Period of Insurance in your policy schedule, unless it is cancelled by you or by us before it ends. Our right to cancel is limited as set out in the policy



### **How do I cancel the contract?**

You can cancel your policy by contacting your broker within 14 days of it starting or (if later) within 14 days of you receiving your policy documentation. You will receive a full refund of premium providing you have not made a claim. You are also able to cancel your policy at any time after the initial 14 day period and we will refund your premium less a charge for the time you were covered providing you have not made a claim.