

InFocus: Entertainment and Media Summary of Cover

This leaflet provides a summary of the significant features, conditions and exclusions provided by Aviva Insurance Limited trading as Norwich Union. For full details of the cover including complete terms, conditions and exclusions please refer to the policy document.

This policy provides cover for the needs of your business. A combination of the following covers are available: - Property Damage, Own Equipment All Risks, Goods In Transit, Hired In Equipment, Hired Out Equipment, Money and Assault, Glass, Frozen Foods, Engineering, Computer, Business Interruption, Employers Liability, Public and Products Liability, Commercial Legal Protection, Personal Accident, Business Travel.

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

Significant features and benefits

Property damage – All risks

This section provides cover for accidental loss or damage to office contents, computers, tapestock, tenants improvements, laptops and buildings as may be required.

Extensions: -

- office content sum insured of £2,500 is automatically provided free of charge. Further increases are available subject to an additional premium
- cover includes temporary removal of property insured.
- exhibition cover not exceeding 7 days anywhere in Europe up to £10,000
- subsidence including automatically under contents, but optional for buildings

Own equipment all risks

This section provides cover for all risks cover for loss destruction or damage to your own equipment as detailed in your policy schedule and may include display equipment, media equipment, portable equipment.

Extensions: -

- cover provided for equipment in the United Kingdom, automatically includes cover in Europe not exceeding 30 days
- cover provided for equipment in Europe can automatically include worldwide not exceeding 15 days.
- full worldwide unless otherwise stated in the policy schedule
- cover provided for theft from unattended vehicle subject to an unoccupied vehicle warranty as detailed in the policy schedule

Hired-In equipment all risks

This section provides cover for loss destruction or damage to Property insured hired-in.

Extensions: -

- cover provided for equipment in the United Kingdom, automatically includes cover in Europe not exceeding 30 days
- cover provided for equipment in Europe can automatically include worldwide not exceeding 15 days.
- full worldwide unless otherwise stated in the policy schedule
- legal costs, with your insurers consent, in pursuit of rights of recovery against to whom you have hired Property Insured
- temporary repairing damage to property insured
- temporary hire or rental of replacement property following a loss up to £25,000

Hired out equipment

This section provides cover for loss or damage to hired out equipment for "All Risks" as defined on the policy anywhere within the geographical limits.

Extensions: -

- full cover can be arranged to cover damage to the hired out equipment during the hire period

- contingent cover can be arranged to provide cover for the hired out equipment. The policy requires the hirer to arrange the appropriate cover and is subject to the agreed hire conditions as detailed in the policy wording

Goods in transit

This section provides cover for property, other than media equipment, whilst in transit within Great Britain, Northern Ireland, the Isle of Man or the Republic of Ireland to the limits selected by you.

Extensions: -

- whilst in transit including loading and unloading
- whilst temporarily stored during transit
- to your own sheets, ropes, chains, toggles or packing materials
- to you or the drivers personal possessions up to £500 any one person and occurrence

Money and assault

This section provides cover for loss of money belonging to your business: -

- premises (business hours) £4,000 limit
- whilst in transit or in bank night safe £4,000 limit
- from your home or employees home £ 500 limit
- from a locked safe £4,000 limit

Bodily injury to you or your employees as a result of assault or attempted assault whilst carrying money belonging to your business. Maximum payable as stated in policy schedule.

Glass

This section provides cover for breakage of glass at the premises, which you do not own or insure, including costs of boarding up. Limits are as stated in the policy schedule.

Frozen foods

This section provides cover for damage occurring to food belonging to you in any refrigeration unit owned by you, by deterioration or contamination caused by:-

- a change in temperature
- failure of temperature controls to operate correctly
- accidental failure of the electricity supply which is not deliberately caused by your supplier of electricity
- accidental leakage of refrigerant gases or refrigerant fumes from the unit

Engineering

This section provides cover for damage occurring to Plant or Machinery at the premises by the following contingencies, as detailed in your policy schedule:

- sudden and unforeseen damage including, breakdown, explosion, collapse
- breakdown, explosion or collapse
- accidental damage
- liability for hired in plant or machinery

Computer

This section provides cover for: -

- Damage to equipment including: -
 - automatic reinstatement of sum insured
 - reinstatement of software or programs

InFocus: Entertainment and Media Summary of Cover

- temporary removal or transit
- reinstatement of data as detailed in the policy schedule

Please refer to the policy schedule for full details.

Business interruption

This section provides cover for an interruption to your business following an insured loss under the Property Damage and Theft sections, which results in reduced earnings and increased running costs.

Cover includes: -

- payment of expenses incurred despite a reduction in your income
- additional expenses to assist you in preventing or reducing a drop in income such as overtime payments
- interruption due to accidental failure of public gas, water and telecommunication supplies
- damage to property nearby which prevents access

Optional Cover: -

- damage at the premises of a customer or supplier
- terrorism
- subsidence, ground heave or landslip
- continuing Hire Charges up to 13 weeks

Increased cost of working only

Provides you with additional expenses only incurred to enable you to continue trading following insured loss or damage.

Please refer to the business interruption section of the policy document

Book debts

This section provides cover for loss of book debts as a result of your business records being lost, destroyed or damaged due to an insured event.

Please refer to Book Debts section of the policy document.

Employers' Liability

This section provides cover for your legal liability for injury to employees in the course of their employment: -

- £10 million limit of indemnity
- indemnity to principals
- Health & Safety at Work Act – legal defence costs

Public and Products Liability

This section provides cover for your legal liability in connection with your business to members of the public arising from accidental injury or damage to property: -

- £2 million limit of indemnity as standard
- option to increase to £3 or £5 million.
- indemnity to principals
- Health & Safety at Work Act – legal defence costs

Commercial Legal Protection

This section provides protection for legal costs and expenses arising from specified civil and criminal incidents in connection with your business: -

- employment disputes and compensation awards
- legal defence
- property protection
- bodily injury
- tax protection
- contract disputes
- tenancy disputes
- statutory licence
- debt recovery

Personal Accident

This section provides cover for you and your employees (up to the age of 65) for accidental bodily injury resulting in death, permanent or temporary disablement as detailed in the policy schedule as a result of occupational activities only.

Business Travel

This section provides cover for you and your employees (up to the age of 75) while travelling on company business anywhere in the world.

Cover includes: -

- medical Expenses up to £1,000,000
- emergency medical assistance
- personal baggage up to £ 2,000
- money up to £ 750
- cancellation costs up to £ 2,000
- personal Liability up to £1,000,000

Significant and unusual exclusion or limitations

Property damage – All risks

Conditions: -

- an excess of £250 applies for each claim unless otherwise stated in the policy schedule

Exclusions: -

- wear and tear and gradual deterioration, faulty or defective design, materials or workmanship
- mechanical Breakdown or derangement
- unoccupied buildings unless agreed

Own, hired in and hired out equipment

Conditions: -

- an excess of £250 applies for each claim unless otherwise stated in the policy schedule
- plasma Screen excess of £1,000

Exclusions: -

- damage to property from theft or malicious damage when left in an unattended vehicle limited as follows: -
 - £60,000 if vehicle fitted with a Thatcham alarm and immobiliser. Please contact us if a higher limit is required
 - £30,000 if the vehicle is fitted with any other alarm and immobiliser
 - £15,000 if not fitted with an alarm or if your alarm and immobiliser is not fully operational at time of damage
- damage from a vehicle left unattended between the hours of 9pm and 6am the excess and the Display Equipment excess are amended to 10% of the cost of any Damage subject to a minimum of: -
 - £1,000 where the total cost of damage is less than £15,000
 - £2,500 where the total cost of damage is between £15,000 and £30,000
 - £5,000 where the total cost of Damage is greater than £30,000
- a packing condition applies to prevent damage during the normal course of transit including loading and unloading

Goods In Transit

Exclusions: -

- defective or inadequate packing
- vermin, wear, tear, gradual deterioration or contamination

Money and Assault

Conditions: -

- money in transit warranty, as detailed in the policy wording

Exclusions: -

- shortage due to clerical or accountancy errors
- loss due to the fraud or dishonesty of any employees not discovered within seven working days
- loss from unattended vehicles
- loss arising outside Great Britain, Northern Ireland, the Channel Islands or the Isle of Man

InFocus: Entertainment and Media Summary of Cover

Glass

Exclusions: -

- damage to glass in light fittings, signs, vehicles or vending machines
- breakage to glass caused by scratching, wear and tear or gradual deterioration

Frozen Foods

Exclusions: -

- damage caused by wear, tear, deterioration or gradually developing flaws or defects in the unit, failure to correctly set any temperature controls
- any refrigeration unit which is more than 10 years old

Engineering

Exclusions: -

- plant and machinery is unsuitable for its purpose
- we will not indemnify you in respect of any hire or rental costs incurred in the first 48 hours immediately following damage
- damage caused by fire, lightning or explosion (except explosion as defined in the policy wording)
- aircraft or aerial devices or articles dropped from them
- storm, flood or inundation from the sea
- water leaking or discharged from any sprinkler system
- theft or attempted theft
- wear and tear or gradually developing defects, flaws, cracks or partial fractures
- the cost of maintenance work
- damage to or liability arising out of plant or machinery which you hire out without our consent
- damage to plant or machinery during transit by sea or air

Computer

Exclusions: -

- the cost of repairing gradual deterioration or wear and tear
- damage caused by your wilful act or wilful neglect
- the costs of any alterations, additions, improvements or overhauls carried out when any repair is undertaken

Business Interruption

Exclusions: -

- losses excluded under the Property Damage and Theft sections

Book Debts

Exclusions: -

- losses excluded under the Property Damage & Theft sections
- loss of computer records due to inherent defects

Employers' Liability

Exclusions: -

- cover for acts of terrorism is limited to £5,000,000 per event
- liability in respect of liquidated damages, penalty clauses and fines
- work in or on, or travel to or from any offshore installation or support vessel
- bodily injury of employees whilst carried in or upon a vehicle
- work on or visits on any off shore rig or platform

Public and Products Liability

Exclusions: -

- fines, penalties, liquidated or punitive damages
- pollution or contamination unless sudden, identifiable and unintended
- work on offshore installations

Commercial Legal Protection

Conditions: -

- for contract disputes and debt recovery, a claim must be made within 90 days of the money becoming due

Exclusions: -

- in respect of civil cases, the cover is subject to the case having reasonable prospects of winning or making a successful defence
- claims must be reported within 180 days of you becoming aware of an incident
- for contract disputes the first £500 of any claim where the amount in dispute exceeds £5,000
- any claim relating to the settlement under an insurance policy

Personal Accident

Exclusions: -

- the first 14 days of temporary disablement
- accidents caused through participation in certain hazardous activities
- the effects of alcohol or drugs or any treatment for drug addiction

Business Travel

Exclusions: -

- any person travelling against the advice of a medical practitioner
- accidents caused through participation in certain hazardous activities

Terrorism

Please note the policy excludes and/ or limits cover in respect of the consequences of Terrorism. Full details of these restrictions and exclusions are available on request. Additional cover can be considered upon request.

How to make a claim

If you need to make a claim please call your insurer, Norwich Union, claims line on **0500 11 44 77**, the line operates 24 hours a day, 365 days a year. Please have your policy number to hand when calling.

How to complain

If you have an enquiry or complaint arising from your policy, in the first instance, please contact your insurance adviser. Full details of the complaints procedure are contained in your policy document.

You have also the right of referral to the Financial Ombudsman who can be contacted on 0845 080 1800. Their address is South Quay Plaza, 183 Marsh Wall, London E14 9SR. The ombudsman will only deal with your complaint if Aon and your insurers have been unable to resolve it.

Details about our regulator

Aon Limited is authorised and regulated by the Financial Service Authority. The financial services Authority website, which includes a register of all regulated firms can be visited at www.fsa.gov.uk/register, or the Financial services Authority can be contact on 0845 606 1234.

Your insurers, Norwich Union, are covered by the Financial Services Compensation Scheme. You may be entitled to compensation should they be unable to meet their obligations. You may contact the FSCS on 0207 892 7300 or further information is available at www.fscs.org.uk.

Law applicable to the contract

The contract will be subject to the relevant law of the United Kingdom, the Isle of Man or the Channel Islands relating to your address shown on the schedule. If there is any dispute as to which law applies it shall be English Law.