

# Motorsport Insurance Commercial Combined Key Facts

<p><b>Introduction</b></p>	<p>Summarised below are some important facts about <b>Your</b> Motorsport Commercial Combined policy. However, <b>You</b> must ensure <b>You</b> read and understand the full Policy wording as this summary does not describe all the terms and conditions of <b>Your</b> Policy. Various <b>Excesses</b> are applicable that are detailed within the Policy wording and <b>Schedule</b>.</p> <p>The Policy is an annually renewable non-investment insurance contract and is governed in all respects by the law applying in that particular country in the <b>United Kingdom</b> in which <b>You</b> live.</p>
<p><b>Definitions</b></p>	<p>Some words <b>We</b> use in the Policy documents are defined (shown within the Policy wording) and are identified by a capital first letter and shown in bold blue text.</p>
<p><b>Insurer</b></p>	<p>The insurance Policy is underwritten by Allianz Global Corporate &amp; Specialty SE. Allianz Global Corporate &amp; Specialty SE (UK Branch) are <b>Authorised</b> and regulated by the Bundesanstalt für Finanzdienstleistungsaufsicht (BaFin) the German financial services regulator. They are <b>Authorised</b> and regulated under the Financial Conduct Authority to carry on general insurance business on an establishment basis in the UK (FRN 214374) with registered office at 60 Gracechurch Street, London EC3V 0HR.</p>

## Section 1 – Property Damage

<p><b>Significant Features and Benefits</b></p>	<p>Select which element of <b>Your Business You</b> would like to cover under the Property <b>Damage</b> section such as the <b>Buildings</b> and or Contents such as <b>Your Business</b> fixtures, fittings, plant, machinery, equipment and tools; and <b>Business Stock</b> against the following risks:</p> <ul style="list-style-type: none"> <li>• Fire, Lightning, Explosion, Aircraft, Earthquake, Riot and Civil Commotion, Impact or Theft</li> <li>• Storm, Flood or Escape of Water or Accidental Escape of Water</li> <li>• Subsidence</li> <li>• Any Other Accident</li> <li>• Accidental Breakage of fixed glass</li> </ul>
<p><b>Significant and Unusual Exclusions and Limitations</b></p>	<p>Cover does not include:</p> <ul style="list-style-type: none"> <li>• Storm and/or flood <b>Damage</b> to fences and gates.</li> <li>• Storm and/or flood <b>Damage</b> solely due to changes in the water table level.</li> <li>• Theft where there is no forcible and violent entry or exit.</li> <li>• Theft from outbuildings or out in the open other than Theft of vehicles or trailers with a market value equal to or under £50,000. This limit may be increased upon referral to <b>Us</b> for acceptance.</li> <li>• Subsidence arising from the settlement or movement of made up ground or coastal or river erosion, or as a result of construction, demolition, structural alteration or repair.</li> </ul>

<p><b>Significant and Unusual Exclusions and Limitations (Continued)</b></p>	<ul style="list-style-type: none"> <li>• <b>Damage</b> caused by faulty or defective design or materials; inherent vice, latent defect, gradual deterioration, wear and tear, faulty or defective workmanship, operational error or omission.</li> <li>• <b>Damage</b> caused by corrosion, rust, wet or dry rot, shrinkage, evaporation, loss of weight, dampness, dryness, marring, scratching, vermin or insects.</li> <li>• <b>Damage</b> caused by mechanical or electrical breakdown, <b>Pollution</b>, contamination, fraud or dishonesty.</li> <li>• <b>Damage</b> caused by erasure or distortion of information on computer systems or other records.</li> <li>• <b>Damage</b> caused by utility companies deliberately cutting off supply.</li> <li>• <b>Damage to Buildings</b> not built mainly of brick, stone, concrete or other non-combustible materials unless otherwise stated in the <b>Schedule</b> or <b>Statement of Fact</b>.</li> <li>• <b>Computer System Records</b> unless a backup copy is available and kept at another location or in a fireproof safe.</li> </ul>
<p><b>Specified Equipment at Other Locations (All Risks)</b></p>	<p>Upon <b>Your</b> request (see <b>Your Schedule</b> and/or Quotation) cover can be extended to include <b>Your</b> contents and vehicles specified whilst at any location.</p> <p>Cover also includes:</p> <ul style="list-style-type: none"> <li>• Theft from a <b>Building</b> used by <b>Your Business</b> where there is no forcible and violent entry or exit</li> <li>• Theft from any <b>Building</b> provided they are securely locked</li> <li>• <b>Damage</b> to motor vehicles or trailers and their contents by Theft from the open</li> <li>• <b>Damage</b> to property in transit including vehicles</li> <li>• <b>Damage</b> by Theft or attempted Theft of trailers providing the security requirements have been complied with</li> <li>• This cover applies worldwide</li> </ul> <p>Cover does not include</p> <ul style="list-style-type: none"> <li>• Theft from or of an <b>Unattended</b> vehicle or trailer unless all doors, windows or other points of access have been closed and locked, security devices have been set and all keys removed or the vehicle or trailer is stolen at the same time</li> <li>• Theft of trailers unless the trailer is attached to its towing vehicle, with all access points to the towing vehicle being securely locked or is fitted with a secured hitch lock and at least one-wheel clamp;</li> <li>• any <b>Damage</b> to vehicles resulting from its use on any public road or in any competition, trial, track day, performance test, race or trial of speed whether between vehicles or otherwise.</li> </ul> <p><b>Our</b> liability for any one loss shall not exceed the limit shown in the <b>Schedule</b> against the type of property under specified equipment.</p>
<p><b>Special Conditions – Risk Protections</b></p>	<p><b>Your</b> policy has requirements regarding the following:</p> <ul style="list-style-type: none"> <li>• Automatic Sprinkler and Fire Alarm Installations</li> <li>• Electrical Inspection</li> <li>• Fire Extinguishing Appliances</li> <li>• Fire Precautions Welding Condition</li> <li>• Flat Roofs</li> <li>• Fuel Tanks in the Open</li> <li>• Paint Spraying</li> </ul>

<b>Special Conditions – Risk Protections (Continued)</b>	<ul style="list-style-type: none"> <li>• Physical Security Standards (minimum level required)</li> <li>• Portable Heaters</li> <li>• Security Precautions</li> <li>• Storage in Basements/Cellars (Stillage)</li> <li>• Storage of Flammable Liquids (having a flash point, closed cup, below 32°C)</li> <li>• Storage of Gas Cylinders Condition</li> </ul>
<b>Reinstatement</b>	<p><b>Buildings</b> and contents cover - ‘as new’ but no better than its original condition.</p> <p><b>Stock</b> and vehicles - indemnity basis being the value at the time of loss. Vehicles are covered up to their Retail Market value.</p> <p><b>Computer Equipment</b> – Reinstatement of Data maximum amount £5,000</p>
<b>Inflation Protection (Day One Basis of Cover)</b>	<p>To mitigate the effect of inflation the <b>Declared Value</b> (the value <b>You</b> provide <b>Us</b> with) is increased by the Day One uplift percentage amount as shown in the <b>Schedule</b> and this amount is the <b>Sum Insured</b>.</p>
<b>Average (Underinsurance) Provision</b>	<p>At the commencement of <b>Damage</b> where the <b>Declared Value or Sum Insured</b> (whichever is applicable) is less than the <b>Insurable Amount</b>, the claim amount payable shall be proportionately reduced.</p>

## Section 2 – Business Interruption

<b>Significant Features or Benefits</b>	<p>If an Insured event covered by Section 1 - Property <b>Damage</b> occurs at <b>Your Premises</b> the <b>Business</b> Interruption cover protects <b>You</b> from the financial consequences.</p> <p>Cover can include-</p> <ul style="list-style-type: none"> <li>• Loss of <b>Gross Profit</b> or Loss of <b>Gross Revenue</b></li> <li>• <b>Increased Cost of Working</b></li> <li>• <b>Additional Increased Cost of Working</b></li> <li>• <b>Rent of Buildings</b> – receivable &amp;/or payable</li> <li>• <b>Outstanding Debit Balances (Book Debts)</b> - Where Section 2 is operative, cover will automatically include up to £100,000 cover</li> </ul>
<b>Significant and Unusual Exclusions or Limitations</b>	<p>The limitations and exclusions under Section 1 - Property <b>Damage</b> apply to this section.</p> <p>Cover does not include any loss caused directly or indirectly, contributed by or attributed to a Communicable Disease or fear or threat of a Communicable Disease.</p>
<b>Indemnity Period</b>	<p>The period beginning when the <b>Damage</b> occurs and ending when the results of the <b>Business</b> cease to be affected by the <b>Damage</b> and not exceeding the <b>Indemnity Period</b> as shown in the <b>Schedule</b> whichever is earlier.</p>

## Section 3 Subsection A – Money

<b>Significant Features and Benefits</b>	<p>Covers includes:</p> <p>Loss of Money:</p> <ul style="list-style-type: none"> <li>• <b>Non-Negotiable Money</b> limit £250,000</li> <li>• At the <b>Business Premises</b> during <b>Working Hours</b> or in transit, see <b>Your Schedule</b> for the limit applicable</li> <li>• At the <b>Business Premises</b> out of <b>Working Hours</b> in</li> </ul>
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<p><b>Significant Features and Benefits (Continued)</b></p>	<ul style="list-style-type: none"> <li>- specified locked safe or strongroom – see <b>Your Schedule</b> for the limit applicable</li> <li>- all other locked safes or strongroom – see <b>Your Schedule</b> for limit applicable</li> <li>- not in locked safe or strongroom – limit £500</li> <li>• At <b>Your</b> residence, directors’ partners or <b>Employee’s</b> residence             <ul style="list-style-type: none"> <li>- In locked safe or whilst an adult is present – Limit £1,000 otherwise limited to £500</li> </ul> </li> <li>• Clothing &amp; Personal Effects – Limit of £100 per person (total per claim £500)</li> </ul>
<p><b>Significant and unusual Exclusions or Limitations</b></p>	<p>Cover does not include <b>Damage</b></p> <ul style="list-style-type: none"> <li>• <b>Damage</b> from an <b>Unattended</b> vehicle</li> <li>• Shortage due to error or omission;</li> <li>• <b>Damage</b> due to the use of counterfeit money;</li> <li>• <b>Damage</b> not within the <b>United Kingdom</b>;</li> <li>• <b>Damage</b> arising from Riot or Civil Commotion in Northern Ireland;</li> <li>• <b>Damage</b> by theft by any director partner or <b>Employee</b> of <b>You</b> not discovered within seven working days of the <b>Theft</b>.</li> </ul>
<p><b>Special Conditions- Risk Protections</b></p>	<p><b>Your</b> policy has requirements regarding the following-</p> <ul style="list-style-type: none"> <li>• <b>Intruder Alarm System</b></li> <li>• <b>Premises</b> left <b>Unattended</b></li> <li>• Security Money in Transit</li> <li>• Security – Physical Security Standard</li> </ul>

**Section 3 Subsection B - Bodily Injury Assault**

<p><b>Significant Features and Benefits</b></p>	<p>Compensation provided in the event that an <b>Insured Person</b>, whilst engaged in the <b>Business</b>, and as a direct result of theft or attempted theft involving assault, violence or threat thereof and resulting in <b>Bodily Injury</b> within two years of the sole cause of Death Disablement or incurring <b>Medical Expenses</b> for which the Benefit is claimed.</p> <p>Benefit is payable for-</p> <ul style="list-style-type: none"> <li>• Death</li> <li>• Disablement</li> <li>• Loss of One or more Limbs or Eyes</li> <li>• Permanent Total Disablement</li> <li>• Temporary Total Disablement</li> <li>• <b>Medical Expenses</b></li> </ul> <p>The limits per unit are specified in <b>Your</b> Policy (number of units applicable is shown in <b>Your Schedule</b>)</p>
<p><b>Significant and unusual Exclusions or Limitations</b></p>	<p>The benefit will not be paid:</p> <ul style="list-style-type: none"> <li>• Age restriction – if the person is under 16 or 70 and over</li> <li>• Any existing medical condition directly results or contributes to the <b>Bodily Injury</b>, Death Disablement or <b>Medical Expenses</b></li> <li>• Under more than one of the benefits</li> <li>• Total Disablement must be proved to <b>You</b> satisfaction to be permanent and without expectation of recovery</li> <li>• Temporary Total Disablement is payable for a maximum period of 104 weeks</li> </ul>

<p><b>Significant and unusual Exclusions or Limitations (Continued)</b></p>	<ul style="list-style-type: none"> <li>• Permanent Total Disablement – the amount payable per week shall not exceed the <b>Insured Persons</b> pre-<b>Injury</b> weekly earnings from the <b>Business</b></li> <li>• Once an <b>Occurrence</b> has taken place that <b>Insured Person</b> will cease to be covered by this Section.</li> </ul>
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## Section 4 – Goods in Transit

<p><b>Significant Features and Benefits</b></p>	<p>Cover includes:</p> <ul style="list-style-type: none"> <li>• loss or <b>Damage</b> to property away from the <b>Premises</b> and in transit within the <b>Geographical Limit</b></li> <li>• at exhibitions less than 7 days in duration with a limit of £5,000</li> <li>• Limit per vehicle or consignment limit as per the <b>Schedule</b></li> <li>• Additional costs up to £5,000 for transshipment, reloading and recovery charges; removing debris; site clearance; to reduce or prevent claims</li> <li>• <b>Damage</b> to sheets, ropes, chains toggles or packing materials limit £5,000</li> <li>• Personal effects in or from the vehicle up to £2,500</li> </ul>
<p><b>Significant and Unusual Exclusions or Limitations</b></p>	<p>Cover does not include:</p> <ul style="list-style-type: none"> <li>• Dishonesty or insolvency</li> <li>• <b>Damage</b> resulting from inadequate packaging</li> <li>• <b>Damage</b> due to             <ul style="list-style-type: none"> <li>- Insufficient or incorrect labelling</li> <li>- Vehicles being used for Social Domestic and Pleasure purposes outside of the normal course of the <b>Business</b></li> <li>- Open vehicles without adequate protection from weather conditions</li> <li>- Theft from Open vehicles left <b>Unattended</b></li> <li>- Theft from <b>Unattended</b> vehicles between 18.00 and 8.00 unless contained in a locked <b>Building</b> or guarded security park</li> <li>- Theft from an <b>Unattended</b> vehicle unless all doors' windows and access points are closed and locked</li> <li>- Theft of trailers from the open unless the trailer is attached to its towing vehicle, with all access points to the towing vehicle being securely locked or fitted with a secured hitch lock and at least one wheel clamp.</li> </ul> </li> <li>• <b>Damage</b> to glass, china, marble, earthenware, scientific instruments, furniture, antiques, curios, sculptures, works of art, pictures, prints, drawings, engravings and goods of a brittle nature unless caused by fire, theft or as a direct result of collision or overturning of the conveying vehicle.</li> <li>• Property within a warehouse at a rented location or under contract for storage and distribution.</li> <li>• Property carried by or dispatched by <b>You</b> for hire or reward</li> <li>• Personal Effects partly or wholly of precious metal, jewellery, watches, furs, contact lenses, portable electronic devices, mobile phones, cameras, Money and securities of any description belonging to vehicle drivers or attendants.</li> <li>• Loss of market, delay or any consequential loss.</li> <li>• Money and securities</li> </ul>

## Section 5 – Deterioration of Stock

<b>Significant Features and Benefits</b>	Cover for <b>Damage</b> by deterioration or putrefaction of <b>Stock in a Cold Chamber</b> of a refrigerating machine following a rise or fall in temperature or escape of refrigerant fumes.
<b>Significant and Unusual Exclusions or Limitations</b>	Cover does not include <b>Damage</b> arising from: <ul style="list-style-type: none"> <li>• fire, lightning, explosion, flood, earthquake, aircraft or other aerial devices or articles dropped therefrom or by leakage from a sprinkler installation</li> <li>• the deliberate act of any public electricity supply authority, withholding or restricting supply or <b>Your</b> neglect</li> <li>• a machine more than 15 years old</li> <li>• Loss of goodwill or consequential loss</li> </ul>

## Section 6 – Loss of Licence

<b>Significant Features and Benefits</b>	<p><b>We</b> will pay for the depreciation in value of <b>Your</b> interest in the <b>Premises</b> or the <b>Business</b> resulting from:</p> <ul style="list-style-type: none"> <li>• the forced surrender of or refusal to renew the licence by the appropriate authority or was beyond <b>Your</b> control</li> <li>• under the provisions of the regulations relating to such licences subject to the limit shown in <b>Your Schedule</b>.</li> </ul>
<b>Significant and Unusual Exclusions or Limitations</b>	<p>Cover does not apply where</p> <ul style="list-style-type: none"> <li>• the loss arising from a suspension or warning received 30 days prior to the inception of cover</li> <li>• the forfeiture or refusal to renew arises directly from any town or country planning improvement, redevelopment or compulsory purchase order or the surrender, reduction or redistribution of licences in connection therewith</li> <li>• <b>You</b> are entitled to obtain compensation</li> <li>• any alteration to any relevant law</li> <li>• the loss arises from a Criminal Conviction</li> <li>• the loss arises by any act or omission by <b>You</b> or by <b>Your</b> failure to take all reasonable action to maintain the licence in force.</li> </ul> <p>In respect of the loss of a <b>MOT Licence</b> only</p> <ul style="list-style-type: none"> <li>• the Department of Transport intended to reduce the number of <b>Authorised</b> examiners or nominated testers</li> <li>• the failure to maintain equipment or machinery at the <b>Premises</b> to a good state of repair or keep accurate and up-to-date documentation as required.</li> </ul> <p>In respect of the loss of an <b>Alcohol Licence</b></p> <ul style="list-style-type: none"> <li>• <b>Your</b> failure to keep the <b>Premises</b> open during the permitted hours or in a good sanitary condition</li> <li>• <b>Your</b> failure to comply with any direction or requirement of the licensing authority or make any alterations to the <b>Premises</b> made without the prior <b>Consent</b> of the licensing authority.</li> <li>• the suspension or withdrawal of, or refusal to renew, any late night, afternoon or morning extension of the standard or permitted opening hours as defined in the appropriate local licensing Acts as amended from time to time unless such suspension, withdrawal or refusal to renew is ancillary to the licence being suspended, withdrawn or not renewed.</li> </ul>

## Section 7 – Employee Theft

<b>Significant Features and Benefits</b>	<p><b>We</b> will pay <b>You</b>, including auditors’ fees with <b>Our Consent</b> to substantiate a claim, in respect of a direct pecuniary loss <b>You</b> suffer caused by any act of fraud or dishonesty including procuring or abetting any fraud or dishonesty which is:</p> <ul style="list-style-type: none"> <li>• carried out by an <b>Employee</b> discovered during the <b>Period of Insurance</b> or within 12 months of the <b>Employees</b> employment ceasing whichever occurs first</li> <li>• Limits of liability are shown in <b>Your Schedule</b>.</li> </ul>
<b>Significant and Unusual Exclusions or Limitations</b>	<p>Cover does not include</p> <ul style="list-style-type: none"> <li>• unexplained shortages</li> <li>• a loss other than from a dishonest act of any <b>Employee</b> for gain</li> <li>• money.</li> </ul>
<b>Conditions</b>	<p>The following Conditions apply to this section:</p> <ul style="list-style-type: none"> <li>• Risk Alterations</li> <li>• Cover following claim</li> <li>• <b>Employee</b> assets</li> <li>• Recovery from <b>Employees</b></li> <li>• Reinstatement after Loss</li> </ul>

## Section 8 – Employers Liability

<b>Significant Features and Benefits</b>	<p><b>We</b> will pay compensatory damages and claimants’ costs in respect of <b>Injury</b> sustained by <b>Your Employees</b> arising from or in the course of their employment in connection with the <b>Business</b> caused within the <b>Geographical Limits</b> of <b>Your</b> Policy. Limit of Indemnity (the maximum amount payable per incident) is £10,000,000 reduced to £5,000,000 in respect of any claim relating to <b>Asbestos</b> or <b>Terrorism</b>.</p>
<b>Significant and Unusual Exclusions or Limitations</b>	<p>Cover does not include:</p> <ul style="list-style-type: none"> <li>• claims for which compulsory insurance under road traffic legislation is required.</li> <li>• claims on or travelling to or from any offshore Installation</li> <li>• payments normally made under any workman’s compensation or similar legislation</li> <li>• any medical or repatriation costs</li> <li>• claims arising elsewhere in the world in respect of temporary visits by <b>Employees</b> normally resident in the <b>United Kingdom</b> and brought against <b>You</b> in a Court of Law other than in the <b>United Kingdom</b>.</li> </ul>
<b>Conditions</b>	<p>The following Conditions apply to this section:</p> <ul style="list-style-type: none"> <li>• Employers Liability Compulsory Insurance</li> <li>• Health &amp; Safety Condition</li> </ul>

## Section 9A – Public Liability

<b>Significant Features and Benefits</b>	<p><b>We</b> will pay compensatory damages, claimants’ costs and <b>Defence Costs</b> in respect of an <b>Occurrence</b> of</p> <ul style="list-style-type: none"> <li>• <b>Injury</b> to any person</li> <li>• loss of or <b>Damage</b> to any person’s material property</li> <li>• nuisance trespass obstruction or interference with any right of way, light, air or water resulting in <b>Financial Loss</b></li> </ul>
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<b>Significant Features and Benefits (Continued)</b>	in connection with the <b>Business</b> caused within the <b>Geographical Limits</b> .
<b>Significant and Unusual Exclusions or Limitations</b>	Cover does not include <ul style="list-style-type: none"> <li>• claims arising out of aircraft, hovercraft or watercraft other than watercraft not exceeding 10 meters in length or being used on inland waterways</li> <li>• the ownership or use of motor vehicles where compulsory insurance for road traffic legislation is required but cover operates for claims arising from <ul style="list-style-type: none"> <li>- when being used as a tool when compulsory insurance under road traffic legislation is not required</li> <li>- beyond the limits of the carriageway when loading or unloading the motor vehicle or trailer</li> <li>- any motor vehicle or trailer in <b>Your</b> custody or control for the purpose of parking (excludes compulsory insurance for road traffic legislation)</li> <li>- unregistered motor vehicles or trailers used other than on the public highway.</li> </ul> </li> <li>• claims on or travelling to or from any offshore Installation</li> <li>• property <b>Damage</b> owned by, leased hired or loaned to <b>You</b>.</li> </ul>
<b>Conditions</b>	The following Conditions apply to this section: <ul style="list-style-type: none"> <li>• North America Condition (Excluded unless specifically included by <b>Endorsement</b>)</li> <li>• Compensation for Court Attendance</li> <li>• Limit of Indemnity</li> <li>• Who is covered</li> <li>• <b>Pollution</b></li> <li>• Defective <b>Premises</b> Act</li> <li>• Data Protection Legislation Extension</li> <li>• Loss of Use (Customers Vehicles Extension)</li> <li>• Overseas Personal Liability Extension</li> </ul>

### Section 9B – Products Liability

<b>Significant Features and Benefits</b>	<b>We</b> will pay compensatory damages, claimants’ costs and <b>Defence Costs</b> in respect of an <b>Occurrence</b> of <ul style="list-style-type: none"> <li>• <b>Injury</b> to any person</li> <li>• loss of or <b>Damage</b> to any person’s material property</li> <li>• nuisance trespass obstruction or interference with any right of way, light, air or water resulting in <b>Financial Loss</b></li> </ul> in connection with the <b>Business</b> caused within the <b>Geographical Limits</b> arising out of or connection with any <b>Product</b> or <b>Completed Work</b> .
<b>Significant and Unusual Exclusions or Limitations</b>	Cover does not include <ul style="list-style-type: none"> <li>• Contractual Liability</li> <li>• Any <b>Product</b> which to <b>Your</b> knowledge is intended to be used in or on any aircraft or other aerial device, hovercraft or any offshore installation.</li> <li>• <b>Product</b> recall</li> <li>• The cost of repair, rectifying or replacement of any <b>Product</b> which is defective other than <b>Products</b> supplied under a separate</li> </ul>



<p><b>Significant and Unusual Exclusions or Limitations (Continued)</b></p>	<p>contract or motor vehicles where the claim is a direct result of mechanical work on the vehicle undertaken by <b>You</b> or on <b>Your</b> behalf</p> <ul style="list-style-type: none"> <li>• Tyre re-moulding</li> <li>• The failure arising out of any <b>Product</b> or <b>Completed Work</b> to work properly or its unsuitability for its intended function unless it is due to an unintentional defect, error in the manufacturing or installation of the <b>Product</b> or <b>Completed Work</b>.</li> </ul>
<p><b>Conditions</b></p>	<p>The following Conditions apply to this section:</p> <ul style="list-style-type: none"> <li>• North America Condition (Excluded unless specifically included by <b>Endorsement</b>)</li> <li>• Compensation for Court Attendance</li> <li>• Limit of Indemnity</li> <li>• Who is covered</li> <li>• <b>Pollution</b></li> <li>• Loss of Use (Customers Vehicles Extension)</li> <li>• Consumer Protection Act &amp; Food Safety Act Legal Costs Extension.</li> </ul>

### Section 9A – Public Liability and Section 9B – Products Liability

<p><b>Significant and Unusual Exclusions or Limitations</b></p>	<p>Cover does not include</p> <ul style="list-style-type: none"> <li>• <b>Asbestos</b> in any way caused by the exposure or inhalation.</li> <li>• any loss caused directly or indirectly by any Communicable Diseases or fear or threat of a Communicable Disease</li> <li>• <b>Financial Loss</b> unless the Policy has been extended by the specific <b>Endorsement</b></li> <li>• <b>Gradual Contamination</b></li> <li>• payments for any liquidated damages clause, penalty clause, performance warranty or guarantee unless <b>Your</b> liability would have arisen if it had not been in force</li> <li>• Professional Indemnity cover or claims relating to Your professional services.</li> <li>• Claims arising from <b>Your</b> failure to take reasonable action to prevent <b>Injury</b> or <b>Damage</b>.</li> </ul>
<p><b>Conditions</b></p>	<p>The following Conditions apply to these Sections</p> <ul style="list-style-type: none"> <li>• Motorsport Governance</li> <li>• Rights of Recourse Condition</li> <li>• Sub-Contractor Condition</li> <li>• Use of Heat Away from the <b>Premises</b> Condition</li> <li>• Waste Materials Condition</li> </ul>

### Section 10 – Terrorism Extension

<p><b>Significant Features and Benefits</b></p>	<p><b>We</b> will compensate <b>You</b> in respect of <b>Damage</b> to <b>Your</b> property and <b>Business</b> Interruption insured under this Policy caused by an <b>Act of Terrorism</b> occurring in England, Wales and Scotland.</p>
<p><b>Significant and Unusual Exclusions or Limitations</b></p>	<p>Cover does not include</p> <ul style="list-style-type: none"> <li>• Exclusions under the appropriate types of property</li> <li>• <b>Damage</b> to any <b>Computer Equipment</b>, system or similar machinery that processes or stores data including <b>Damage</b></li> </ul>

<p><b>Significant and Unusual Exclusions or Limitations (Continued)</b></p>	<p>caused by <b>Virus or Similar Mechanism</b>, <b>Hacking</b> or <b>Denial of Service Attack</b></p> <ul style="list-style-type: none"> <li>• Riot, Civil Commotion or <b>War</b>.</li> <li>• <b>Damage</b> to <b>Residential Property</b> insured in the name of a <b>Private Individual</b>.</li> </ul>
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### Exceptions to all sections

<p><b>Significant and Unusual Exclusions or Limitations</b></p>	<p>The following exceptions apply to all Policy sections (see <b>Your</b> Policy wording for full details)</p> <ul style="list-style-type: none"> <li>• Computer Data Recognition Exception – Where any system uses a number to denote a date including its failure.</li> <li>• Contractual Liability – Where liability only arises because of a contract.</li> <li>• Existing Circumstances – The event occurs (or <b>You</b> should have been aware) prior to the commencement of the cover.</li> <li>• Government – With the exception of Section 8 – Employers Liability, any loss or <b>Damage</b> caused by any government (national or local) legally taking or damaging <b>Your</b> property.</li> <li>• Intentional or Malicious <b>Damage</b> – Where <b>You</b> have taken a deliberate and wilful act to disregard the need to take all reasonable steps to avoid, prevent or limit any claim.</li> <li>• Marine Policies – <b>Damage</b> which at the time of <b>Occurrence</b> would have been insured by a Marine Insurance, unless otherwise agreed.</li> <li>• Motor Vehicles used in Competition – Excludes <b>Damage</b>, <b>Injury</b> or legal liability arising out the ownership, possession or use by <b>You</b> of any motor vehicle being used in competition or similar unless otherwise agreed.</li> <li>• Motor Vehicles (Unregistered) Driver Requirement – Cover is excluded where the insured driver is unfit to drive due to drink or drugs.</li> <li>• <b>Pollution</b> and Contamination – Not applicable to Section 9A – Public Liability or Section 9B – <b>Products</b> Liability.</li> <li>• Punitive Damages – <b>We</b> will not pay for fines, penalties or similar awards.</li> <li>• Radioactive Contamination – Not applicable to Section 8 – Employers Liability.</li> <li>• Sanctions Limitation and Exceptions – Cover excluded where the <b>Business</b> activity is in breach of any economic or trade sanction law of the <b>United Kingdom</b>, the United States of America, the United Nations or European Union.</li> <li>• Sonic Bangs</li> <li>• Terrorism</li> <li>• Value Added Tax – If <b>You</b> are VAT registered, <b>You</b> will be responsible for the VAT portion of any claim.</li> <li>• <b>War</b> and Allied Risks – Not applicable to Section 8 – Employers Liability.</li> </ul>
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### General conditions to all sections

<p><b>Conditions applicable to all Sections of the Policy</b></p>	<p>The following Conditions apply to the Policy. For full details please refer to the Policy wording.</p>
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**Conditions applicable to all Sections of the Policy (Continued)**

- Arbitrator – Where a legitimate claim cannot be settled as there is a disagreement regarding the amount to be paid, it can be referred to an agreed arbitrator.
- Avoidance of Certain Terms and Right of Recovery – The terms of this insurance does not affect **Your** legal rights of recovery from any third party under the laws of any country **You** operate within. However, **You** shall repay to **Us** all sums that **We** would not have been liable to pay but for the provision of such laws.
- Cancellation by **Us** – **We** can cancel **Your** Policy in writing by sending **You** seven days-notice to **Your** last known address subject to the conditions set out within this Condition.
- Cancellation by **You** – **You** have the right to cancel this insurance and receive a proportionate refund (subject to no cause for claim) after any administration fees due.
- Claim Communication – **You** must make **Us** aware of any potential claim or prosecutions and send **Us** any letters or other communications unanswered as soon as possible.
- Claim Control / Interest – In the event of a claim under this insurance, **You** must fully co-operate with **Us** at all times and **We** have the right to act on **Your** behalf. Any recovery of claim payments made will be retained by **Us**.
- Contracts (Rights of Third Party) Act 1999 – Any person or organisation not a party to this insurance has no rights under this act.
- Declaration Basis & Premium Estimates – Where the premium has been based upon estimates **You** must keep accurate records and advise **Us** of such information upon **Our** request, paying any shortfall in premiums.
- Disputes – Any disputes will be governed by the law of the country within the **United Kingdom**. Payments awarded in a court outside of the **United Kingdom** will not be paid under this insurance unless previously agreed.
- Fair Presentation of Risk – **You** must provide presentation of **Your** risk at all times. **We** have the right to void the Policy or refuse to pay any claim where **You** have failed to provide **Us** with a fair presentation of the risk.
- Fraud & Dishonesty – If **You** or anyone acting on **Your** behalf makes false or fraudulent claim or exaggerates the claim **We** may refuse to pay the claim and recover any payments previously made. **We** may also terminate **Your** Policy from the date of the false disclosure without any premium refund.
- Indemnity – **We** will only pay a claim up to the limit of indemnity or **Sum Insured** shown in **Your** Policy and or **Schedule**.
- Interpretation – The Policy, **Schedule** and **Endorsements** shall be read as one and any word shown as defined shall bear that meaning.
- Joint Insured – Cross Liabilities – Where there is more than one name shown in the **Schedule**, **We** will treat each party separately and in the same manner as if a separate insurance had been arranged.
- Maintenance – **You** must maintain in sound condition the **Buildings**, contents and vehicles taking all reasonable care to prevent **Injury** or **Damage** and comply with all statutory requirements.

<p><b>Conditions applicable to all Sections of the Policy (Continued)</b></p>	<ul style="list-style-type: none"> <li>• Motor Vehicle Condition – <b>You</b> must keep all <b>Insured Vehicles</b> in a roadworthy condition at all times.</li> <li>• Motor Vehicle – Hire Purchase – Where an <b>Insured Vehicle</b> is under a hire or lease purchase agreement and the vehicle is damaged beyond repair <b>We</b> will pay the claim to the owner shown in the agreement.</li> <li>• Motor Vehicle Security – <b>ret</b> must remove the ignition key, close all windows and lock the vehicle when left <b>Unattended</b>.</li> <li>• Motor Vehicle Valuation – If the <b>Insured Vehicle</b> is damaged <b>We</b> will only pay <b>You</b> the amount shown in the manufacturer’s last <b>United Kingdom</b> list price. <b>We</b> will not pay for the importation costs of parts needed to repair an imported vehicle.</li> <li>• Other Insurance – <b>We</b> will only pay the amount above and beyond that provided by any other insurance where claims are covered by other insurance in force or would have been covered if <b>You</b> had valid cover.</li> <li>• Risk Changes – <b>You</b> must notify <b>Us</b> immediately of any changes to <b>Your Business</b> and or <b>Premises</b> or information set out within <b>Your Statement of Fact</b>.</li> <li>• Transfer – <b>You</b> cannot transfer this insurance to anyone else.</li> <li>• Void Policy – If <b>You</b> fail to comply with any Policy requirements or Conditions, <b>We</b> retain the right to declare <b>Your</b> policy void.</li> </ul>
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### Claims Process

<p><b>Claim Notification</b></p>	<p>In the event of an accident, loss or <b>Damage</b> or any other circumstance that may lead to a claim under thins insurance <b>You</b> should notify <b>Us</b> by telephone or email as soon as possible using the contact details shown within <b>Your</b> Policy.</p> <p>Any claim must be supported and substantiated in writing detailing any loss, <b>Damage</b> or <b>insured vehicle</b> including repair or replacement estimates, copy invoices and photographs where applicable.</p> <p>Any claim involving Theft or vandalism must also be reported to the Police as soon as it is discovered (secure the Police incident number).</p> <p><b>Your</b> Policy provides <b>You</b> with guidance notes to help <b>You</b> manage any such claim.</p> <p><b>You</b> must take any reasonable actions to minimise any future <b>Damage</b> and interference to <b>Your Business</b>.</p>
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### Complaints Process

<p><b>Complaint Notification</b></p>	<p>In the first instance <b>You</b> should notify <b>Your</b> insurance adviser who arranged the insurance. If <b>You</b> are not satisfied with their response please contact <b>Us</b> at Allianz Global Corporate &amp; Speciality SE, Allianz House, 60 Gracechurch Street, London EC3V 0HR (Telephone: 020 3451 3000). Please quote Your Policy and or claim number.</p> <p>In the event that <b>We</b> have not resolved the matter within 8 weeks of <b>You</b> writing to <b>Us</b>, <b>You</b> can refer the matter to the Financial Ombudsman Service. Both <b>We</b> and <b>Your</b> insurance adviser are bound by the decision of the Financial Ombudsman Service, <b>You</b> are not. The Complaints Process under this insurance does not affect <b>Your</b> right to take any legal action.</p>
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### Compensation Scheme

<b>Financial Services Compensation Scheme</b>	Allianz Global Corporate & Speciality SE are covered by the Financial Services Compensation Scheme (FSCS). <b>You</b> may be entitled to compensation from the scheme if <b>We</b> cannot meet <b>Our</b> obligations. <b>You</b> can get more information about compensation scheme arrangements from the FSCS.
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