

# Antiques Centres Policy Summary



Connoisseur  
Underwriting

Bespoke, flexible and above all, affordable insurance

CO  
vea Insurance

## Antique Centres

Antique Centres is designed to cover the assets, earnings and the legal liabilities of your business. It is insured by Covea Insurance plc for all sections other than Legal Expenses which is insured by DAS Legal Expenses Insurance Company Limited.

This document is a summary of the insurance cover provided by the Policy and, as such, it does not contain the full terms and conditions of your insurance coverage. Some of the covers will only apply if you have chosen to take the option selected. You can find the full terms and conditions of the Antique Centres policy in the policy document, a copy of which is available on request. Please take time to read it and make sure you understand the cover it provides.

This summary is provided to you for information purposes only and does not form part of your insurance contract.

This policy will provide the following covers as standard:

Property Damage  
Public Liability  
Antique Centres Extra (Crisis Containment, Website Hacker Damage Cover)

The following optional covers are also available. Your schedule will show if you have selected them:

Glass & Sanitaryware Breakage,  
Business Interruption,  
Terrorism,  
Money,  
Personal Accident,  
Employers Liability,  
Products Liability  
Liability for goods in your care Section

## Quality underwriting

Our experienced commercial underwriting team have the technical expertise to understand how to protect the risks faced by you and your business and to provide a flexible solution, focused on the needs of your business. Antique Centres is a modern commercial insurance contract delivered through an efficient process and its clear and concise format gives you even greater confidence in our commitment to provide your business with cost effective protection.

## Quality claims service

Our skilled and dedicated claims team will ensure that if you need to make a claim it will receive priority attention with a nominated claims handler who will manage the whole claim promptly and fairly. We will work with you to understand your needs and we will provide you with the most appropriate solution, which may involve the appointment of one of our selected loss adjusters, to ensure that your business is trading again quickly. We guarantee to let you have payment of your claim promptly once settlement is agreed.

## Risk Management - Survey Solutions

Our team of business surveyors, who specialise in the management of business insurance risks, are available to provide valuable advice and assistance to you and your business in areas such as fire precautions, security protections and health and safety compliance. A comprehensive survey report may be commissioned (free of charge to you) that will help your business identify any potential hazards to your assets and suggest solutions to efficiently eliminate or control them.

## Promise of Satisfaction

Covéa Insurance are confident that their Antique Centres policy will bring you complete satisfaction. We promise you an excellent service, flexibility in our underwriting approach, confidentiality, competitive premiums and fast claims settlements.

## Confidentiality

Our promise is complete confidentiality and security in all matters relating to your business insurance arrangements, which will be handled by a skilled underwriter nominated to look after your needs.

## BIBA

Covéa Insurance enjoys Partner Membership with the British Insurance Brokers' Association (BIBA) who are the UK's leading general insurance organisation representing the interests of the insurance broker, intermediaries and their customers.



## Versatile Protection and a Flexible Corporate Insurance Solution

At Covéa Insurance we recognise the individuality of your business and your commercial insurance needs and therefore we are able to offer you the option to create and purchase a single policy solution.

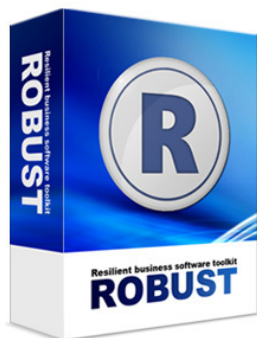
The following significant benefits are available exclusively to you as an Antique Centres policyholder.

### Helplines

A number of 24 hour helpline services will be available to you, your business and employees including business assistance following premises damage or glass breakage plus commercial legal & tax advice and employee counselling.

### Business Continuity Planning

Free access to ROBUST (Resilient Business Software Toolkit) 2010 a facility designed by industry experts to aid your company to quickly and efficiently create a Business Continuity Plan.



### Inflation Protection

Your sums insured are automatically index linked to make sure that you have the right amount of cover at all times.

### Theft of Keys & Tobacco/Alcohol Cover

Your policy will provide cover to replace locks following theft of keys and the cost of replacing alcohol kept for entertainment purposes.

### Exhibition Extension

All property insured will be covered at any exhibition or trade show at which you are participating in member countries of the European Union, up to a specified limit.

### Energy Efficiency

Any additional costs to comply with Energy Performance legislation will automatically be included in the event of damage to your premises.

### Liability Enhancements

A wide level of Employers', Public & Products Liability up to high limits of indemnity is available and both libel and slander insurance cover is provided as standard.

## Antique Centres Extra

Is part of the Antique Centres Package

The benefits are:

### **Crisis Containment**

Should there be any unfortunate event causing significant personal injury or damage to your property we will automatically pay the cost of securing the professional services of a public relations and/or marketing organisation to help mitigate any damage to your reputation.

### **Website Protection**

Website promotion and information is an invaluable asset to business performance and so in the event of malicious damage preventing access, loss of data or impact upon the reputation of your business, cover extends to include the cost of repair or replacement of the website and associated security improvements.

## Policy Covers

The key features for each section of the policy are as follows (*please refer to your policy wording for full details*):

### Property Damage Section

Significant Features and Benefits	Significant Exclusions and Limitations
<p>All risks cover on your buildings and contents at or within 50 yards of the premises.</p> <p><b>Additional costs of construction energy efficiency</b> – additional rebuild costs incurred in order to comply with the EC Directive on Energy Performance on Buildings 2002/91 up to £100,000 or 10% of the Property Damage sum insured, whichever is the lower</p> <p><b>Additional statutory costs</b> - additional rebuild costs incurred in order to comply with statutory regulations or local authority requirements following damage to the building up to £500,000 or 10% of the Property Damage sum insured, whichever is the lower</p> <p><b>Capital additions</b> - cover up to £250,000 or 10% of the Property Damage Sum insured for newly acquired and/or newly erected building or trade contents</p> <p><b>Day one</b> - your buildings or trade contents sums insured values are automatically uplifted by 115% to protect against the effects of inflation</p> <p><b>Defective title</b> - cover for claims made against you from the purchased of stock for which the vendor has a defective or no title up to £20,000</p> <p><b>Exhibitions</b> – stock and trade contents at exhibitions anywhere in Great Britain, Northern Ireland, the Isle of Man or the Channel Islands, or member countries of the European Union up to £125,000</p> <p><b>Glass</b> – covers damage to fixed glass up to £25,000</p> <p><b>Inflation Protection</b> – your sums insured are automatically index linked at renewal in accordance with the percentage changes to the appropriate indices</p> <p><b>Landscaping costs</b> - covers the cost, up to £25,000 of reinstating damage to the landscaped gardens and grounds back to their original appearance following damage at the premises</p> <p><b>Loss of metered gas and water</b> - covers gas and water charges incurred as a consequence of damage up to £25,000</p> <p><b>Protection equipment expenses</b> - covers the cost of refilling fire extinguishing equipment and smoke cloaks following damage</p> <p><b>Temporary removal</b> - temporary removal of contents, deeds, documents, computer system records within Great Britain, Northern Ireland, the Isle of Man or the Channel Islands at auctions, exhibitions, valuers or third party premises including whilst in transit to and from them up to £25,000</p> <p><b>Theft damage to the premises</b> – covers damage to the buildings not owned by you or insured by this policy resulting from theft or attempted theft up to £50,000 or 10% of the Property Damage sum insured, whichever is the lower</p> <p><b>Theft of fixed fabric of the building</b> - covers theft of the fixed fabric of the building, including fixed external CCTV equipment and security lighting up to £25,000</p> <p><b>Theft of keys</b> - covers the cost of replacing locks and keys following their theft up to £3,000</p> <p><b>Tobacco and alcohol</b> – covers tobacco, cigarettes, cigars, wines and spirits kept solely for entertainment purposes, up to £500</p> <p><b>Trace and access</b> - covers the cost of locating the source of escaped water or oil from any fixed installation and making good of damage up to £25,000</p>	<ul style="list-style-type: none"> <li>• jewellery (unless pre-agreed), bullion, furs,</li> <li>• overhead electrical and telecommunication transmission and distribution lines, overhead transformers</li> <li>• property and structures in course of demolition, construction or erection</li> <li>• property in the open, (unless pre-agreed)</li> <li>• property insured at any premises that are unoccupied unless they are notified to us and we agree to continue cover</li> <li>• storm, flood, leakage of oil or water to property stored in any outbuilding or basement following bursting or overflowing of oil or water tanks, apparatus or pipes or from any automatic sprinkler installation</li> <li>• theft or attempted theft occurring outside business hours to any till or cash register unless its drawer has been left in an open position</li> <li>• theft which does not involve forcible or violent entry to or exit from a building at the premises unless otherwise stated in the policy</li> <li>• changes in the water table level (i.e. the level below which the ground is saturated with water)</li> <li>• falling trees caused by felling or lopping</li> <li>• subsidence, ground heave or landslip</li> <li>• collapse or cracking of buildings</li> <li>• use of any article contrary to manufacturers' instructions</li> <li>• equipment breakdown (see Equipment Breakdown Section)</li> <li>• the excess</li> </ul>

**Business Interruption Section (optional)**

Significant Features and Benefits	Significant Exclusions and Limitations
<p>Loss resulting from interruption of or interference with the business in consequence of damage occurring at the premises and including:</p> <ul style="list-style-type: none"> <li>• <b>Book Debts</b> – damage to your records of outstanding debit balances, up to £50,000</li> <li>• <b>Compulsory Closure</b> – the compulsory closure by a public body after the discovery of a notifiable human infectious or contagious disease, foreign matter in food or drink provided at the premises, defective sanitation, the presence of vermin or pests or an occurrence of murder, manslaughter, suicide or rape at the premises, up to £50,000</li> <li>• <b>Exhibition Sites</b> - damage at any one trade fair or exhibition, up to £50,000</li> <li>• <b>Prevention of Access</b> – damage occurring to any property within 1 kilometre of the premises that prevents or hinders access, up to £50,000</li> <li>• <b>Professional Accountants</b> – includes accountants charges incurred in connection with a claim</li> <li>• <b>Property in Transit</b> – damage to property whilst in transit, up to £50,000</li> <li>• <b>Public Utilities</b> - damage at the terminal ends of supply to the premises of electricity, gas, water or telecommunications services up to £50,000 excluding the first 4 hours in respect of electricity, gas or water and the first 24 hours in respect of telecommunications</li> <li>• <b>Unspecified Storage Sites</b> – damage to property that is stored elsewhere than at your premises up to £50,000</li> </ul> <p><b>Basis of settlement available:</b></p> <ul style="list-style-type: none"> <li>• Loss of income (provides a limit of liability up to 133.33%)</li> <li>• Increased Cost of Working Only</li> </ul>	<ul style="list-style-type: none"> <li>• any interruption of or interference with the business in the absence of insured damage (other than compulsory closure)</li> </ul>

**Terrorism Section (optional)**

Significant Features and Benefits	Significant Exclusions and Limitations
<p>We will pay for Terrorism cover within Great Britain for Property Damage, Business Interruption and Book Debts where insured by your policy</p>	<ul style="list-style-type: none"> <li>• riot, civil commotion, war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection or military or usurped power</li> <li>• damage to any computer system or any alteration, modification, distortion, erasure or corruption of data except in certain circumstances. For full details, please refer to the Terrorism Section Exclusions in the policy</li> <li>• loss, destruction or damage or business interruption in respect of               <ul style="list-style-type: none"> <li>a) any nuclear installation or nuclear reactor</li> <li>b) any property not being a block of flats which is insured in the name of a private individual and is occupied by that individual for residential purposes</li> <li>c) any property which is insured by or would but for the existence of this policy be insured by any form of transit or aviation or marine policy other than any Goods in Transit Section</li> </ul> </li> <li>• any other type of property which is specifically excluded elsewhere in this policy</li> </ul>

**Money Section (optional)**

Significant Features and Benefits	Significant Exclusions and Limitations
<p>We will cover loss of non negotiable money up to £500,000 and cash and other negotiable money:</p> <ul style="list-style-type: none"> <li>• in transit or in a bank night safe, up to £5,000</li> <li>• on premises during business hours, up to £5,000</li> <li>• on premises - out of business hours in a locked safe, up to £5,000</li> <li>• on premises - out of business hours not in a locked safe, up to £500</li> <li>• at your home or home of authorised employee, up to £1,000</li> </ul> <p><b>Safes</b> – covers the cost of repair or replacement following theft or attempted theft of safes, franking machines or money carrying equipment, up to £2,500</p> <p><b>Credit Card</b> – provides cover following the fraudulent use by any unauthorised person within the territorial limits of credit or debit cards used by the business, up to £2,500</p> <p><b>Personal Assault</b> – covers you and your employees aged between 15 and 70 years for bodily injury following a robbery or hold up:</p> <ul style="list-style-type: none"> <li>• Death £25,000</li> <li>• Loss of limb £25,000</li> <li>• Loss of sight £25,000</li> <li>• Permanent total disablement £25,000</li> <li>• Temporary total disablement £100 per week</li> <li>• Personal Effects £250 per person</li> </ul>	<ul style="list-style-type: none"> <li>• clerical or accounting errors or shortages due to error or omission</li> <li>• any loss due to the fraud or dishonesty of any director, partner or employee unless the loss is discovered within seven working days of its occurrence</li> <li>• loss caused by dishonoured cheques or by the use of counterfeit money</li> <li>• loss from any unattended vehicle</li> <li>• loss from any coin-operated vending, gaming or amusement machine or payphone unless specially agreed as insured and stated in the schedule</li> <li>• damage caused by theft or attempted theft occurring outside business hours to any till or cash register unless its drawer has been left in an open position</li> <li>• losses not directly associated with the incident that caused you to claim</li> <li>• the excess</li> </ul> <ul style="list-style-type: none"> <li>• cover for bodily injury under the Personal Assault section where the injured party was under the influence of or being affected by intoxicating liquor or drugs except any drugs taken in accordance with proper medical prescription</li> </ul>



# Antique Centres - Key Facts Summary

## Personal Accident Section (optional)

Significant Features and Benefits	Significant Exclusions and Limitations
<p>We will compensate you for persons aged between 16 and 70 years should they sustain accidental bodily injury, loss of limb, loss of sight, permanent total disablement or temporary total disablement:</p> <ul style="list-style-type: none"> <li>• Death                                       £10,000</li> <li>• Loss of limb                               £10,000</li> <li>• Loss of sight                               £10,000</li> <li>• Permanent total disablement   £10,000</li> <li>• Temporary total disablement   £100 per week</li> </ul> <p>Higher limits are available on request.</p>	<ul style="list-style-type: none"> <li>• death, loss of limb, loss of sight, permanent total disablement or temporary total disablement caused by:               <ol style="list-style-type: none"> <li>a) insanity, intentional self-injury, suicide or attempted suicide, participation in any criminal act or being under the influence of or being affected by intoxicating liquor or drugs</li> <li>b) any hazardous sport, pursuit or pastime</li> <li>c) pregnancy or childbirth</li> <li>d) any pre-existing physical or mental disability or infirmity, medical condition or chronic or recurring ailment</li> <li>e) exposure to exceptional danger (except in an attempt to save human life)</li> </ol> </li> </ul>

## Employers' Liability Section (optional)

Significant Features and Benefits	Significant Exclusions and Limitations
<p>Covers damages for which you are legally liable to pay in respect of accidental bodily injury to your employees</p> <p><b>Maximum Amount Payable</b> - £10,000,000 in respect of any one claim against you or series of claims against you arising out of one cause</p> <p><b>Territorial Limits</b> - Worldwide</p> <p><b>Compensation for court attendance</b> – provides cover up to £250 per person per day for the costs of attendance at court to help defend or act as a witness in connection with any claim</p> <p><b>Corporate Manslaughter</b> – provides cover for legal costs and expenses incurred with our consent and prosecution costs awarded against you in the defence of criminal proceedings brought under The Corporate Manslaughter and Corporate Homicide Act 2007 as a result of a fatality</p> <p><b>Cross liabilities</b> - Where there is more than one person named as the Insured, the cover will apply separately but will not exceed the maximum amount payable</p> <p><b>Health and Safety at Work etc. Act 1974</b> – provides cover for the defence of any criminal proceedings brought in respect of a breach of the Health and Safety at Work etc. Act 1974</p> <p><b>Unsatisfied Court Judgements</b> – provides cover for payment of court judgements for damages being obtained by any employee against third parties following bodily injury at work should the judgement remain unsatisfied</p>	<ul style="list-style-type: none"> <li>• injury to any employee where motor insurance is required by any road traffic legislation</li> <li>• working on any offshore installation or whilst in transit to or from any offshore installation</li> <li>• cover for acts caused by Terrorism is limited to £5,000,000</li> <li>• damages where action is brought in a Court of Law outside a member state of the European Union</li> </ul>

## Public Liability Section

Significant Features and Benefits	Significant Exclusions and Limitations
<p>Covers damages for which you are legally liable to pay in respect of accidental bodily injury to any person, accidental loss or damage to material property or accidental obstruction, trespass or nuisance or wrongful arrest arising from the ownership of the premises or in the course of the business</p> <p><b>Maximum Amount Payable</b> – as selected by you up to £5,000,000 in respect of any one claim against you or series of claims against you arising out of one cause</p> <p><b>Territorial Limits</b> - Great Britain, Northern Ireland, the Isle of Man or the Channel Islands and elsewhere in the world if performing clerical work</p> <p><b>Compensation for court attendance</b> – provides cover up to £250 per person per day for the costs of attendance at court to help defend or act as a witness in connection with any claim</p> <p><b>Contingent motor liability</b> – provides cover for vehicles not owned or provided by you in connection with the business</p> <p><b>Corporate Manslaughter</b> – provides cover for legal costs and expenses incurred with our consent and prosecution costs awarded against you in the defence of criminal proceedings brought under The Corporate Manslaughter and Corporate Homicide Act 2007 as a result of a fatality</p> <p><b>Cross liabilities</b> - Where there is more than one person named as the Insured the cover will apply separately but will not exceed the maximum amount payable</p> <p><b>Defective Premises Act 1972</b> – provides cover for defects in business premises or land which have been disposed of by you</p> <p><b>General Data Protection Regulations</b> – £1,000,000 or the Limit of Indemnity shown in the schedule, whichever is the lower, any one period of insurance</p> <p><b>Health and Safety at Work etc. Act 1974</b> – provides cover for the defence of any criminal proceedings brought in respect of a breach of the Health and Safety at Work etc. Act 1974</p> <p><b>Libel and Slander</b> – provides cover of up to £25,000 for claims made from any act of libel or slander committed in good faith in respect of your in house publications including websites and trade publications</p> <p><b>Overseas Personal Liability</b> – provides cover for temporary visits to any other country made in connection with the business</p> <p><b>Premises leased, hired, rented or in custody or control</b> – provides cover for damage to premises including fixtures and fittings leased, hired or rented to you or those in your custody or control</p> <p><b>Terrorism</b> – includes liability arising from an act of terrorism</p>	<ul style="list-style-type: none"> <li>• bodily injury to any employee</li> <li>• loss or destruction of or damage to property or bodily injury sustained by any person arising from the ownership, possession or use of             <ol style="list-style-type: none"> <li>a) any aircraft, aerospace device, hovercraft or watercraft other than hand propelled watercraft and other watercraft not exceeding 7 metres in length</li> <li>b) any lift, elevator, hoist, crane, steam boiler or other apparatus operating under steam pressure, for which a statutory inspection certificate is required but which is not in force</li> <li>c) any mechanically propelled vehicle or plant or trailer attached in circumstances in respect of which insurance or security is necessary to meet the requirements of road traffic legislation other than as insured under the Contingent motor liability of this section</li> </ol> </li> <li>• loss or destruction of or damage to property owned by or leased, hired or rented to you</li> <li>• property belonging to you or held in your care, custody or control</li> <li>• legal liability under a contract unless liability would have attached in the absence of such contract</li> <li>• liability arising from or caused by             <ol style="list-style-type: none"> <li>a) the provision of advice or any plan, design, formula or specification given separately for a fee or for which a fee is normally charged</li> <li>b) loss or destruction of or damage to property, buildings or land caused by vibration or by the removal or weakening of support</li> </ol> </li> <li>• products other than food or drink sold or supplied for consumption by you</li> <li>• loss or destruction of or damage to products or the cost of making good or recalling such products nor the cost of rectifying defective work</li> <li>• loss or destruction of or damage to property which you are working on</li> <li>• fines, penalties or liquidated, punitive or exemplary damages</li> <li>• pollution or contamination unless caused by a sudden, identifiable, unintended and unexpected event which occurs in its entirety at a specific time and place</li> <li>• any liability arising directly or indirectly out of exposure to inhalation of, or fears of the consequences of exposure to, or inhalation of asbestos, and the cost of cleaning up, or removal of, or damage to property or any product arising out of any asbestos or asbestos fibres</li> <li>• damages where action is brought in a Court of Law outside a member state of the European Union</li> <li>• the excess</li> </ul>

**Products Liability Section (optional)**

<b>Significant Features and Benefits</b>	<b>Significant Exclusions and Limitations</b>
<p>Covers damages for which you are legally liable to pay in respect of accidental bodily injury to any person or accidental loss or damage to material property caused by your products</p> <p><b>Maximum Amount Payable</b> – as selected by you up to £5,000,000 in the aggregate in any one period of insurance</p> <p><b>Territorial Limits</b> – Worldwide</p> <p><b>Compensation for court attendance</b> – provides cover up to £250 per person per day for the costs of attendance at court to help defend or act as a witness in connection with any claim</p> <p><b>Consumer Protection and Food Safety Acts</b> – Legal Defence Costs – provides cover for the cost of defence of criminal proceedings following a breach of the Consumer Protection Act 1987 and the Food Safety Act 1990</p> <p><b>Corporate Manslaughter</b> – provides cover for legal costs and expenses incurred with our consent and prosecution costs awarded against you in the defence of criminal proceedings brought under The Corporate Manslaughter and Corporate Homicide Act 2007 as a result of a fatality</p> <p><b>Cross liabilities</b> - Where there is more than one person named as the Insured the cover will apply separately but will not exceed the maximum amount payable</p>	<ul style="list-style-type: none"> <li>• for bodily injury to any employee arising out of and in the course of their employment in the business</li> <li>• legal liability under a contract unless liability would have attached in the absence of such contract</li> <li>• liability arising from or caused by             <ol style="list-style-type: none"> <li>a) the provision of advice or any plan, design, formula or specification given separately for a fee or for which a fee is normally charged</li> <li>b) the making up, sale or supply of any drug or medical preparation normally obtainable on prescription from a medical practitioner</li> <li>c) the making up, sale or supply of animal feeds, seeds, fertilisers, insecticides, or pesticides</li> </ol> </li> <li>• in respect of loss or destruction of or damage to products or the cost of making good or recalling such products nor the cost of rectifying defective work</li> <li>• in respect of products which with your knowledge are             <ol style="list-style-type: none"> <li>a) exported directly or indirectly to the United States of America or Canada</li> <li>b) used in the aircraft, space, petro-chemical, gas, offshore, ship building and repair or nuclear industries</li> <li>c) to be used in the motor industry other than those not affecting the safety, stability, steering or braking of the vehicle</li> </ol> </li> <li>• fines, penalties or liquidated, punitive or exemplary damages</li> <li>• pollution or contamination unless caused by a sudden, identifiable, unintended and unexpected event which occurs in its entirety at a specific time and place</li> <li>• any liability arising directly or indirectly out of exposure to inhalation of, or fears of the consequences of exposure to, or inhalation of asbestos, and the cost of cleaning up, or removal of, or damage to property or any product arising out of any asbestos or asbestos fibres</li> <li>• damages where action is brought in a Court of Law outside a member state of the European Union</li> <li>• liability caused by or arising from any action brought against you in any country not being a member of the European Union where you have a branch or a parent or a subsidiary company or is represented by a person or company holding your Power of Attorney</li> <li>• the excess</li> </ul>

# Antique Centres - Key Facts Summary

## Liability for goods in your care Section

Significant Features and Benefits	Significant Exclusions and Limitations
<p>Covers damages for which you are legally liable to pay in respect of damage to material property whilst on the premises and legal costs for which you shall become legally liable to pay as a Bailee.</p> <p><b>Maximum Amount Payable</b> – as selected by you up to £500,000 in the aggregate in any one period of insurance</p>	<ul style="list-style-type: none"> <li>• legal liability arising out of conversion;</li> <li>• jewellery (unless pre-agreed), bullion &amp; furs;</li> <li>• items not recorded in the inventory as specified in the General Conditions;</li> <li>• the excess;</li> <li>• theft which does not involve forcible or violent entry to or exit from a building at the premises unless otherwise stated in the policy;</li> <li>• changes in the water table level (i.e. the level below which the ground is saturated with water);</li> <li>• falling trees caused by felling or lopping;</li> <li>• subsidence, ground heave or landslip;</li> <li>• collapse or cracking of buildings;</li> <li>• use of any article contrary to manufacturers' instructions.</li> <li>• wear, tear or depreciation</li> <li>• inherent vice, latent defect, defective design, plan or specification or the use of faulty materials</li> <li>• gradually operating causes, including but not limited to atmospheric or climatic conditions, wet or dry rot, fungus, rust, corrosion, woodworm, moths, insects, vermin or pests</li> <li>• any process involving heating, drying, cleaning, dyeing, staining, repairing, restoring, renovating, fitting, installation,</li> <li>• testing, commissioning, alteration or maintenance of any property</li> <li>• change in temperature colour flavour or finish</li> </ul>

## Business Extra Section

We include the following covers free of charge in your Antique Centres Extra section

### a) Crisis Containment

Significant Features and Benefits
The reputation of your business is of vital performance to its continued success. Should there be any unfortunate event of personal injury or damage to property cover will automatically include the costs up to £25,000 in securing the professional services of public relations and marketing organisations.

### b) Website Hacker Damage Cover

Significant Features and Benefits
Covers the cost of repair or replacement up to £10,000 of website and associated security improvements in the event of malicious damage preventing access, loss of data or impact upon the reputation of your business.

# Antique Centres - Key Facts Summary

## Covea Insurance plc

Covea Insurance plc is a public limited company, registered in England and Wales under number 613259. It underwrites general insurance business. It is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. The Financial Conduct Authority and the Prudential Regulation Authority are independent watchdogs that regulate financial services.

Our Financial Services Register number is 202277. You can check this on the Financial Services register by visiting the Financial Conduct Authority website [www.fca.org.uk](http://www.fca.org.uk) or by contacting the Financial Conduct Authority on 0800 111 6768. Registered Office: Norman Place, Reading, Berkshire, RG1 8DA

## Accessibility

In order to make our documentation accessible to all, audio tapes, large print documentation and Braille documentation. Please advise us if you require any of these services to be provided so that we can communicate in an appropriate manner.

## Underinsurance

Correct values at risk must be advised to us. If sums insured you request are not adequate this may result in the amount that we pay you in the event of a claim being reduced.

## Premiums

Premiums are payable annually to Anthony Wakefield & Company Ltd &/or Connoisseur Policies. Insurance premium tax, as imposed by current legislation, is incorporated into all premiums.

## Cancellation

You may cancel the policy within 14 days from the date your policy begins or from the date you receive your policy document, whichever is the later, and receive a full refund of premium.

But if there has been an incident which has resulted or could have resulted in a claim, you must reimburse us for any amounts we have paid or may be required to pay, in respect of the incident.

## Confidentiality

We promise complete confidentiality and security in all matters relating to your insurance arrangements.

## Financial Services Compensation Scheme

We are covered by the Financial Services Compensation Scheme. You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim. Further information about compensation scheme arrangements is available from the Financial Services Compensation Scheme.

## Duration of contract

The first period of insurance under your Residential Property Insurance policy will be 12 months unless otherwise requested by you and agreed by us in writing.

## How to contact us to make a claim

Should you need to make a claim under any Section, Covéa Insurance Commercial Care Line will manage all aspects of the claim for you from the time it is reported.

### Covéa Insurance Commercial Care Line

- Dedicated telephone number – 0330 024 2266
- Dedicated fax number – 0330 024 2623
- Email – [commercialclaims@coveainsurance.co.uk](mailto:commercialclaims@coveainsurance.co.uk)
- In writing to – Covéa Insurance Commercial Care Line, Norman Place, Reading RG1 8DA
- Covéa Insurance Commercial Care Line is a service available to customers 24 hours a day, 365 days a year by staff trained in managing commercial claims. They can:
  - Take the details of your claim over the phone, in most cases removing the need for completion of an incident report form.
  - Help outside normal opening hours with practical advice and assistance.
  - Arrange replacement of goods lost or stolen using the latest product information.
  - Take control of the management of claims from start to finish.

# Antique Centres - Key Facts Summary

## Enquires and complaints

If you have an enquiry or complaint regarding:

- the suitability of this policy for your needs; or
- the information and advice you received whilst it was originally being discussed; or
- the operation or administration of the policy; or an enquiry concerning a claim that you may have made you should contact your broker Anthony Wakefield & Company Ltd &/or Connoisseur Policies on 01306 740555

If your complaint relates to the cover under this policy or the way a claim is/has been handled (other than for Legal Expenses cover) you should contact Covéa Insurance: The Customer Services Manager, Covea Insurance plc, 50 Kings Hill Avenue, Kings Hill, West Malling, Kent, ME19 4JX or telephone us on 0330 134 8194, or email us at [information@coveainsurance.co.uk](mailto:information@coveainsurance.co.uk)

A copy of Covéa Insurance's complaints handling procedure is available on request.

Your complaint may be more suitably handled by a comparable complaints scheme, the Legal Ombudsman Service. You can contact the Legal Ombudsman Service at: PO Box 6806, Wolverhampton, WV1 9WJ. You can also contact them by telephone on 0300 555 0333 or e-mail them at [enquiries@legalombudsman.org.uk](mailto:enquiries@legalombudsman.org.uk)  
Website: [www.legalombudsman.org.uk](http://www.legalombudsman.org.uk)  
Using these services does not affect your right to take legal action.

Please be ready to provide all relevant details of your policy and in particular your policy number (if allocated) to help your enquiry or complaint to be dealt with speedily.

You may have the right to refer it to the Financial Ombudsman Service at Exchange Tower, Harbour Exchange Square, London, E14 9SR; telephone numbers 0800 023 4567 (calls to this number are normally free for people calling from a "fixed line" phone but charges may apply if you call from a mobile phone) and 0300 123 9123 (calls to this number are charged at the same rate as 01 or 02 numbers on mobile phone tariffs). Website [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

Following this procedure will not affect your legal rights.

Nothing in the terms and conditions of this policy will reduce your statutory rights relating to faulty or mis-described goods or services. For further information about your statutory rights, you should contact your local authority Trading Standard Department or Citizen's Advice Bureau.





**Covea Insurance plc**

Covea Insurance plc is a public limited company incorporated in England and Wales, registered number 613259. Its registered office is at Norman Place, Reading RG1 8DA. It is authorised by the Prudential Regulation Authority and regulated by Financial Conduct Authority and Prudential Regulation Authority registration number 202277.