

## Artique Insurance Scheme Summary of Cover

This summary provides an outline of your insurance policy. It does not cover all of the terms, conditions, exclusions and limitations of the policy and is not to be regarded as a substitute of the full policy wording which is available on request.

### DETAILS OF COVER

#### Section 1 : Property Damage (All Risks)

- All risks including subsidence and accidental damage whilst at the premises in respect of buildings, contents and stock, goods entrusted and goods being worked upon
- Non-forcible and violent theft cover
- Seasonal increase on stock by 20% for 1st November to 31st December
- Fixed glass
- Cover can be extended to cover exhibitions, fairs and the premises of repairers, restorers, auction rooms and anywhere else in the world at additional charge

#### Section 2 : Business Interruption (All Risks)

- Loss of gross profit, additional increased cost of working and loss of rent receivable for 12 months – longer periods available if required
- Denial of access to your property and failure of public utilities included

#### Section 3 : Money and Assault

- Loss of money on premises in a locked safe and in transit
- Assault cover – Compensation as a direct result of assault in the course of business duties will be paid as follows :
  - Death, loss of one/both eyes, loss of one or more limbs or permanent total disablement £10,000
  - Temporary total disablement £100 per week for 104 weeks

#### Section 4 : Fidelity Guarantee (Optional – available at additional cost)

- Employee theft of contents and money

#### Section 5 : Employers Liability

- Bodily injury to your employees. £10M limit of liability

#### Section 6 : Public and Products Liability

- Legal liability to members of the public for personal injury or property damage accidentally caused by you in the operation of your business and as a result of goods supplied
  - £1,000,000, £2,000,000 or £5,000,000 limits of liability available

#### Section 7 : Personal Accident (Optional – available at additional cost)

- Covering accidental death or injury to named principals or employees on a 24 hour basis. 104 weeks benefit period.

#### Section 8 : Terrorism (Optional – available at additional cost excluding Northern Ireland)

#### Legal Expenses (Optional – available at additional cost)

- Cover against legal costs in pursuing or defending actions for a wide range of legal problems which can arise in the course of your business
- Helplines – Business, legal and tax disputes

### PRINCIPAL CONDITIONS/EXCLUSIONS

The following is a summary of the principal conditions and exclusions applying to your policy. This is not a conclusive list and you must refer to the policy wording for full details.

#### General Conditions/Exclusions

- Use of heat conditions
- Temporary unoccupancy clause

## PRINCIPAL CONDITIONS/EXCLUSIONS (continued)

### Section 1 : Property (All Risks)

- Excesses:
  - £500 property damage (not applicable to fire, lightning, explosion or aircraft)
  - £2,500 subsidence, landslip and heave
- Inventory loss exclusion
- Unattended vehicle exclusion
- Protections warranty in relation to fire, extinguishers, intruder/fire alarms and security protections
- Stock racking, stock records and waste warranties

### Section 3 : Money and Assault

- Cash carryings warranty in relation to transit of money
- Assault excludes persons under 16 and over 70 years of age

### Section 4 : Fidelity Guarantee

- Minimum standards of control to be complied with as detailed in the policy
- Excess 10% of any loss

### Section 6 : Public and Products Liability

- Third party property damage excess : £500 increasing to £1,000 in respect of claims arising from the use of heat away from own premises
- Bona fide sub contractors warranty

### Section 7 : Personal Accident (Injury)

- Illness cover not included
- 3 day excess applies to Temporary Total Disablement section

### Legal Expenses

- Excesses :
  - £250 in respect of employment
  - £250 or the first 4 hours (whichever is the less) in respect of the professional adviser's fees on an inland revenue enquiry

### DURATION

All policies are issued on an annual basis unless specifically arranged otherwise at inception and may be reviewed each year subject to the terms and conditions then applicable.

### INSURER DETAILS

Sections 1 – 8 of the policy are insured by:	Legal Expenses is insured by:
ACE European Group Ltd	Capita Commercial Services Ltd
Branch/Registered Office Address:	Branch/Registered Office Address:
ACE Building, 100 Leadenhall Street, London EC3A 3BP	Gilberd Court, Newcomen Way, The Business Park, Colchester, CO4 9WN
Main Business: Insurance Company	Main Business: Insurance Company

#### Artique Insurance Scheme

Windsor Partners Limited  
International House,  
Trinity Business Park,  
Wakefield, WF2 8EF

#### Contact

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