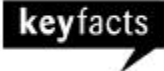


BUSINESS FIRST



This document provides a summary of the cover provided. Full details can be found in the policy document. You should refer to your own policy document, policy schedule and any endorsements that apply for full details of your cover.

This insurance is underwritten by Harvington Underwriting Ltd on behalf of Groupama Insurance Company Limited Registered Number 995253 Registered Office Groupama House 24-26 Minories London EC3N 1DE.

Type of Insurance: Public Liability, Employers Liability, Property Insurance according to the cover you have selected.

Period of Cover: The policy will last for one year and may be renewable on an annual basis.

Significant features and benefits	Significant exclusions or limitations	Section of policy that contains further detail
<p>PUBLIC LIABILITY SECTION</p> <p>Legal liability for injury or death or to members of the public and loss of or damage to their property occurring during the Period of Insurance and up to the Limit of Indemnity shown in your Policy Schedule</p>	<p>Work at “hazardous” locations. £250 third party property damage. Professional advice. Rectifying defective work. Replacing faulty goods supplied or work carried out. Work involving exposure to asbestos. Demolition contracts. Terrorism. Injury to employees. Failure of any alarm or security device. Property held in trust. Use of motor vehicles where Motor Insurance is compulsory. Use of Heat precautions.</p>	<p>See pages 10 and 23 of your Policy Document and your Policy Schedule and any endorsements applicable</p>
<p>EMPLOYERS LIABILITY SECTION (optional)</p> <p>Legal liability for injury illness death or disease of employee at work caused during the Period of Insurance up to £10m (it is a legal requirement to effect this insurance if you have any employees)</p>	<p>Injury when travelling or alighting from vehicles. Work at “hazardous” locations and Offshore.</p>	<p>See pages 7 and 23 of your Policy Document and Your Policy Schedule and any endorsements applicable.</p>

Significant features and benefits	Significant exclusions or limitations	Section of policy that contains further detail
<p>PERSONAL TOOLS SECTION (optional)</p> <p>Loss of or damage to portable hand tools or business equipment belonging to you or hired by you</p>	<p>£100 excess increased to £200 for computer equipment. Wear and tear. Theft from unattended vehicles unless secure. Theft from vehicle between 21.00 and 06.00 hours Unless vehicle in locked building or guarded security park. Computers and phones must be kept in locked Boot.</p>	<p>See pages 11 and 23-24 of your Policy Document and Your Policy Schedule and any endorsements applicable.</p>
<p>PERSONAL ACCIDENT SECTION (optional)</p> <p>Cover for those persons detailed for injury death disablement caused during business activities</p>	<p>Deliberate self imposed injury. Pre existing medical conditions. Drunkenness or use of drugs. Pregnancy. The first 14 days of weekly disablement</p>	<p>See pages 12 and 23-24 of your Policy Document and your Policy Schedule for level of benefit applicable.</p>
<p>STOCK in TRADE/TRANSIT SECTION (optional)</p> <p>Loss of or damage to stock belonging to you or for which you are responsible</p>	<p>£100 excess. Wear and tear. Breakdown. Theft from unattended vehicles unless secure. Theft from vehicles between 21.00 and 06.00 unless vehicle in locked building or guarded security park. Computers and phones must be kept in locked vehicle boot.</p>	<p>See pages 13 of and 23-24 of your Policy Document and your Policy Schedule for sums insured.</p>
<p>CONTRACTORS ALL RISKS SECTION (optional)</p> <p>Loss of or damage to Contract Works and own and or hired in plant</p>	<p>£250 excess. Wear and tear. Breakdown. Theft from unattended vehicles unless secure. Theft from vehicles between 21.00 and 06.00 unless vehicle in locked building or guarded security park. Loss of or damage to Existing Structures. Defective workmanship.</p>	<p>See pages 14- 16 and 23-24 of your Policy Document and your Policy Schedule for sums insured and limits of indemnity.</p>

Significant features and benefits	Significant exclusions or limitations	Section of policy that contains further detail
<p>PROPERTY INSURANCE SECTION (optional)</p> <p>Loss of or damage to Buildings (including Glass breakage - £2000. Loss of or damage to Contents (including Stocks) Loss of money on the premises (£1,000)</p> <p>Increased Costs of Working following Loss or damage at the Insured Premises Covered by the Property Insurance Section</p>	<p>£250 excess. Property in the open. Fences and gates. Theft other than following forcible and violent entry/exit Wear and tear. Final exit doors must be secured with 5 lever Mortice deadlocks and all accessible windows and patio doors with key operated locks</p>	<p>See pages 18 and 19 and 23-24 of your Policy Document and your Policy Schedule for Sums Insured and any endorsements applicable.</p> <p>See pages 20 and 21 and 23-24 of your Policy Document and your Policy Schedule for Sums Insured.</p>

Cancellation Rights

The policy may be cancelled:

- a) by you giving written instruction to us at any stage of the duration of the contract
- b) by us:
 - i) sending 14 days written notice in the event of non payment of any monthly premium
 - ii) sending 30 days written notice in all other circumstances by registered letter to your last known address

You will be entitled to the return of a proportionate part of the premium corresponding to the unexpired Period of Insurance if no claims have been intimated under the Policy

If things go wrong

Whilst we will make every effort to maintain the highest standards we recognise that there may be some occasions when we fail to satisfy the particular requirements of our customers. We therefore have in place procedures to investigate and remedy any area of concern. In these circumstances firstly contact the intermediary or organization that sold you this insurance. If they are unable to resolve matters please write to the Underwriting Manager at:

Harvington Underwriting Ltd
The Lodge, Dresden House
51 High Street
Evesham WR11 4DA



If you still feel that we have been unable to resolve the matter to your satisfaction then please write to the Chairman and Chief Executive at

**Groupama Insurances
Groupama House
24-26 Minories
London EC3N 1DE**

**Tel No 0870 850 8510
Fax No 020 7264 2860**

Financial Ombudsman Service

If you are still unhappy following receipt of a final response you can refer the dispute to the Financial Ombudsman Service who will review your case on an independent basis.

**The Financial Ombudsman Service
South Quay Plaza
183 Marsh Wall
London E14 9SR**

Tel No 0845 080 1800

Financial Services Compensation Scheme (FSCS)

We are covered by the Financial Services Compensation Scheme (FSCS). This means that you may be entitled to receive compensation if we are unable to meet our obligations. Full details are available from the FSCS.

Making a Claim

Please call us on 01386 442722 should you need to make a claim. You must not settle, reject, negotiate or agree to pay any claim without our written permission.

Data Protection

For Data Protection Act purposes, we and Groupama Insurance Company Limited will hold and process your personal data for insurance administration. For this purpose, the information may also be passed to selected third parties and reinsurers. You consent to our processing sensitive data about you and other persons who may be insured under the contract. You understand that all personal data you supply must be accurate, and you have the specific consent of those other persons insured to disclose their personal data.

Groupama Insurance Company Limited operates procedures to reduce fraudulent claims. In dealing with your application for insurance they make enquiries of credit reference agencies and other insurers who may note that an enquiry has been made about you. Telephone calls may be recorded.

Harvington Underwriting Limited, The Lodge, Dresden House, 51 High Street, Evesham WR11 4DA Tel 01386 442722 Fax 01386 421155

Registered Office: The Retreat, Village Street, Harvington. WR11 8NQ Registered in England No 343743

Harvington Underwriting Limited is an independent insurance intermediary authorised and regulated by the Financial Services Authority. We place insurances with a number of different underwriters. Business First is underwritten by Groupama Insurance Company Limited. Groupama Insurance Company Limited is authorised and regulated by the Financial Services Authority