



This is a summary of the standard cover available under the Florists Shopkeepers insurance policy. The summary does not include all the policy benefits, limits and exclusions; full terms and conditions can be found in the policy wording, a copy of which is available from your insurance adviser on request. The policy, and not this summary, is the basis of the contract of insurance.

Florist Shopkeepers Policy

The Florist Shopkeepers Insurance Policy is an annual insurance contract that gives cover for business insurances and the additional option to provide household covers. The policy is underwritten by Fortis Insurance Limited, with the exception of the Legal Expenses section, which is underwritten by DAS Legal Expenses Insurance Company. English Law applies to the contract. The cover may be varied to meet your individual needs and any variations from standard will be detailed in any quotation given and thereafter in the policy schedule. If you opt for a period of insurance that is greater than one year you are advised to review your cover periodically. The sums insured you choose must represent the full values at risk; if they do not, payments may be reduced in the event of a claim. Refer to your insurance adviser for full advice on your sums insured and cover requirements.

The Florist Shopkeepers policy has specified sections and sub-sections of cover. Some of these are standard and are applied automatically and others are optional and can be included at your request. This policy summary is set out following the available sections of cover in the policy wording.

Section 1 - Material Damage (Standard Cover)

The insurance can include damage by the following causes, which are as defined in the Cover Causes section of the policy wording. The policy schedule will show which causes are insured for each item.

Fire, lightning or explosion	Specified perils	Accidental damage
Theft or attempted theft	Subsidence	



Principal Cover and Benefits of Section 1

	Property Covered	Maximum Amount Payable
Buildings *(Optional Cover)	The structure of your business premises including walls, gates and fences and landlords fixtures and fittings, (but not carpets or glass, blinds and signs) plus professional fees	The sum insured selected
Stock(Standard Cover)	Stock, including raw materials, work in progress and finished goods you own or are responsible for. Stock cover can be extended to include Target Stock which includes, wines, spirits, clothing, tapes or cassettes	The sum insured selected
All Other Contents *(Standard Cover)	Business contents, other than stock and computer equipment which you own or are responsible for	The sum insured selected

Landlord's fixtures and fittings in isolation, tenants improvements, shop fronts, computer equipment and loss of rent can also be insured on request.

Glass, Blinds and Signs (Standard Cover)	Maximum Amount Payable
Covers damage to the following items for the limits shown: <ul style="list-style-type: none"> External glass and property in a display window caused by breaking glass Fixed plate glass (including mirrors and showcases) inside the premises External electric signs Sanitary ware External blinds Boarding up and reinstating intruder alarm systems 	Cost of repair Replacement £2,500 £1,500 £2,500 £2,500 Reasonable cost

Money (Standard Cover)	Maximum Amount Payable
Covers loss or damage to business money and safes, strongroom, tills and stamp franking machines for the following limits:	
Business Money other than crossed cheques, money orders, crossed postal orders, credit company sales vouchers, and VAT purchase invoices <ul style="list-style-type: none"> In the buildings when occupied or in a bank night safe or in transit from the premises to the Insured's bank At the residence of the Insured or an employee In the building whilst unattended and not secured in a locked safe In the building whilst unattended and secured in a locked safe (higher limits may be available depending on your safe) 	£3,000 £500 £500 £1,000
Crossed cheques, money orders, crossed postal orders, credit company sales vouchers, and VAT purchase invoices	£250,000
Safes, strongrooms, tills and stamp franking machines	Cost of repair/replacement



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Malicious Attack (Standard Cover)	Maximum Amount Payable
Pays compensation in accordance with the following table of benefits in the event of injury to the Insured or an employee resulting from assault with the intent of theft of money or insured property. <ul style="list-style-type: none"> • Death within 12 months • Loss of limbs/eyes within 12 months • Permanent total disablement within 12 months • Temporary total disablement (for up to 104 weeks) • Damage to clothing or personal effects 	£10,000 £10,000 £10,000 £100 per week £500 per person
All Risks (Optional Cover)	Maximum Amount Payable
Specified items whilst away from the premises, either within the United Kingdom, Isle of Man and Channel Islands or the European Union, or worldwide as selected	The sum insured selected
Computer Breakdown (Optional Cover)	Maximum Amount Payable
Damage to computers at the premises, loss of information stored on the computers and costs of reinstating onto computers information lost as a result of insured damage	The sum insured selected
Damage to computer records at the premises, loss of information stored on the computer records and costs of reinstating into computer records information lost as a result of insured damage	The sum insured selected
Costs of removal of computers which have suffered insured damage	£2,500
Temporary repair of computers	£2,500
Modification of computers or computer records to achieve compatibility with replacement equipment	£5,000
Additional rental costs where the computers insured are leased	£5,000
Deterioration of Stock (Optional Cover)	Maximum Amount Payable
Deterioration or putrefaction of stock in freezer or refrigeration cabinets resulting from: Breakdown or failure of the plant or damage including the non-operation of any thermostatic or automatic device controlling it	The sum insured selected
Accidental failure of public authorities supply	The sum insured selected
Escaping refrigerant or refrigerant fumes due to any accidental cause	The sum insured selected
Household Contents (Optional Cover)	Maximum Amount Payable
Household contents in residential accommodation at the premises belonging to the policyholder or relatives living at the premises	The sum insured requested
Property belonging to resident domestic employees	£1,000
Personal effects (other than money, valuables or electrical equipment), in the garden at the premises	£250 any one loss
Household goods in transit by a professional removal contractor by road or rail during permanent change of address within the United Kingdom, Isle of Man and Channel Islands	The sum insured requested
Increase in sum insured during December and for 30 days before and after the wedding day of a member of the family resident at the premises	10% of the sum insured
Personal Possessions (Optional Cover)	Maximum Amount Payable
This option can only be taken if Household Contents are also insured: Personal possessions of you or your family whilst: <ul style="list-style-type: none"> • Anywhere in the United Kingdom, Channel Islands or Isle of Man or • Abroad for up to 60 days in total in any one period of insurance 	The sum insured selected
Pedal cycles	£250 each
Any other single item	£1,000



Principal Cover Extensions to Section 1

The following are additions to cover that are included as standard with cover taken under Section 1 so do not need to be additionally requested to be included:

Full Theft on some covers	Underground Services	Capital Additions
Loss of Metered Water	Trace and Access	Clearing of Drains
Index linking	Theft of Keys and Replacement of Locks	Contract Price
Temporary Removal	Exhibitions	Debris Removal
Landscaped Gardens	Automatic Seasonal Increase	

Please refer to Section 1 of the policy wording for the full details of cover provided by these extensions.

Principal Exclusions to Section 1

- Detached outbuildings, land or roads, unless specifically requested
- Theft that does not involve entry to or exit from the premises by forcible and violent means or that doesn't involve actual or threatened assault or violence or use of force
- Theft from any garden, yard, open space, or detached outbuilding, unless cover is specifically included
- Theft by any employee or person lawfully on the premises
- Theft or damage by riot or malicious persons to coin operated machines, unless cover is specifically included
- Loss of money from coin operated machines unless specified in the schedule, from unattended vehicles or arising from fraud or dishonesty of the Insured's employees not discovered within 7 days
- Theft, riot, malicious damage or escape of oil or water or sprinkler leakage when the premises are unoccupied
- Storm or flood damage to fences, gates and moveable property in the open or open sided buildings, unless cover is specifically included
- Damage to articles of a brittle or fragile nature
- Subsidence damage to outbuildings, yard, pipes, cables, wires, ducting, car parks, roads, pavements, walls, gates and fences unless the structure of the main building is also affected
- Damage to stock if kept in a basement or cellar unless it is kept on racks or shelves at least 30cm above floor level Wear, tear, depreciation, loss of use, scratching, rust or other gradually operating cause, mechanical or electrical breakdown Breakage or damage of glass, arising from repairs or alterations to the premises or in unoccupied premises
- Damage by malicious persons to Personal Possessions in the garden
- The first amount, as detailed in the quotation or schedule, of any claim

Please refer to Section 1 of the policy wording for the full details of all the exclusions.

Principal Cover and Benefits of Section 2

Covers loss as a result of interference or interruption with the business in consequence of damage to property insured by Section 1, for which liability has been admitted. Standard cover is detailed below.

Cover	Indemnity Period	Maximum Amount Payable
Loss of net takings and increased cost of working (Standard Cover)	12 months or longer if requested	£250,000 or higher if requested
Increased cost of working as a consequence of insured damage to computers or loss of information from computers (Optional Cover)	12 months or longer if requested	£250,000 or higher if requested
Loss of rent receivable in consequence of insured damage to the buildings (Optional Cover)	12 months or longer if requested	£250,000 or higher if requested
Loss of liquor licence (Optional Cover)	12 months or longer if requested	£250,000 or higher if requested

Principal Cover Extensions to Section 2 included as standard

The following are additions to cover that are included, as standard with cover taken under Section 2 so do not need to be additionally requested to be included:

Denial of Access	Public Utilities	Loss of Book Debts
Customers	Suppliers	Transit

Please refer to Section 2 of the policy wording for the full details of cover provided by these extensions



Section 3 - Liabilities (Standard Cover)

Principal Cover and Benefits of Section 3

Covers legal liability to pay compensation in the event of accidental injury or damage to property arising in connection with the ownership of the premises or in the course of the business, as detailed below. The maximum amount payable for public and product liability can be increased on request.

	Cover	Maximum Amount Payable
Employers Liability (Standard cover)	Injury to employees in the course of their employment by you	£10,000,000 for any one event
Public Liability (Standard cover)	Compensation to members of the public in the event of accidental injury, damage to property or obstruction, trespass, nuisance, or interference with any right of air, light or water	£2,000,000 for any one event
Product Liability(Standard cover)	Injury or damage to property arising out of products supplied	£2,000,000 for any one event and per period of insurance
Work Away(Optional Cover)	Employers and Public Liability covers can be extended to provide cover for work anywhere within the European Union or worldwide if requested	Employers Liability and Public Liability respectively

In each case claimant's costs, expenses, legal costs and solicitor's fees are payable.

Principal Cover Extensions to Section 3

The following are additions to cover that are included as standard with cover taken under Section 3 so do not need to be additionally requested to be included:

Indemnity to principal	Leased Hired or Rented Premises
Defective Premises Act 1972	Health and Safety at Work Act 1974
Food Safety Act	Consumer Protection Act 1987
Data Protection Act 1998	Motor Contingent Liability
Wrongful Arrest	Court Attendance

Please refer to Section 3 of the policy wording for the full details of cover provided by these extensions.



Principal Exclusions to Section 3

- Liability arising in connection with work on some specified hazardous locations which are detailed in Section 3 of the policy wording
- Liability arising in connection with certain equipment which is detailed in Section 3 of the policy wording
- Liability which attaches, because of an agreement, but which would not have attached in the absence of the agreement
- Liability arising:-
- out of pollution or contamination unless caused by a sudden, identifiable, unintended, and unexpected incident; the maximum liability of the company for pollution or contamination which is deemed to have occurred during any one period of insurance is £1m in aggregate
- through the defective design, plan, formula, or specification of products supplied given for a fee or for which a fee would normally be payable
- out of technical, professional or remedial instruction and advice given for a fee or for which a fee would normally be charged
- out of treatment given or administered (except for any treatments that have been specifically noted on the schedule), or any failure to give advice or treatment, or any lack of professional skill- from errors in connection with the sale, supply, making up or prescribing or dispensing of any drug, medicine, medical, and cosmetic or toilet preparation
- Damage to property belonging to the Insured or held in trust by or in the custody or control of the Insured or employee
- Claims made in any country outside the European Union
- Products knowingly supplied directly or indirectly to the USA or Canada
- Liability for property being worked on where the damage is the direct result of the work undertaken
- Liquidated damages, fines, penalties, exemplary, punitive or multiplied damages
- Liability for damage to products supplied or the cost of repairing or replacing such products or costs incurred by anyone in recalling, removing, repairing, rectifying, replacing, reapplying or guaranteeing any product supplied
- Liability caused through any products supplied which are used to the knowledge of the Insured in connection with certain hazardous locations or equipment as detailed in Section 3 of the policy wording
- The cost of making good, replacement or reinstatement of defective work
- Liability arising out of asbestos apart from specified exceptions as detailed in Section 3 of the policy wording
- The first amount, detailed in the quotation and schedule, of any property damage claim

Please refer to Section 3 of the policy wording for the full details of all the exclusions.



Section 4 - Goods in Transit (Optional Cover)

Principal Cover and Benefits of Section 4

Property Covered	Maximum Amount Payable
Trade contents and stock in transit carried in your own vehicle.	The sum insured selected

Additional cover can be arranged when goods are carried by hauliers, or sent by rail or post.

Principal Cover Extensions to Section 4 included as standard

The following are additions to cover that are included, as standard with cover taken under Section 4 so do not need to be additionally requested to be included:

Conveyance Transfer	Tarpaulins, Sheets, Ropes and Chains	Personal Effects
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Please refer to Section 4 of the policy wording for full details of cover provided by these extensions.

Principal Exclusions to Section 4

- Theft or attempted theft that does not involve entry to or exit from the vehicle by forcible and violent means, or that does not involve actual or threatened assault or violence or use of force against the driver or passenger of the vehicle
- Trailers, or demountable vans or containers, or property within them when they are detached from the vehicle
- Waste due to leakage, shortage in weight or spilling unless arising from fire, theft or accident to the conveying vehicle
- Damage to or from explosives, radioactive substances and other dangerous goods• Damage to property in transit on free on board terms
- Damage to vehicles licensed for road use (including their accessories), caravans, trailers, railway locomotives, rolling stock, watercraft, aircraft, or forklift trucks
- Theft from open topped or open sided vehicles
- Transits for hire or reward, or involving animals, money or valuables
- The first amount, as detailed in the quotation or schedule, of any claim

Please refer to Section 4 of the policy wording for the full details of all the exclusions.

Section 5 - Legal Expenses

Fortis Insurance Ltd have arranged Commercial Legal Protection insurance through DAS Legal Expenses Insurance Company. DAS is a separate company that provides the legal expenses covers. Its Head and Registered Office is DAS House, Quay Side, Temple Back, Bristol, BS1 6NH, England.



Principal Cover and Benefits of Section 5

Covers legal costs of disputes as detailed below including solicitors' and barristers' fees, court costs, expenses for expert witnesses, attendance expenses and accountants' fees. The costs of appeal or defending an appeal are also included.

Cover	Maximum Amount Payable
<p>Employment Disputes</p> <p>Defence of your legal rights:</p> <ul style="list-style-type: none"> • Prior to the issue of proceedings in a court or tribunal following dismissal of an employee • In legal proceedings in respect of any dispute with an employee relating to their contract of employment • In legal proceedings in respect of any dispute with an employee arising from an alleged breach of their statutory rights under employment legislation <p>Compensation Awards</p> <ul style="list-style-type: none"> • Basic and compensatory award and/or compensation awards arising from an alleged breach of an employee's rights under employment legislation under a claim covered under Employment Disputes Service Occupancy • Negotiation of your legal rights against an employee or ex-employee to recover possession of premises which are owned by you or for which you are responsible 	<p>£50,000 in total for employment disputes and compensation awards</p>
<p>Legal Defence</p> <p>Defence of:</p> <ul style="list-style-type: none"> • Your legal rights or your employees' legal rights prior to legal proceedings with the police or the Health and Safety Executive where it is alleged that you or your employees have committed a criminal offence in connection with your business activities • Non-motor criminal prosecutions arising from your business activities • Civil actions taken against you or your employees for compensation under section 13 of the Data Protection Act 1998, including the payment of any compensation award made against you or your employees • Civil action taken against you for wrongful arrest in respect of theft • Your employees' legal rights if civil action is taken against them under legislation for sex, sexual orientation, race, disability, age, religious belief or political opinion • Your employees' legal rights if civil action is taken against them as a trustee of a pension fund set up for the benefit of your employees <p>Appeal against:</p> <ul style="list-style-type: none"> • Imposition or terms of any Statutory Notice issued under UK legislation • Refusal of the Information Commissioner to register your application <p>The attendance expenses of your employees for jury service</p>	<p>£50,000</p>



Cover	Maximum Amount Payable
Property Protection Negotiation for your legal rights in a civil action following an event causing physical damage to material property which you own or are responsible for, or any nuisance or trespass Bodily Injury At your request, negotiation for your employees' and their family members' legal rights following an event causing the death of or bodily injury to them in a non-motor accident	£50,000
Tax Protection Negotiating on your behalf and representing you in any appeal proceedings in respect of <ul style="list-style-type: none"> • A Full or Aspect enquiry carried out by the Inland Revenue • A dispute concerning compliance with Pay As You Earn or Social Security Regulations by the Inland Revenue • An assessment by HM Customs and Excise in respect of VAT 	£50,000 except for Aspect Enquiries where a limit of £2,000 applies
Optional Covers Statutory Licence Protection, Contract Disputes Cover, Debt Recovery	

Principal Cover Exclusions to Section 5

- Cover will only apply if it is more likely than not that you or your employees will recover damages or be successful in a claim
- Costs incurred before DAS agrees to appoint a representative to help you or your employees
- Unless DAS agrees to start court proceedings or there is a conflict of interest, DAS is free to choose a representative to help you or your employee
- The first £200 of any loss in respect of any claim involving an Aspect enquiry Please refer to the Legal Expenses policy wording for the full details of all the exclusions.

Please refer to Section 5 of the policy wording for the full details of all the exclusions

Principal General Policy Exclusions

Excluded Property

There is no cover under this policy for antiques, furs, suede or leather clothing (other than footwear), jewellery, gold or silver articles, firearms, ammunition, explosives and fireworks which are all excluded, unless specifically requested and shown as included.

Terrorism

This policy excludes all losses arising from, caused by, or contributed to by terrorism, except for employers liability where cover is subject to a limit of £5,000,000 for any one event. Terrorism cover can be purchased on request.

Unoccupancy

There is no cover under the policy for properties unoccupied for more than 21 consecutive days unless notified to us for agreement.

Please refer to the General Conditions and Exclusions section of the policy wording for full details of all the general policy exclusions.

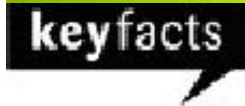
Cancellation Procedure

There is an option to cancel this policy within 14 days of receipt of the policy schedule and wording. A refund of premium will be allowed for the time that was left on the policy.

Claim Notification

For all claims other than legal expenses claims, contact the Fortis Claims Department on 01452 393210. The line is open 24 hours a day, 365 days a year. The claims handler will ask your name, policy number and full details of the loss circumstances. You will be advised on the procedures and what documentation is required by us to deal with your claim. Alternatively you can fax details on 01452 393090 or write to Commercial Claims, Fortis Insurance Ltd, Fortis House, London Road, Gloucester GL1 3NS, England.

For legal expenses claims, contact the Legal Claims Centre, DAS Legal Expenses Insurance Company on 0117 934 2000. Full claims procedures are noted in the policy wording under the General Conditions.



Florists Shopkeepers Policy Summary

Complaint Procedure

If you are unhappy with any part of our service, please follow the steps below:

Step 1 –Contact Fortis Customer Service Adviser, Fortis Insurance Ltd, Fortis House, Tollgate, Eastleigh, SO53 3YA, England

Step 2 –If your complaint has not been resolved, contact Barry Smith, Chief Executive, Fortis Insurance Ltd at the same address, unless your problem relates to legal expenses insurance in which case please contact DAS Managing Director at DAS House, Quay Side, Temple Back, Bristol, BS1 6NH

Step 3 –If you are not satisfied with our final decision and your business turnover is less than £1 million and/or you have Household Contents cover as part of your policy you can write to the Financial Ombudsman Service at South Quay Plaza, 183 Marsh Wall, London, E14 9SR

Please see the last page of the Shopkeepers policy wording for the full details of the Complaints Procedure.

Financial Services compensation scheme

In the event that Fortis Insurance Ltd is unable to meet its liabilities you may be entitled to compensation from the Financial Services Compensation Scheme; their telephone number is 0207 8927300. More information can be found at www.fscs.org.uk