

Policy summary

Some important facts about your MMA Shops Package insurance product is summarised below. This summary does not describe all the terms and conditions of your policy, so please take time to read the policy document to make sure you understand the cover it provides.

Your cover is valid for 12 months and is renewable annually.

About your cover

| Features and benefits included automatically | Significant exclusions or limitations | Policy section information can be found in |
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| <p>Section 1a: Contents Your Contents are insured against loss or damage caused by: -</p> <ul style="list-style-type: none"> • Fire, Lightning, Aircraft, Explosion, Earthquake • Riot and Malicious Damage • Theft or attempted Theft involving forcible entry or exit • Storm and Flood • Escape of Water • Impact • Falling Aerials, fittings or masts, trees or branches • Sprinkler Leakage • Leakage of Oil or Beer • Accidental Loss or Damage <p>In addition to the above the policy includes:</p> <ul style="list-style-type: none"> • Replacement of locks following theft of keys - up to £1000 • Seasonal Stock Sum Insured Increase -Christmas & Easter • Temporary removal for cleaning renovation or repair • Automatic reinstatement of Sum Insured following a loss • Index linking • Theft damage to premises • Loss of Metered Water or Heating Oil up to £2500 | <ul style="list-style-type: none"> • Theft not involving forcible and violent entry or exit from the premises • Theft from Outbuildings • Damage caused by mechanical or electrical breakdown • Damage to business Files resulting from erasure or distortion of information on computer systems or other records • Damage resulting from dishonesty by the Insured or an Employee • Damage to Tills unless they are left open whenever the premises are closed • Subsidence ground heave or landslip (unless specifically extended) • Acts of Terrorism (unless specifically extended) • The first £250 of each and every loss or damage | <p>Section 1a: Contents</p> |

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| <p>Section 1b – Glass</p> <ul style="list-style-type: none"> Accidental Damage to fixed glass in windows doors or fanlights at the premises to the value of £2,000 any one occurrence. <p>In addition the section includes</p> <ul style="list-style-type: none"> The cost of any necessary boarding up pending replacement Damage to frames or framework following breakage of Glass | <ul style="list-style-type: none"> Damage to Fixed Glass or Sanitary ware in vacant or unoccupied portions of the premises Damage caused by scratching or chipping Damage to glass already cracked at the commencement of insurance of this section Damage to Glass or Sanitary ware forming part of the Insured's stock | <p>Section 1b – Glass</p> |
| <p>Section 1c – Money</p> <p>Cover is provided within the following limits:</p> <ul style="list-style-type: none"> Crossed cheques, etc. £250,000 In transit and in your premises during business hours £3000 In a bank night safe £3000 In the business premises whilst closed for business <ul style="list-style-type: none"> (a) contained in a locked Safe/strong room £1000 (b) not in a locked Safe/strong room £250 In the dwelling of the Insured or authorised Employee £500 Damage to safes or strong rooms £5000 | <ul style="list-style-type: none"> Loss or theft from an unattended vehicle Damage resulting from a safe or strong room being opened by the use of a key or combination code through the key or combination code having been left on the premises while closed for business Damage resulting from dishonesty by the Insured or an Employee Damage to Money belonging to the Post Office The first £100 of each and every loss or damage | <p>Section 1c – Money</p> |
| <p>Section 1d – Personal Accident- Assault</p> <p>Cover is provided for Injury to you or your employees following robbery during the course of your business for:</p> <ul style="list-style-type: none"> Death, Loss of Limb(s)/Eye(s) or Permanent Total Disablement £10,000 Temporary Total Disablement (up to 104 wks) £100 per week Damage to clothing and personal effects £500 | | <p>Section 1d: Personal Accident- Assault</p> |
| <p>Section 1e: Goods In Transit</p> <ul style="list-style-type: none"> Cover is provided in respect of damage to stock and/or business equipment as defined in Section 1A to the value of £2,000 for any one occurrence whilst in or being loaded/unloaded from any motor vehicle owned or operated by the Insured. | <ul style="list-style-type: none"> Damage caused by deterioration or any inadequate packing or insulation Damage to Livestock Damage caused by theft or attempted theft from unattended vehicle unless <ol style="list-style-type: none"> The Vehicle is securely locked Between the hours of 9pm & 6am the vehicle is kept in a locked building The first £100 of each and every loss or damage | <p>Section 1e: Goods In Transit</p> |

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| <p>Section 1f: Business Interruption</p> <ul style="list-style-type: none"> • Cover is provided for the reduction of trading profit, additional expenditure and Increased cost of working following damage to your contents and/or buildings from an insured peril up to £500,000 for an indemnity period of up to 24 months. Including losses resulting from • Prevention of Access • Failure of Public Utilities • Food and Drink Poisoning • Outstanding Debit Balances up to £25,000 • Suppliers Extension up to £25,000. | <ul style="list-style-type: none"> • Subsidence ground heave or landslip (unless specifically extended) • Acts of Terrorism (unless specifically extended) | <p>Section 1f: Business Interruption</p> |
| <p>Section 1g: Legal Liabilities</p> <p>Including:</p> <ul style="list-style-type: none"> • Cross Liabilities • Wrongful Arrest • Employees and Visitors Effects • Loading or unloading a motor vehicle • Motor vehicle contingency cover • Legal Liability incurred by the Insured under Section 3 of the Defective Premises Act 1972 | <p>The following exceptions do not apply to liability in respect of Employers Liability</p> <ul style="list-style-type: none"> • Manual Work away from the premises other than collection or delivery • Injury or Damage due to the giving of advice or treatment or dispensing of medicine • Injury or damage caused directly or indirectly from gradual pollution or contamination • Injury or Damage caused by the use, removal, disposal, sale or storage of Asbestos | <p>Section 1g: Legal Liabilities</p> |
| <p>Section 2: Buildings</p> <p>Cover can be provided in respect of Buildings owned by the Insured and used for the business including: -</p> <ul style="list-style-type: none"> • Removal of Debris • Architects and Surveyors Fees • Damage to Underground Services | <ul style="list-style-type: none"> • Subsidence ground heave or landslip (unless specifically extended) • Acts of Terrorism (unless specifically extended) • Damage to fences or gates caused by storm or flood • The first £250 of each and every loss or damage | <p>Section 2: Buildings</p> |
| <p>Section 3: Refrigerated Stock</p> <ul style="list-style-type: none"> • Cover can be provided in respect of Deterioration of frozen or refrigerated stock following the mechanical breakdown or accidental failure of electricity to freezers or refrigerators. | <ul style="list-style-type: none"> • Damage caused by wilful neglect of the Insured or any Employee | <p>Section 3: Refrigerated Stock</p> |

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| <p>Section 4: Loss Of Licence</p> <p>Cover can be provided in respect of depreciation in value of the insured premises as a consequence of loss of licence including</p> <ul style="list-style-type: none"> • Appeal Costs | <ul style="list-style-type: none"> • Any cause within the control of the Insured • Any surrender, reduction or redistribution of licences due to Town & Country planning improvement • Any alteration in the law affecting the grant surrender or forfeiture of or refusal to renew the licence | <p>Section 4: Loss Of Licence</p> |
| <p>Section 5: Hairdressers Treatment Risk</p> <p>Cover can be provided in respect of specified treatments as shown below</p> <ul style="list-style-type: none"> • Tinting, dyeing, bleaching, permanent waving or special treatment of the hair normally carried out by a hairdresser. • Eyebrow and eyelash plucking, shaping and tinting. • Manicure and pedicure (but not chiropody) including the application of acrylic coatings. • Application of cosmetics and body and facial masks. • Application of proprietary hair removal preparations other than electrolysis. • Normal hairdressing work on wigs and hairpieces. • Ear piercing by the gun and stud method. | <ul style="list-style-type: none"> • Damage due to treatments manufactured by the Insured or an employee • The use of sun beds or solariums • Any treatment carried out by anyone other than a qualified operator or under the supervision of a qualified operator • Damage caused by treatment other than those stated in the Summary of cover relating to Section 5 | <p>Section 5: Hairdressers Treatment Risk</p> |

Flexible payment options:

You can pay your premium including tax by monthly instalments provided that you meet our credit application criteria, a summary of which is shown in the application form

Claims Procedure/Help Lines:

Should you be unfortunate enough to make a claim, MMA Commercial Care Line will manage all aspects of the claim for you from the time it is reported. They can be contacted using the following methods:

- Dedicated telephone number – 08708 44 44 47
- Dedicated fax number – 029 2037 2015
- In writing to – Commercial Care Line, PO Box 471, Cardiff, CF10 3WJ

Business Legal & Taxation Helpline

Should you require advice or guidance on any business legal problem you may use the 24 hours telephone helpline at any time within the period of insurance by contacting 0870 523 4657

Cancellation Procedures:

The policy may be cancelled:

By the Insured

- Giving written instruction to the Company at any stage of the duration of the contract

By the company:

- Sending fourteen days written notice in the event of non payment of any monthly premium
- Sending fourteen days written notice in all other circumstances by recorded delivery letter to the last known address of the Insured

In the event of the policy being cancelled by either party the insured will be entitled to a proportionate return of premium in respect of the unexpired portion of the current period of insurance other than within the first fourteen days of either inception/renewal or, if later, the date from which the contractual terms and conditions have been received, when the Company may charge an administration fee in addition to the proportionate premium in respect of the expired portion of the current period of insurance

Complaints Procedure:

It is always our intention to provide a first class standard of service. If you do have any cause for complaint please contact:

The Underwriting Manager or the Claims Manager at MMA Insurance PLC,
Norman Place, Reading RG1 8DA.

If you consider the matter still unresolved:

1. Write to the Chief Executive at MMA Insurance PLC.
2. Ask for your case to be reviewed by the Financial Ombudsman Service (FOS) South Quay Plaza, 183 Marsh Wall, London E14 9SR.

There are a few instances where the FOS are not able to assist and you must have allowed MMA the opportunity to resolve your complaint before the FOS become involved.

Financial Services Compensation Scheme:

We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to receive compensation from the scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim. Insurance advising and arranging is covered for 100% of the first £2,000 and 90% of the remainder of the claim, without any upper limit

Law Applicable To Contract:

It is possible to choose the law applicable to a contract of insurance covering a risk situated in the United Kingdom. We have chosen Scottish law if you live in Scotland and English law if you live elsewhere in the United Kingdom. Payment of your premium will be evidence of acceptance of our choice. If any other law is to apply, it must be agreed by both parties and evidenced in writing.

About Us:

MMA Insurance plc is part of the MMA Group – a major European insurer established over 100 years ago. In 2003 Group premium income was over £3 billion and gross worldwide assets were £17.5 billion.

MMA Insurance is a member of the Association of British Insurers and the Financial Ombudsman Service.

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