

Commercial Combined

Insurance Product Information Document



Company: Salvation Army General Insurance

Product: Commercial Combined

SAGIC is a member of the Association of British Insurers (ABI), A member of the Financial Ombudsman Service (FOS) and is regulated by the Financial Conduct Authority (FCA) – Reg no 202327.

This Insurance Product Information Document is only a summary of our standard commercial combined insurance policy. Complete pre-contractual information on the product is provided with your policy documentation.

What is this type of insurance?

This commercial combined policy provides cover for your business for damage to property and also your liabilities in the course of running the business. Your policy schedule will provide specific details on the sections of cover you have opted to insure.



What is insured?

The amount of cover for each section will be specified by you and will be shown on your schedule.

Buildings

- ✓ Loss or damage to the buildings of your premises
- ✓ Accidental damage to underground pipes and services
- ✓ Accidental damage to fixed sanitary fittings
- ✓ Damage to gardens and grounds caused by the emergency services
- ✓ Trace and access to identify a leak following an insured event of escape of water or escape of oil
- ✓ Alternative accommodation or loss of rent following an insured event

Contents

- ✓ Loss or damage to the contents stored in your premises
- ✓ Damage to falling receivers and aerials and satellite dishes
- ✓ Loss of metered water for which you are responsible following an insured event
- ✓ Damage to the buildings following a theft at the insured premises

Liability

- ✓ Employer's liability if you are held liable for bodily injury to any employee
- ✓ Public liability if you are held liable for injury a third party or damage to third party property arising in connection with your business
- ✓ Products liability if you are held liable for injury a third party or damage to third party property arising out of the supply of a product from your business

Optional Cover

Your policy schedule will provide specific details if you have selected any of the optional covers below.

- Loss or damage to personal effects of employees and/or stock
- Accidental damage to buildings and/or contents
- Subsidence to buildings and/or contents
- All risks cover including loss and accidental damage to property away from the insured premises
- Loss or damage to heating installations, deterioration of stock, money, personal accident, business interruption
- Terrorism cover
- Legal Expenses cover



What is not insured?

- ✗ War, Pressure waves, Pollution or Contamination
- ✗ Intentional causes at your direction or with your knowledge
- ✗ Terrorism unless specifically stated on your schedule
- ✗ Communicable Disease
- ✗ Wear & Tear or Gradually Operating cause
- ✗ Faulty Workmanship or Breakdown
- ✗ The cost of replacing undamaged items or part of an item solely because it forms part of a set
- ✗ Storm damage to property in the open, fences, gates and decking
- ✗ Theft by any person in your employment
- ✗ Liability arising directly or indirectly for any professional services, treatment of any kind, medical care services
- ✗ Liability arising directly or indirectly out of ownership or possession of any mechanically propelled vehicles and/or watercraft
- ✗ Asbestos



Are there any restrictions on cover?

- ! If the insured property be greater in value than the sums insured then any claim payment shall be reduced in proportion to the difference between the value of the property and the sums insured
- ! If the property is unoccupied cover is limited to damage caused by fire, smoke, lightning, explosion, earthquake and impact
- ! The maximum amount payable for replacement locks and keys is £5,000
- ! The maximum amount payable for goods in transit is £5,000
- ! The maximum amount payable for trace and access is £5,000
- ! The maximum amount payable for alternative accommodation or loss of rent is 20% of the sums insured or for a period of 24 months whichever is reached first
- ! The maximum amount payable for loss of metered water is £5,000
- ! You must remove from the premises all keys to the exit doors, safes and strong rooms whenever the premises are closed or left unattended
- ! If the property is unoccupied cover is limited to loss or damage caused by fire, lightning, explosion and aircraft



Where am I covered?

- ✓ The policy covers buildings and contents in England, Scotland, Wales, Northern Ireland, the Channel Islands and the Isle of Man
- ✓ Contents is only covered inside your premises
- ✓ All risks cover is extended to up to 28 consecutive days worldwide



What are my obligations?

- To inform us of any change in circumstance
- To do all that is reasonably possible to protect the property insured, prevent damage and prevent accident or bodily injury
- Report all claims to us within 31 days of occurrence
- Give immediate notification to the policy if a claim involves property that is lost, maliciously damaged or stolen
- Provide all information and assistance that we may require in the event of a claim, including access to the site
- Notify us immediately if someone makes a claim against you



When and how do I pay?

You can pay the premium as a one-off payment, annually or in monthly instalments.
Payments can be made by bank transfer, direct debit or debit/credit card.



When does the cover start and end?

The policy cover will take effect from the date shown on the schedule and will run for 12 months



How do I cancel the contract?

You can cancel your policy within 14 days of purchase or renewal (or from the day you receive your policy or renewal documents, if this is later).

If you cancel before the cover starts we'll refund the premium you've paid.

If you cancel after your cover has started, we'll reduce your refund to pay for the time you were covered.

After the first 14 days of your policy you must give 30 days' notice, if you have made a claim there will be no refund due.