

BRIT UK Terrorism Insurance:

Insurance Product Information Document

This insurance is underwritten by Brit Syndicate 2987 at Lloyd's. Brit Syndicates Ltd is registered in the UK and authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority – Register no. 204930.

The following summary does not contain the full terms and conditions of the contract which can be found in your policy documentation.

What is this type of insurance?

This is a Brit UK Terrorism insurance policy.

What is insured?

Section 1 – Property Damage

- ✓ Buildings cover including tenants' improvements, alterations and decorations. Contents belonging to the Insured.
- ✓ Computers, ancillary equipment.
- ✓ Landscaped Grounds.
- ✓ Loss of Metered Water.
- ✓ Architects', surveyors' and other fees.
- ✓ Capital Additions and Alterations and Improvements.
- ✓ Debris Removal and Temporary Removal.

Cover includes Alternative Residential Accommodation and/or Rent Receivable extension. A limit of 35% of the declared value is provided.

Section 2 – Business Interruption

This section is not insured - any interruption cover is catered for by the Alternative Residential Accommodation and/or Rent Receivable extension under Section 1.

Section 3 – Public Liability

- ✓ Injury to any person (other than a Person Employed).
- ✓ Damage to Property.
- ✓ Nuisance.
- ✓ Personal Injury.
- ✓ Public Liability limit of £50,000.

What is not insured?

Section 1 and 2

The Insurer shall not be liable for:

- ✗ Land or land values, Vacant Property, Power transmission, feeder lines or pipelines not on the Insured Premises.
- ✗ Aircraft or any other aerial device, or watercraft.
- ✗ Any land conveyance unless declared and located at the property insured at the time of its damage.
- ✗ Animals, plants and living things of all types.

Section 3 – Public Liability

This Section excludes legal liability for or to:

- ✗ A third party arising out of the Insured's advertising activities.
- ✗ Injury sustained by Persons Employed.
- ✗ Pollution or Contamination.

- ✗ The use of any mechanically propelled vehicle where insurance or security is required under the provisions of any road traffic legislation.
- ✗ Any work undertaken Offshore.
- ✗ Any vessel or craft in the ownership, possession or use by or on behalf of the insured.
- ✗ Products.
- ✗ Property of others in your care, custody or control.

All Sections (1, 2 and 3)

The Insurer shall not be liable for loss or damage caused by:

- ✗ Nuclear detonation, nuclear reaction, nuclear radiation or radioactive contamination.
- ✗ War, invasion or warlike operations.
- ✗ Seizure or legal or illegal occupation.
- ✗ Chemical or biological emission.
- ✗ Pollution or contamination.
- ✗ Asbestos emission, release, discharge, dispersal or escape or asbestos exposure.
- ✗ Measures taken to control terrorism or sabotage unless agreed by Underwriters.
- ✗ Burglary, house - breaking, looting, theft or larceny and Vandals or persons acting maliciously.
- ✗ Mysterious disappearance or unexplained loss.
- ✗ Mould, mildew, fungus, spores or other microorganism.
- ✗ Delay, loss of market.
- ✗ Fines and penalties.

Are there any restrictions on cover?

- ! Endorsements which exclude or restrict cover may apply to your policy, for example Cyber and Communicable Disease. These will be shown in your policy documents.
- ! Extensions of cover may only apply if shown as "INSURED" in the schedule.

Where am I covered?

- ✓ United Kingdom including the Channel Islands, the Isle of Man.

What are my obligations?

- Take care when answering questions and ensure that all information is accurate and complete
- Let us know if the information provided changes.
- Take reasonable care to prevent accident, injury and damage.
- Tell us as soon as possible about any claim or loss.

When and how do I pay?

For full details of when and how to pay, you should contact your broker.

When does the cover start and end?

Please check the schedule of your policy for start and end dates.

How do I cancel the contract?

You can cancel this insurance at any time by contacting your broker.

RLINE BRIT TERR Summary Oct 25