Business From Home

Product Summary

Product Summary

This document provides a summary of cover for the Business from Home Policy

Business from Home Policy

Please read this document carefully. Full terms and conditions can be found within the Policy Booklet.

The Business from Home policy is underwritten by Intact Insurance UK Limited, an Insurance Undertaking, and will run for 12 months or as shown on the schedule.

Full details of any Endorsements or Excesses or Limits that may apply will be shown in the Policy Schedule and Policy Booklet.

You are under a duty to make a fair presentation of the risk to us before the inception, renewal and alteration of your policy.

This means that you must tell us about and/or provide to us all material information or tell us and/or provide to us sufficient information to alert us of the need to make further enquiries to reveal such material information. This information needs to be provided in a clear and accessible manner.

Material facts are those which are likely to influence us in the acceptance of the terms or pricing of your policy. If you have any doubts as to whether any information is material you should provide it to us.

Failure to disclose any material fact may invalidate your policy in its entirety or may result in your policy not responding to all or part of an individual claim or class of claims.

In order to comply with your duty to make a fair presentation you must also have conducted reasonable searches for all relevant information held:

- within your business (including that held by your senior management and anyone who is responsible for your insurance); and
- by any other person (such as your broker, intermediary or agent or a person for whom cover is provided by this insurance)

If any changes in circumstances arise during the period of insurance please provide full details to the broker, intermediary or agent acting on your behalf.

Standard Cover

Section 1: **Business Contents**

Cover	Extensions included as standard (subject to certain limits)	Conditions	Exclusions
• Available on a "Specified Contingencies" or an "All Risks" basis • Subsidence is available as an option in most cases	• Removal of Documents – up to £1,000 any one loss • Signs – up to £500 any one period of insurance • Breakage of Glass and Sanitary Ware (Business Portion) – includes damage to the Business Contents caused by the glass breakage up to £250 • Victim Counselling – up to £1,000 any one event • Outside catering – up to £1,000 • Theft of keys – up to £1,500 limit • Property in the open – up to £1,000	• Index Linking • Limit of Liability as per Schedule • Basis of Settlement varies for Stock and other Trade Contents • Automatic Reinstatement of Loss • Stock Records – to be kept in fire resistant cabinet or away from the Premises • Excess – as per Schedule • Roof Condition	• Various exclusions apply to vacant or disused premises • Damage caused by storm or flood resulting from frost, subsidence, ground heave or landslip • Damage caused by storm or flood to moveable property in the open • Damage caused by malicious damage by a person lawfully on the premises • Theft Damage unless involving forcible and violent entry to or exit from the premise when: – Any part of the premises is lent, let or sub-let by You

Section 1: **Business Contents** *continued*

Cover	Extensions included as standard (subject to certain limits)	Conditions	Exclusions
	• Theft Damage to Buildings • Temporary change of address notifications • Removal of Debris – up to 20% of the total sum insured by this Section • Third Party Storage Sites up to £1,000 any one claim and £5,000 in any one period of insurance		– Both the Home and Business Portion are left unattended – Any Business Portion which has its own separate external entrance door is left unattended • Theft loss caused by deception • Theft Damage caused to property in the open • Property more specifically insured under Section 8 (Specified All Risks) • Loss or Damage caused by Storm, Flood or Escape of Water in any portion of Premises below street level, unless stored at least 4 inches off the ground or are in watertight containers • Distortion, corruption or erasure of data • Any loss greater than £250 in respect of any living animal forming part of Stock in Trade or Customers Goods If All Risks Business Contents Extension applies (the Schedule will show if this applies), then the following additional exclusions will apply: • Wear and tear, deterioration, insect, vermin, moth, rust, corrosion, action of light, or other gradually operating cause • Any process of cleaning, dyeing, renovating, restoring or repairing • Maintenance due to faulty workmanship or arising during removal or installation • Mechanical derangement, breakdown or fault to: – Watches and clocks by over-winding – To any plant or apparatus as a result of adjustment or interference with any component part, its over running or misuse • Errors or omissions only discovered following an inventory • Damage caused by domestic pets If subsidence, ground heave and landslip endorsement applies (the Schedule will show if this applies), then the following additional exclusions will apply: • Damage caused to terraces, forecourts, patios, drives, roads, footpaths, pavements, yards, car parks, roads, pavements, swimming pools, walls, gates and fences unless also affecting an the main building • Damage which originated prior to inception of cover

Section 1: **Business Contents** *continued*

Cover	Extensions included as standard (subject to certain limits)	Conditions	Exclusions
			• Damage resulting from demolition, structural alteration or repair to the Buildings • Damage resulting from groundworks or excavation at the same premises • Damage to solid floor slabs or resulting from their movement unless the foundations beneath the external walls of the Buildings are damaged at the same time by the same cause Damage caused by: • The normal settlement or bedding down of new structures • The settlement or movement of made-up ground • Coastal or river erosion

Standard Cover

Section 2: **Public and Products Liability**

Cover	Extensions included as standard (subject to certain limits)	Conditions	Exclusions
• Public Liability, indemnity limit shown on the schedule (any one occurrence) • Products Liability, indemnity limit shown on the schedule (in total during any one period of insurance) • Territorial Limits – anywhere within Great Britain, Northern Ireland, Channel Islands and the Isle of Man other than offshore installations, or any other premises occupied or owned by You – travel elsewhere in the world by You, Your directors, partners or Employees normally resident in Great Britain, Northern Ireland, Channel Islands and the Isle of Man for the performance of non-manual work. (see also Overseas Personal Liability Extension)	• Motor Contingent Liability • Tenants Liability • Overseas Personal Liability • Health & Safety at Work etc Act 1974 • Consumer Protection and Food Safety Acts • Compensation for Court Attendance connected to a claim – up to £250 per day per director or partner and up to £100 per day per employee • Additional Persons Insured • Data Protection Legislation 2018		• Defective design or workmanship or the use of defective materials • Injury to Your Employees, domestic staff and family members • Property in Your custody or control • Products which to Your knowledge are to be used in any aircraft spacecraft rocket missile or satellite; • Making up, dispensing, sale or supply of any drugs, medicines, ointments or potions • Professional negligence, wrongful or inadequate treatment, examination, prescription or advice given • Replacing or making good faulty, defective or incorrect workmanship, design, specification or materials • Costs of recalling or modifying Products • Defective premises or land sold by You • Your ownership of any animal defined as dangerous under the Animals Act 1971 or the Dangerous Dogs Act 1991 or whilst held in compulsory quarantine by You or on Your behalf • Injury or damage arising from any mechanically propelled vehicle or any vessel made to float on, in or travel through water, air or space

Section 2: **Public and Products Liability** *continued*

Cover	Extensions included as standard (subject to certain limits)	Conditions	Exclusions
			• Caused by or arising from design or specification provided by You or on Your behalf for a fee • Liability assumed under warranty or guarantee that would not have attached had the warranty or guarantee not been entered into • Contractual liability • Work away involving the application of heat • Products knowingly exported outside the EU – unless specifically shown on the schedule as covered • Liquidated, punitive or exemplary damages, fines or penalties • Pollution or Contamination other than caused by a sudden identifiable and unintended incident • Pollution or Contamination, occurring in the United States of America and/or Canada and/or their dependencies or trust territories; • Failure or partial failure of computer programmes • Damage to computer systems and data processing media or loss, distortion or erasure of data contained therein • Loss of data or provision of incorrect data or failure to supply data • Libel slander or infringement of plans copyright patent trade name trade mark or registered design • Incorrect information or errors or omissions in published materials

Optional Cover

Section 2 Extension 2: **Hair and Beauty Treatment**

Cover	Extensions included as standard (subject to certain limits)	Conditions	Exclusions
• Indemnity limit shown on the schedule (any one occurrence)	• As shown under Section 2	• As shown under Section 2 **The following additional conditions also apply:** • Limit of Liability • Medically Qualified Clinicians	• As shown under Section 2 **The following additional exclusions also apply:** • Application of any lotion, hair dye or other preparation manufactured, produced, mixed or treated by You or anyone acting on Your behalf • Failure to make prior skin tests before use and/or subsequent procedures required or recommended by the makers or vendors of any lotion, hair dye or other preparation

Section 2 Extension 2: **Hair and Beauty Treatment** *continued*

Cover	Extensions included as standard (subject to certain limits)	Conditions	Exclusions
			• Any treatment carried out by a person other than a Suitably Trained Person except: – the washing and drying of hair, hairpieces or wigs – whilst such person is under the direct and continuous supervision of a Qualified Operator • Vibro massage, laser treatments, semi or permanent make up or other beauty treatment involving power operated aids or any treatment involving the administration of injectable beauty and aesthetic treatments or body piercing

Optional Cover

Section 2 **Extension 3: Work Away**

Cover	Extensions included as standard (subject to certain limits)	Conditions	Exclusions
• As shown under Section 2	• As shown under Section 2	• As shown under Section 2	• As shown under Section 2

Standard Cover

Section 3: **Loss of Business Money**

Cover	Extensions included as standard (subject to certain limits)	Conditions	Exclusions
Loss of Money up to the limits shown on the schedule • In transit • In Your premises whilst attended • In Your premises whilst unattended • In a safe of yours or in a bank night safe • In the home of any authorised employee • Territorial Limits of Great Britain, Northern Ireland, the Channel Islands, the Isle of Man	• Damage to Safes and Carrying Cases	• Precautions – keys to be deposited in a safe place and till drawers to be left open at night and contents to be placed elsewhere out of sight • Excess – as per Schedule	• Dishonesty of Employees and Your family members not discovered within 14 days of the occurrence • Money more specifically insured under a Fidelity Guarantee policy • Shortages due to errors or omissions, depreciation or loss of market • Loss arising from any unattended motor vehicle • Money left overnight in outbuildings

Standard Cover

Section 4: **Personal Accident (Assault)**

Cover	Extensions included as standard (subject to certain limits	Conditions	Exclusions
Cover is only for Bodily Injury sustained during robbery or attempted robbery which occurs during the course of the Business resulting in • Death • Loss of limbs or sight • Permanent total disablement • Temporary total disablement Up to the benefits for each item shown on the schedule	• Damage to Personal Effects – up to £250 per person	• Persons Insured (partners, directors & employees) must be aged not less than 16 years nor more than 75 years • Limit of Liability • Medical supervision and examinations	• Self-injury, provoked assault or wilful exposure to needless peril • Death or disablement contributed to or accelerated by the influence of alcohol or non-prescribed drugs, insanity or pre-existing physical defect

Standard Cover

Section 5: **Business Interruption**

Cover	Extensions included as standard (subject to certain limits)	Conditions	Exclusions
• Cover for Loss of Gross Income sum insured shown on the schedule • Indemnity period shown on the schedule • Book Debts sum insured shown on the schedule • Available on a “Specified Contingencies” or an “All Risks” basis • Subsidence is available as an option in most cases	• Auditors Fees – up to £5,000 any one claim • Prevention of Access (Damage to property within one mile of the premises) • Suppliers Extension – up to 10% of the Loss of Gross Income sum insured • Public Utilities (Electricity, Gas and Water) • Murder, Suicide or Disease (as specified in the policy) – up to £25,000 during each period of insurance • Documents	• First Financial Year clause • Automatic Reinstatement of Loss unless notified and subject to additional premium • Goods Sold Elsewhere • Records – to be kept in fire resistant cabinet or away from the Premises	• As shown under Section 1 • Erasure, distortion or corruption of data unless caused by Damage

Standard Cover

Section 6: **Goods in Transit**

Cover	Extensions included as standard (subject to certain limits)	Conditions	Exclusions
Business Contents whilst in transit by vehicles owned by You or for which You are responsible anywhere within Great Britain, Northern Ireland, the Channel Islands, the Isle of Man and the Republic of Ireland including sea transits between any of these territories, up to the sum insured shown on the schedule	• Exhibitions and Fairs – anywhere in the United Kingdom (excluding theft whilst in an unattended vehicle not kept in a locked building or whilst attended by anyone other than You, Your Employees or a member of Your family)	• Basis of claims settlement – as per that in force under Section 1 of the Policy • Excess – as per Schedule	• Damage to mobile phones, radio pagers, portable computers, office machinery and electrical equipment, hand tools, photographic equipment, professional equipment, survey equipment and documents • Spillage, leakage, contamination, deterioration or breakdown unless traceable to fire or road accident • Theft from unattended vehicles – unless ignition key removed and vehicle fully locked

Section 6: **Goods in Transit** *continued*

Cover	Extensions included as standard (subject to certain limits)	Conditions	Exclusions
			• Theft from an Insured Vehicle left loaded and unattended between the hours of 9.00pm and 6.00am – unless kept at the business address and kept fully locked and ignition key removed • Accidental breakage of brittle articles unless caused by a road accident happening to the vehicle • Scratching, bruising or denting of furniture unless caused by a road accident happening to the vehicle or by fire and theft

Optional Cover

Section 7: **Employers Liability**

Cover	Extensions included as standard (subject to certain limits)	Conditions	Exclusions
• Employers Liability, indemnity limit shown on the schedule (inclusive of legal costs) • Territorial Limits – anywhere within Great Britain, Northern Ireland, Channel Islands and the Isle of Man other than offshore or any offshore oil rig or platform including journeys to and from – elsewhere in the world by directors, partners or Employees normally resident in Great Britain, Northern Ireland, Channel Islands and the Isle of Man for the performance of non-manual work	• Unsatisfied Court Judgments • Health & Safety at Work, etc Act 1974 – up to £25,000 any one occurrence. • Court Attendance Costs connected to a claim – up to £250 per day per director or partner and up to £100 per day per employee • Additional Persons Insured • Cross Liabilities		• Injury to Employees, other than the driver, resulting from being in or on any of Your vehicles whilst on the road under the terms of Part VI of the Road Traffic Act 1988

Standard Cover for Partnerships and Limited Liability Partnerships

Section 7 Extension 4: **Injury to Working Partners**

Cover	Extensions included as standard (subject to certain limits)	Conditions	Exclusions
• As shown under Section 7	• As shown under Section 7	• As shown under Section 7	• As shown under Section 7 **The following additional exclusions also apply:** • Any injury sustained whilst the working partner is not working in connection with the Business • Any injury that is caused by the negligence of another partner or employee whilst not working in connection with the Business

Optional Cover

Section 8: **Specified All Risks**

Cover	Extensions included as standard (subject to certain limits)	Conditions	Exclusions
Geographical Limit and Sum Insured for each item as shown in the schedule Geographical Limits being either: • Anywhere in the United Kingdom, Republic of Ireland, the Channel Islands or the Isle of Man • Europe which means anywhere in the United Kingdom, the Channel Islands, the Isle of Man and the countries of the European Union or • Worldwide which means anywhere in the world including the United Kingdom and Europe		• Basis of Claims Settlement – reinstatement • Excess – as per schedule	• Wear, tear, deterioration, insect, vermin, moth, or other gradually operating cause • Any process of cleaning, renovating, restoring, repairing, maintenance due to: – Faulty or defective workmanship – Arising during removal or installation • Mechanical derangement, breakdown or fault to: – Watches and clocks by over-winding – To any plant or apparatus as a result of adjustment or interference with any component part, its over running or misuse • Erasure, distortion or corruption of electronic records, programmes or software • Confiscation or detention by Customs or other officials or authorities • Theft from an unattended vehicle unless: – The property is in a locked boot, locked glove compartment or locked cargo area – All doors windows and other openings have been secured – Other locking devices, alarm or immobiliser systems are brought into operation – The ignition key is removed from the vehicle – The vehicle is kept in a locked garage between 9.00 pm and 6.00 am • Computer Equipment, mobile phones or radio pagers whilst left unattended unless in the Business Portion or Home, in a locked hotel room or the locked boot or locked glove compartment of a locked vehicle as stipulated above: • Loss or theft not reported to the police within 24 hours of discovery • Damage due to faulty design and/or materials • Damage caused by domestic pets • Damage caused maliciously by a person lawfully on the Premises

Optional Cover

Section 9: **The Structure**

Cover	Extensions included as standard (subject to certain limits)	Conditions	Exclusions
• Available on a "Specified Contingencies" or an "All Risks" basis • Subsidence is available as an option in most cases	• Breakage of Glass and Sanitary Ware • Property Owners Liability • Defective Premises Act 1972 • Accidental Damage to Underground Services • Transfer of Interest • Architects and Surveyors Fees • Removal of Debris • Public Authorities	• Index Linking • Limit of Liability • Basis of Claims Settlement • Automatic Reinstatement sum insured following a Loss • Excess – as per Schedule • Roof Condition – £500 Excess in respect of each and every claim attributable to Storm	• Various exclusions apply to vacant or disused premises If All Risks The Structure Extension applies (the Schedule will show if this applies), then the following additional exclusions will apply: • Subsidence, landslip or ground heave • Normal maintenance or repair • Normal settlement, cracking, shrinkage or expansion • The settlement of made-up ground • Coastal or river erosion • Defective design or workmanship or the use of defective materials • Wear and tear, deterioration, insect, vermin, mildew, wet and dry rot, woodworm, rust, corrosion, action of light, or other gradually operating cause • Any process of cleaning, renovating, restoring, repairing, building or maintenance; • Removal or installation • Damage caused by domestic pets If subsidence, ground heave and landslip endorsement applies (the Schedule will show if this applies), then the following additional exclusions will apply: • Damage caused to terraces, forecourts, patios, drives, roads, footpaths, pavements, yards, car parks, roads, tennis courts, car ports, swimming pools, walls, gates, fences, piping, ducting, cables and wires unless also affecting an the main building • Damage which originated prior to inception of cover • Damage resulting from demolition, structural alteration or repair to the Buildings • Damage resulting from groundworks or excavation at the same premises • Damage to solid floor slabs or resulting from their movement unless the foundations beneath the external walls of the Buildings are damaged at the same time by the same cause

Section 9: **The Structure** *continued*

Cover	Extensions included as standard (subject to certain limits)	Conditions	Exclusions
			Damage caused by: • The normal settlement or bedding down of new structures • The settlement or movement of made-up ground • Coastal or river erosion • Defective design or workmanship or the use of defective materials

Standard Cover

Section 10: **Refrigerated Stock**

Cover	Extensions included as standard (subject to certain limits)	Conditions	Exclusions
Loss caused by; • Sudden breakdown due to inherent fault or accidental damage • Accidental failure of the public electricity supply of perishable, frozen foodstuffs belonging to You for human consumption in freezers and cold stores		• Change in Circumstances	• Losses occurring in any cabinet which is older than 10 years when the insurance commences unless there is in force a maintenance or service agreement either with the manufacturers or suppliers of the cabinet or a firm of refrigeration engineers approved by Us • Wear, tear, deterioration or other gradually operating cause • Incorrect setting of controls • Indirect Losses • Deliberate act of electricity undertaking in terminating or disconnecting electricity supply • Further breakdown or failure until repairs have been carried out • loss, destruction, damage, deterioration or putrefaction caused by a Cyber Event

Optional Cover

Section 11: **Business Legal Expenses**

This section covers legal expenses incurred in relation to the following:

1 Employment Disputes and Compensation Awards
2 Legal Defence
3 Property Protection and Bodily Injury
4 Tax Protection

Countries Covered

a For insured incidents Legal defence (excluding 5 Statutory notice appeals), and Personal injury:
The United Kingdom of Great Britain and Northern Ireland, the European Union, the Isle of Man, the Channel Islands, Albania, Andorra, Bosnia Herzegovina, Gibraltar, Iceland, Liechtenstein, Macedonia, Monaco, Montenegro, Norway, San Marino, Serbia, Switzerland and Turkey.

b For all other insured incidents:
The United Kingdom of Great Britain and Northern Ireland, the Isle of Man and the Channel Islands.

Each of these covers has its own Provisions and Exclusions, in addition to which, General Exclusions apply to the whole section. The purpose of the cover is to pay costs You incur (with our approval) in relation to the legal action but NOT to pay any fines, penalties or compensation You are ordered to pay (other than those specifically covered under the Policy). In any event, we will not pay any costs incurred prior to our acceptance of the claim, nor any claim reported more than 180 days after you should have known about the incident giving rise to the claim.

Your policy has full details of the cover and exclusions applicable, both in relation to the individual covers and at policy level.

Optional Cover

Section 12: **Personal Accident**

Cover	Extensions included as standard (subject to certain limits)	Conditions	Exclusions
Cover for named people suffering bodily injury resulting in: • Death • Loss of limbs or sight • Permanent total disablement • Temporary total disablement Up to the benefits for each item as shown in the schedule		• Persons Insured (partners, directors & employees) must be aged not less than 16 years nor more than 75 years • Limit of Liability • Change in Circumstances	• Flying other than as passenger on bona fide airline • Winter sports and other hazardous pursuits • Illness or disease or gradually operating cause • Self-injury, provoked assault or wilful exposure to needless peril • Influence of alcohol or non - prescribed drugs • Pre-existing defect • Failure to obtain or follow proper medical advice

Optional Cover

Section 13: **Household Contents**

Cover	Extensions included as standard (subject to certain limits)	Conditions	Exclusions
• "All risks" on Household Contents belonging to You or the resident manager or any of their family within Your premises • Household Contents belonging to You or the resident manager or any of their family whilst elsewhere in the world is included		• Index Linking • Reinstatement of the sum insured following a loss	Damage to: • Any article, collection or set with a value in excess of £5,000 unless specifically mentioned in the Schedule • Hearing aids, contact lenses, money, documents, motor vehicles, caravans, camping equipment, watercraft, aircraft or animals • Business items • Property more specifically insured • Property left unattended in motor vehicles unless all doors, windows and boot or hatchback are closed and securely locked • Sports Equipment (whilst in use) • Any item resulting from its own mechanical or electronic breakdown or derangement or from adjustment, maintenance or repair unless more specifically insured under the Policy Extensions • Household Contents in any vacant or disused portion of the Premises Damage caused by: • Theft of unattended pedal cycles unless immobilised by a security device • Wear and tear, the action of light or atmosphere, moths vermin or insects

Section 13: **Household Contents** *continued*

Cover	Extensions included as standard (subject to certain limits)	Clauses and Conditions	Exclusions
			• Cleaning, dyeing, restoring adjusting or repairing • Corrosion, dampness, dryness, rot, marring, starching, bruising or deterioration. • Erasure or distortion of any information unless more specifically insured under the Policy Extensions • Confiscation by authorities. • Dishonesty or fraud by Your employees or any person lawfully on the Premises • Chewing, scratching, tearing or fouling by domestic pets

General Conditions

• Cancellation • Interest Clause	• Fair Presentation of the Risk • Instalments • Contracts (Rights of Third Parties) Act 1999	• Reasonable Precautions • Minimum Protections • Changes to Your Cover	• Change of Risk or Interest • Choice of Law

Claims Conditions

• Observance of Terms • Making a Claim	• Control of Claims • Fraudulent Claims	• Other Insurances • Arbitration	• Excesses

General Exclusions

• Radioactive Contamination • War, Government Action and Terrorism • Pollution and Contamination	• Date Recognition • Date Recognition Computer Equipment • Cyber	• Sonic Bangs • Wilful Acts	• Contractual Liability • Personal Legal Liability

Full details of the following will be shown in the Policy Booklet.

Further Information

Other features

Please contact your Broker, Intermediary or Agent for details of the payment methods available.

Telephone helpline services for:

- Eurolaw Commercial Legal and UK Tax Advice Helpline on any business problem including Employment, Tax, Contract Disputes (supplied by ARAG Law Limited and/or another law firm appointed by ARAG Legal Expenses Insurance Company Limited on behalf of Intact Insurance). Where specialist advice is needed, this is available 9am to 5pm, Monday to Friday, excluding public and bank holidays.
- Business Emergency Assistance – rapid response from reputable local contractors to deal with any sort of emergency on your premises, including burst pipes, drainage problems, gas, electricity failures, serious roof damage (supplied by ARAG Legal Expenses Insurance Company Limited on behalf of Intact Insurance). You will be responsible for all call out or repair charges.
- Emergency Glazing and Security Assistance Helpline – rapid call outs for glazing or door and window security problems (provided by Our approved supplier panel).
- Counselling – A confidential telephone service for any Insured Person and their immediate family who permanently live with them (supplied by ARAG Legal Expenses Insurance Company Limited on behalf of Intact Insurance).
- Health and Medical Assistance concerning nutrition, sports injuries, giving up smoking etc. Health and medical information is provided by a medically qualified person 9am–5pm, Monday to Friday, excluding public and bank holidays (supplied by ARAG Legal Expenses Insurance Company Limited on behalf of Intact Insurance).

Your right to cancel

If this cover does not meet your requirements, please return all your documents and any certificate to the broker, intermediary or agent who arranged the Policy within 14 days of receipt. We will return any premium paid unless a claim has been made.

Cancellation

If you wish to cancel the contract at any other time, please contact the broker, intermediary or agent who arranged the Policy. We will return any premium paid in accordance with General Condition 5 Cancellation.

How to make a claim

You can tell Us about Your claim by visiting our website. You can do this at any time by scanning the QR code on the left-hand side or by visiting **www.intactinsurance.co.uk/claims**.

Alternatively, you can contact Your insurance advisor for a claim form. Please quote your policy number.

How to complain

If you have an enquiry or complaint arising from your Policy, please contact the broker, intermediary or agent who arranged the Policy for you. If the broker is unable to resolve your complaint or it is regarding the terms and conditions of the policy they will refer it to Intact Insurance.

If your complaint is still outstanding you can write to Intact Insurance. direct at the following address, quoting your policy number

Intact Insurance Customer Relations Team, PO Box 255 Wymondham, NR18 8DP

Email: **customerrelations@intactinsurance.co.uk**

Once you receive a written response and if you remain dissatisfied, you may refer your complaint to the Financial Ombudsman Service (FOS). Their address is:

The Financial Ombudsman Service
Exchange Tower London E14 9SR

Telephone: **0800 023 4567** or **0300 123 9123**

Their website also has a great deal of useful information: **www.financial-ombudsman.org.uk.**

For complaints relating to Section 11: Business Legal Expenses, of this Policy, please refer to the “How to make a Complaint” entry in that Section.

Details about our Regulator

Intact Insurance UK Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, registration number **202323**. The Financial Conduct Authority website, which includes a register of all regulated firms can be visited at **www.fca.org.uk**, or the Financial Conduct Authority can be contacted on **0800 111 6768**.
The Prudential Regulation Authority website can be visited at **www.bankofengland.co.uk/pra**, or the Prudential Regulation Authority can be contacted on **020 7601 4878**.

Financial Services Compensation Scheme

Under the Financial Services and Markets Act 2000, should we be unable to meet our liabilities to policyholders, compensation may be available. Insurance advising and arranging is covered for 90% of the claim, without any upper limit. For compulsory classes of insurance, insurance advising and arranging is covered for 100% of the claim, without any upper limit. Information can be obtained on request, or by visiting the Financial Services Compensation Scheme website at **www.fscs.org.uk.**

Further Information *continued*

Data Protection

At Intact Insurance we are aware of the trust you place in us when you buy our products and our responsibility to protect your information. You can view and/or download our privacy notice from **www.intactinsurance.co.uk/privacy-notice/.** This tells you what we do with the information we collect about you, how we protect your information, what your rights are under data protection legislation and tells you what we are required to do by law. This includes details of who to contact should you have any concerns about the way in which Intact Insurance are using your personal information.

Whoever you are contacting, please always quote your Policy number as it will help your enquiry or complaint to be dealt with promptly.

Please be aware that telephone calls may be recorded for training and monitoring purposes.

Intact Insurance UK Limited (No. 00093792). Registered in England and Wales at 22 Bishopsgate, London, EC2N 4BQ. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (Financial Services Register No. 202323). Intact Insurance UK Limited is part of Intact Financial Corporation. Calls may be recorded and monitored.
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