

## Policy Summary - Shop/Depot Insurance

### keyfacts®

Please note that this Summary does not contain the full terms and conditions of the contract, which can be found in the Policy document.  
You should refer to your Policy for full details of the Sums Insured and Limitations.

Your Insurer is Certain Underwriters at Lloyd's of London.

#### Cover

The Policy covers any Depot, District, Division or County named as an Insured in the Policy Schedule, which is involved with or in connection with authorised Girlguiding UK activities (or as otherwise agreed with Unity Insurance Services) and within the Geographical Limits for which the Insurance was purchased.

#### Duration

The Policy provides cover for a 12 month period of Insurance unless shown differently on your Policy Schedule. It is renewable annually.

#### STOCK CONTENTS AND EQUIPMENT COVER SECTION – ONLY COVERED IF LISTED IN THE SCHEDULE.

##### The main features and benefits of the Insurance are:

Insurers will pay for physical loss or damage to the *Stock, Contents and Equipment* including tills, credit card machines and telephone installations, of the *Premises* including tenants' improvements, which are *Your* property whilst at the *Premises* or whilst temporarily removed to alternative locations elsewhere in the *United Kingdom*, including up to £2,000 any one loss or 10% of the *Stock* sum insured (shown in the *Schedule*) whichever is the greater, whilst in transit, caused by the perils listed below:

1. Fire, lightning, explosion, earthquake, subterranean fire.
2. Aircraft or aerial devices or articles dropped from them.
3. Storm, tempest or flood.
4. Bursting or overflowing of fixed fuel or water tanks, apparatus or pipes.
5. Impact by any external moving object.
6. Any person taking part in a riot, civil commotion or by any person of malicious intent.
7. Theft or attempted theft.
8. Collapse due to weight of snow and/or ice.
9. Accidental loss or damage to the *Stock, Contents and Equipment* within the *Premises*.
10. Costs necessarily incurred for replacing locks to safes, external doors and alarms of the *Building(s)* following loss of keys by *You* or any permanent member of the *Unit*.

##### Specific Exclusions that apply:

Insurers will not pay for anything within the General Exclusions and also, unless specifically agreed:

1. The first £100 of each and every claim.
2. Personal effects and personal property of members of the Depot.
3. *Money*.
4. Generators, strimmers, mowers and other fuel operated machines unless specifically agreed by *Us* as insured.

5. Cameras, Photographic, Computer, Electrical *Equipment* (other than tills, credit card machines and telephone installations) Cigarettes, Tobacco, Wines, Spirits, Jewellery, Precious stones and metals, unless specifically agreed by us as insured and shown in the *Schedule*.

6. Loss or damage caused by Storm flood or escape of water from tanks apparatus or pipes to *Stock* in any cellar or basement unless stored on racks at least 30 centimetres above the floor.

7. More than £1,000 in respect of any one item unless specified in the *Schedule*.

8. Trailers and *Accessories and Equipment* whilst not contained in the *Buildings* at the *Premises*.

9. Loss or damage arising from Clerical error or omission, any unexplained cause or shortage discovered after inventory, or due to shortage in supply or delivery.

10. *Property* more specifically insured elsewhere.

11. *Mysterious Disappearance*.

12. Any amount exceeding 10% of the limit shown in the *Schedule* or £20,000 in total, whichever is the lesser of any newly acquired *Stock, Contents, Equipment* and any additions and improvements to the existing *Stock, Contents, Equipment*.

13. Loss or damage or any proportion of loss or damage which *We* specifically exclude elsewhere under this section.

14. Loss damage or deterioration of any article caused by dyeing, cleaning, repair, renovation or whilst being worked upon.

15. Any amount over £1,000 in total for porcelain, china, glass and other brittle articles.

16. Loss or damage caused by insects, vermin, infestation, corrosion, damp, wet or dry rot, mould or frost.

17. Loss or damage arising out of faulty design, specification, workmanship or materials.

18. Loss or damage from mechanical or electrical faults or breakdown.

19. Loss or damage caused by dryness, dampness, extremes of temperature and exposure to light.

20. Loss or damage caused by or contributed to by or arising from any kind of pollution and/or contamination.

21. More than £200 of Costs necessarily incurred for replacing locks to safes, external doors and alarms of the *Building(s)* following loss of keys by *You* or any permanent member of the *Unit*.

#### MONEY COVER SECTION - ONLY COVERED IF LISTED IN THE SCHEDULE.

##### The main features and benefits of the Insurance are:

Insurers will pay for:

1. Loss of *Money* which is *Your* property or held in trust by *You* for which *You* are responsible, resulting from any cause not excluded whilst anywhere within the *Geographical Limits* stated in the *Schedule*, during the period of insurance.
2. Loss or damage to the clothing or personal effects of any member(s) of the *Insured* as a result of any other person stealing or attempting to steal *Money* insured under this section.
3. Loss or damage to any safe caused by any attempt to steal *Money* insured under this section.

### Specific Exclusions that apply:

If You have purchased Money Cover Insurers will not pay for anything within the General Exclusions and also, unless specifically agreed by Insurers:

1. The first £25 of each and every claim.
2. More than £75 in relation to *Money* whilst left unattended other than in a private dwelling house.
3. More than the *Insured Value* shown in the *Schedule* up to a maximum of £4,000 in respect of *Money* whilst attended.
4. Shortages due to error or omission or depreciation in value.
5. Confiscation by Customs or other government officials.
6. Dishonesty of any of the *Unit's* officers or members.
7. *Mysterious Disappearance*.
8. More than £150 any one person in respect of loss or damage to the clothing or personal effects of any member(s) of the *Insured* as a result of any other person stealing or attempting to steal *Money* insured under this section.
9. More than £1,000 any one safe in respect of loss or damage to any safe caused by any attempt to steal *Money* insured under this section.

### General Exclusions

Applicable to all sections:

1. Wear and Tear
2. Loss from Motor Vehicles
3. Radioactivity
4. War
5. Sonic Bangs
6. Terrorism
7. Riot and Civil Commotion in Northern Ireland
8. Seepage and Pollution
9. Computer, software, hardware damaged by any form of virus, hacking or programming error

### Conditions

All material facts should be disclosed. (These are facts which are likely to influence our acceptance or assessment of your insurance). If you are in any doubt about facts considered material you should disclose them.

You may find it helpful to keep an independent record of the information you supply in connection with your proposal, including copies of any relevant letters.

You and Insurers are free to choose the legal system that will apply to this insurance. Unless Insurers specifically agree to the contrary, this insurance will be subject to English law.

It is your responsibility to keep the Sums Insured at the level that represents the full value of the Property insured. In the event of Under-insurance, *Insurers* liability shall not exceed the proportion of any loss or damage which the *Maximum Insured Value* bears to the full cost of rebuilding in its present form for each of the *Building(s)*. If the *Maximum Insured Value* is less than 85% of the actual value of the *Property* covered by this insurance, without prejudice to *Our* rights in respect of non disclosure or misrepresentation, *You* shall only be entitled to recover such proportion of the loss as the *Maximum Insured Value* bears to the actual value.

### Security Requirements

In order for Insurers to provide cover there are minimum levels of security that must be in effect at the premises. These protection requirements are listed in the Policy Wording and MUST be complied with by all Depots who insure their *Stock, Contents, Equipment* or *Money* under the Girlguiding UK *Property* and *Equipment* Insurance (except where variations are agreed with *Us*). They are common sense practical requirements which are not intended to hinder *Your* application for cover but are to help *You* avoid unnecessary losses.

### Possible Security Requirement Alternatives

Whilst the protection requirements, once implemented, will offer a high degree of security, some *Buildings* may be impractical to secure in this way. If *You* cannot comply with the requirements but feel that *Your* alternative is as effective, *You* should consult *Your* local Crime Prevention Officer and submit his comments, together with photographs of *Your building*, for *Our* consideration.

### Claims Procedure

You must advise Unity Insurance Services of any event likely to give rise to a claim. You will find their contact details in the policy wording.

### Cancellation Rights

Insurers may cancel this Policy by sending 30 days notice to the **Policyholder** at their last known address. You may cancel this insurance within 14 days of receipt of the Policy provided that no claims have been incurred.

### Complaints

Insurers are dedicated to providing you with a high quality service and we want to ensure that we maintain this at all times. If you feel that Insurers have not offered you a first class service please write and tell us and we will do our best to resolve the problem.

If you have any questions or concerns about your insurance or the handling of a claim you should, in the first instance, contact Unity Insurance Services.

If you have a problem concerning any aspect of your insurance please contact Unity Insurance Services.

Contact details are:

Lancing Business Park, Lancing, West Sussex, BN15 8UG.  
Telephone: 0845 0945 704 Facsimile: 01903 751044  
E-mail: [guiding@unityins.co.uk](mailto:guiding@unityins.co.uk)

Commercial customers: in certain circumstances, it may be possible for you to refer the matter to the Policyholder and Market Assistance.

Their address is:  
Policyholder and Market Assistance, Lloyd's Market Services,  
One Lime Street, London EC3M 7HA  
Tel No: 020 7327 5693 Fax No: 020 7327 5225  
E-mail: [complaints@lloyds.com](mailto:complaints@lloyds.com)

Complaints that cannot be resolved by the Complaints Department may be referred to the Financial Ombudsman Service.

Further details will be provided at the appropriate stage of the complaints process.

## **Financial Services Compensation Scheme**

Lloyd's insurers are covered by the Financial Services Compensation Scheme. You may be entitled to compensation from the Scheme if a Lloyd's insurer is unable to meet its obligations to you under this contract. If you were entitled to compensation under the Scheme, the level and extent of the compensation would depend on the nature of this contract. Further information about the Scheme is available from the Financial Services Compensation Scheme (7th Floor, Lloyds Chambers, Portsoken Street, London E1 8BN) and on their website ([www.fscs.org.uk](http://www.fscs.org.uk)).

## **Lloyd's**

This Insurance is underwritten by Lloyd's Syndicate Number 570 managed by Atrium Underwriters Ltd at Lloyd's which are authorised and regulated by the Financial Services Authority. Registration No. 204834. You can check this on the Financial Services Authority's Register by visiting the Financial Services Authority website [www.fsa.gov.uk/register](http://www.fsa.gov.uk/register) or by contacting the Financial Services Authority on 0845 606 1234.