

## The Clear Insurance Scheme for Craft Workers and Designer-Makers

### Tailored Cover

This policy has been tailored with the requirements of Charitable Organisations in mind and achieves the highest product standards to support your activities.

The policy is underwritten by Covéa Insurance plc and we take pride in our professionalism, our ability to provide your business with a leading insurance solution and our exceptional support.

Covéa Insurance is authorised and regulated by the Financial Services Authority. We are also members of The Financial Ombudsman Service and are committed to the principles it embodies as an independent authority for the protection of policyholders' interests

### Quality underwriting

Our experienced commercial underwriting team have the technical expertise to understand how to protect the risks faced by you and your business and to provide a flexible solution, focused on the needs of your organisation. Charitable Organisations is a modern commercial insurance contract delivered through an efficient process and its clear and concise format gives you even greater confidence in our commitment to provide your business with cost effective protection.

### Quality claims service

Our skilled and dedicated claims team will ensure that if you need to make a claim it will receive priority attention with a nominated claims handler who will manage the whole claim promptly and fairly. We will work with you to understand your needs and we will provide you with the most appropriate solution, which may involve the appointment of one of our selected loss adjusters, to ensure that your business is trading again quickly. We guarantee to let you have payment of your claim promptly once settlement is agreed.

### Risk Management - Survey Solutions

Covéa Insurance may commission a comprehensive survey report (free of charge to you) that will help your organisation identify any potential hazards to your assets and suggest solutions to efficiently eliminate or control them. Our team of business surveyors, who specialise in the management of business insurance risks, are available to provide valuable advice and assistance to you and your organisation in areas such as fire precautions, security protections and health and safety compliance.

### BIBA

Covéa Insurance enjoys Partner Membership with the British Insurance Brokers' Association (BIBA) who are the UK's leading general insurance organisation representing the interests of the insurance broker, intermediaries and their customers.

### Confidentiality

We promise complete confidentiality and security in all matters relating to your insurance arrangements, which will be handled by a skilled underwriter nominated to look after your needs.

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## **Versatile Protection and a Flexible Corporate**

### **Insurance Solution**

At Covéa Insurance we recognise the individuality of your business and your commercial insurance needs and therefore we are able to offer you the option to purchase the following covers, creating a single policy solution

- **Property Damage**
- **Business Property All Risks**
- **Goods in Transit**
- **Employers' Liability**
- **Public and Products Liability**

The following exclusive benefits are available to you as a Clear Insurance Scheme for Craft Workers and Designer-Makers policyholder.

### **All Risks Cover as Standard**

Property Damage and Business Interruption covers are not restricted to loss or damage at your business being attributed to specified events but covers *any* fortuitous loss or damage that is not specifically excluded.

### **Helplines**

A number of 24 hour helpline services will be available to you, your business and employees including business assistance following premises damage or glass breakage plus commercial legal & tax advice and employee counselling.

### **Exhibition Extension**

All property insured will automatically be covered at any exhibition or trade show at which you are participating.

### **Liability Enhancements**

A wide level of Employers', Public & Products Liability up to high limits of indemnity is available and both libel and slander insurance cover is provided as standard.

# The Clear Insurance Scheme for Craft Workers and Designer-Makers Prospectus

This document is a summary of the insurance cover provided by The Clear Insurance Scheme for Craft Workers and Designer-Makers Policy and, as such, it does not contain the full terms and conditions of your insurance coverage. You can find the full terms and conditions of The Clear Insurance Scheme for Craft Workers and Designer-Makers product in the policy document. This summary is provided to you for information purposes only and does not form part of your insurance contract.

## Property Damage Section

Significant Features and Benefits	Significant Exclusions and Limitations	Policy Page no.
<p>All risks cover on your trade contents, stock, computer equipment, photographic equipment and portable computer equipment occurring within the territorial limits or whilst at any fair, show or exhibition anywhere in the world.</p> <p>Covers property insured whilst in or on any vehicle owned or operated by you or by independent road, rail or post carrier worldwide, including whilst loading and unloading.</p>	<ul style="list-style-type: none"> <li>• wear, tear or depreciation or diminution in value</li> <li>• inherent vice, latent defect, defective design, plan or specification or the use of faulty materials</li> <li>• faulty or defective workmanship operational error or omission caused by you or any of your employees</li> <li>• faulty or defective workmanship operational error or omission caused by you or any of your employees</li> <li>• marring, scratching, denting, mechanical or electrical defect, failure, breakdown or derangement</li> <li>• atmospheric or climatic conditions or any other gradually operating cause, rot, fungus, rust, corrosion, woodworm, moths, insects, vermin or pests</li> <li>• any process involving heating, drying, cleaning, dyeing, staining, repairing, restoring, renovating, fitting, installation, testing, commissioning, alteration or maintenance of any property</li> <li>• use of any article contrary to manufacturers' instructions</li> <li>• storm or flood unless the property is contained in an enclosed vehicle or in a building</li> <li>• change in temperature colour flavour texture or finish</li> <li>• damage by theft or attempted theft from any unattended vehicle</li> <li>• any unattended building unless all security devices are put into full and effective operation and such theft or attempted theft involves forcible and violent entry to or exit from the building</li> <li>• breakage of brittle articles unless forming part of photographic equipment</li> <li>• losses not directly associated with the incident that caused the insured to claim</li> <li>• the relevant excess as stated in the schedule.</li> <li>• damage to property stored in any outbuilding or basement caused by storm, flood, leakage of oil or water following bursting or overflowing of oil or water tanks, apparatus or pipes or from any automatic sprinkler installation, unless such property is raised at least 100mm above the ground floor level of the outbuilding or the floor level of the basement</li> <li>• damage caused by theft or attempted theft occurring outside business hours to any till or cash register unless its drawer has been left in an open position</li> </ul> <ul style="list-style-type: none"> <li>• 20% of the Business Property All Risks section or £5k whichever is less</li> <li>• delay, loss of market, loss of profit</li> <li>• losses not directly associated with the incident that caused the insured to claim</li> <li>• breakage of china, glass or other brittle articles unless caused by fire, theft or a vehicle accident</li> <li>• livestock or other living creatures or organisms or cultures</li> </ul>	<p>27</p>

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	<ul style="list-style-type: none"> <li>explosives or other dangerous goods marring, scratching or denting, mechanical or electrical defect, failure, breakdown or derangement</li> <li>atmospheric or climatic conditions or any other gradually operating cause, rot, fungus, rust, corrosion, woodworm, moths, insects, vermin or pests</li> <li>leakage, spillage, contamination or deterioration unless caused by vehicle fire, theft or an accident</li> <li>faulty packing or labelling</li> <li>theft, attempted theft, storm or malicious damage from any soft or open topped or soft or open sided vehicle</li> <li>theft or attempted theft from any unattended vehicle unless all points of access have been closed and any other protective devices put into full and effective operation or overnight after the completion of any working day of the driver unless all windows and other openings have been closed and the vehicle is locked and garaged in a secure building or is locked and parked in a locked and completely enclosed yard</li> <li>the excess</li> </ul> <p><b>Conditions Precedent to Liability</b></p> <p>You shall take all reasonable measures to ensure that any vehicles owned or operated by you are roadworthy and appropriately loaded and that all locking and other protective devices are maintained in good working order.</p> <p>All keys to any unattended vehicle owned or operated by you shall be removed whenever the vehicle is left loaded.</p>	
The following additional covers are included:	Up to:	
Expenses (debris removal and property transfer following damage to stock whilst in the course of transit)	£1,000	27
Damage to tarpaulins, sheets, ropes, chains, straps and packing materials	£1,000	27

### Business Interruption Section

Significant Features and Benefits	Significant Exclusions and Limitations	Policy Page no.
Covers loss of income during the 12 month period immediately following interruption of or interference with your business as a consequence of damage to any building or property insured or any part used by you for the purposes of the business and occurring at the premises.	<ul style="list-style-type: none"> <li>losses in excess of £50,000</li> <li>any interruption of or interference with the business in the absence of insured damage (other than compulsory closure)</li> <li>increased metered water charges except where such increased charges are caused by any peril insured against</li> <li>erasure, loss, distortion or corruption of information on computer systems or other records, programs or software caused deliberately by rioters, strikers, locked-out workers, persons taking part in labour disturbances or civil commotion or malicious persons</li> <li>erasure, loss, distortion or corruption of information on computer systems or other records, programs or software unless resulting from any incident insured under the Business Property All Risks section of this policy in so far as it is not otherwise excluded.</li> </ul>	29
Professional accountants' charges incurred in accordance with the basis of claims settlement		29
Prevention of Access		29
Unspecified Suppliers	<ul style="list-style-type: none"> <li>£10,000 in respect of any one occurrence</li> </ul>	29

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Public Utilities	<ul style="list-style-type: none"> <li>a deliberate act of any supply authority or the exercise by any such authority of its power to withdraw or restrict supply</li> <li>any failure for a period less than sixty minutes</li> <li>any fault in any part of the installation belonging to you or for which you are legally responsible</li> <li>failure of telecommunication services for any period longer than twenty four hours as a result of damage to property at any land based premises of the public telecommunications</li> </ul>	29
Deeds & Documents		29
Compulsory Closure		29

### Employers' Liability Section

Complies with U.K. current legislation relating to compulsory insurance for legal liability for damages arising from injury to employees in connection with their employment.

Significant Features and Benefits	Significant Exclusions and Limitations	Policy Page no.
All amounts which you become legally liable to pay as damages in respect of accidental body injury to any employee, up to a maximum amount payable of £10,000,000 in respect of any one claim or series of claims arising out of one cause.	<ul style="list-style-type: none"> <li>Cover for acts of terrorism is limited to £5,000,000</li> </ul>	24
Worldwide territorial limits		24
Compensation for court attendance	£250 per person per day	24
Corporate manslaughter		24
Cross liabilities		24
Health and Safety at Work etc. Act 1974		24
Indemnity to other persons		25
Unsatisfied court judgements		25

### Public and Products Liability Section

Covers damages for which you are legally liable to pay in respect of accidental bodily injury to any person accidental loss or damage to material property or accidental obstruction, trespass nuisance or wrongful arrest arising from the ownership of the premises or in the course of the business or caused by your products.

Significant Features and Benefits	Significant Exclusions and Limitations	Policy Page no.
<p>All amounts which you become legally liable to pay as damages in respect of</p> <ul style="list-style-type: none"> <li>accidental bodily injury to any person</li> <li>accidental loss or damage to material property</li> <li>accidental obstruction, trespass nuisance or wrongful arrest</li> </ul> <p>arising from the ownership of the premises or in the course of the business or caused by your products. Up to a maximum amount payable of £5,000,000 in respect of any one claim against you or series of claims against you arising out of one cause within the territorial limits for public liability and £5,000,000 in the aggregate for any one occurrence caused by products anywhere in the world.</p>	<ul style="list-style-type: none"> <li>Damages unless the action is brought in a court of law in a member state of the European Jurisdiction</li> <li>loss or destruction of or damage to property, bodily injury sustained by any person arising from the ownership, possession or use of :               <ol style="list-style-type: none"> <li>any aircraft, aerospace device, hovercraft or watercraft other than hand propelled watercraft and other watercraft not exceeding 7 metres in length</li> <li>any lift, elevator, hoist, crane, steam boiler or other apparatus operating under steam pressure, for which a statutory inspection certificate is required but which is not in force</li> <li>any mechanically propelled vehicle or plant or trailer attached in circumstances in respect of which insurance or security is necessary to meet the requirements of road traffic legislation other than as insured under the Contingent Motor Liability of this section</li> </ol> </li> <li>loss or destruction of or damage to property owned by or leased, hired or rented to you</li> <li>property belonging to you or held in your care, custody or control</li> </ul>	19

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	<ul style="list-style-type: none"> <li>• legal liability under a contract unless liability would have attached in the absence of such contract</li> <li>• liability arising from or caused by             <ol style="list-style-type: none"> <li>a) the provision of advice or any plan, design, formula or specification given separately for a fee or for which a fee is normally charged</li> <li>b) the making up, sale or supply of any drug or medical preparation normally obtainable on prescription from a medical practitioner</li> <li>c) the making up sale or supply of animal feeds seeds, fertilisers, insecticides, or pesticides</li> <li>d) professional neglect, errors, omissions in treatment, medication, advice, certification or other services by you</li> <li>e) loss or destruction of or damage to property, buildings or land caused by vibration or by the removal or weakening of support</li> </ol> </li> <li>• loss or destruction of or damage to products or the cost of making good or recalling such products nor the cost of rectifying defective work</li> <li>• loss or destruction of or damage to property which you or are working on</li> <li>• for any products which with your knowledge are used in the aircraft, space, petro-chemical, gas, offshore, ship building and repair or nuclear industries</li> <li>• for any products which with your knowledge are to be used in the motor industry other than those not affecting the safety, stability, steering or braking of the vehicle</li> <li>• fines, penalties or liquidated, punitive or exemplary damages</li> <li>• any liability arising directly or indirectly out of exposure to inhalation of, or fears of the consequences of exposure to, or inhalation of asbestos, and the cost of cleaning up, or removal of or damage to property or any product arising out of any asbestos or asbestos fibres</li> <li>• pollution or contamination unless caused by a sudden, identifiable, unintended and unexpected event which occurs in its entirety at a specific time and place</li> <li>• the excess</li> </ul>	
The following additional covers are included up to the maximum amount payable unless otherwise stated:		
Compensation for court attendance	£250 per person per day	19
Contingent motor liability (non-owned vehicles)		19
Corporate manslaughter		19
Cross liabilities		20
General Data Protection Regulations	£1,000,000 in any one period of insurance	20
Defective Premises Act 1972		20
Health and Safety at Work etc. Act 1974		20
Indemnity to other persons		20
Libel and Slander	£25,000	21
Overseas Personal Liability		21
Premises leased, hired, rented or in custody or control		21
Consumer Protection and Food Safety Acts – Legal Defence Costs		21
Products exported to the United States of America or Canada	<p>Maximum value of products £50,000 exported in any one period of insurance</p> <p>the first £250 in respect of accidental loss or destruction of or accidental damage to material property</p>	21

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## **Covea Insurance plc**

Covea Insurance plc is registered in England and Wales under number 613259. It underwrites general insurance business. It is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. The Financial Conduct Authority and Prudential Regulation Authority are independent watchdogs that regulate financial services.

Our Financial Services Register number is 202277. You can check this on the Financial Services Register by visiting the Financial Conduct

Authority website [www.fca.org.uk](http://www.fca.org.uk) or by contacting the Financial Conduct Authority on 0800 111 6768.  
Registered Office: Norman Place, Reading, Berkshire RG1 8DA

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## **Accessibility**

We are able to provide, upon request, audio tapes, large print and Braille documentation. Please advise us if you require any of these services to be provided so that we can communicate in an appropriate manner. Alternatively, if you have hearing or speech difficulties and have access to a text telephone you can call any of our numbers using the text relay service operated by Action on Hearing Loss (formerly known as RNID).

## **Law applicable to the contract**

We propose to choose English law as the law applicable to the contract unless we agree another choice of law with you prior to the start date.

## **Underinsurance**

If at the time of any damage, the sum insured is less than the actual reinstatement cost of the property insured including any additional costs for removal of debris and architects' and surveyors' fees where applicable, you will be considered as being your own insurer for the difference and will bear a proportionate share of the loss.

## **Premiums**

Premiums are payable annually to Clear Insurance Services, Insurance premium tax, as imposed by current legislation, is incorporated into all premiums.

## **Cancellation**

You may cancel the policy within 14 days from the date your policy begins or from the date you receive your policy document, whichever is the later, and receive a full refund of premium.

But if there has been an incident which has resulted or could have resulted in a claim, you must reimburse us for any amounts we have paid or may be required to pay, in respect of the incident.

## **Confidentiality**

We promise complete confidentiality and security in all matters relating to your insurance arrangements.

## **Duration of contract**

The first period of insurance under your Clear Insurance Scheme for Craft Workers and Designer-Makers policy will be 12 months unless otherwise requested by you and agreed by us in writing.

## **Financial Services Compensation Scheme**

We are covered by the Financial Services Compensation Scheme. You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim. Further information about compensation scheme arrangements is available from the Financial Services Compensation Scheme.

## **Notification of a claim**

Full details of how to make a claim are given in your policy on page 6. In all cases you Covea Insurance plc on 0330 134 8187 with details of what has happened.

## **Enquiries**

If you have an enquiry regarding your Clear Insurance Scheme for Craft Workers and Designer-Makers policy or concerning a claim you have made, you should telephone your professional adviser.

Please be ready to provide all relevant details of your policy and in particular your policy number (if allocated) to help your enquiry to be dealt with speedily.

# The Clear Insurance Scheme for Craft Workers and Designer-Makers Prospectus

## Complaints

If you have an enquiry or complaint regarding:  
the suitability of this policy for your needs; or  
the information and advice you received whilst it was originally being discussed; or  
the operation or administration of the policy;

you should telephone your professional adviser.

If you have a complaint concerning a claim you have made you should contact Covea Insurance plc, 50 Kings Hill Avenue, Kings Hill, West Malling, Kent ME19 4JX; telephone number 0330 134 8194.

A copy of Covéa Insurance's complaints handling procedure is available on request by writing to the Customer Services Manager, Covea Insurance plc, 50 Kings Hill Avenue, Kings Hill, West Malling, Kent ME19 4JX or by telephoning 0330 134 8194 or email [information@coveainsurance.co.uk](mailto:information@coveainsurance.co.uk).

Please be ready to provide all relevant details of your policy and in particular your policy number (if allocated) to help your enquiry or complaint to be dealt with speedily.

If you are not satisfied with the way in which your complaint has been handled, you may have the right to refer it to the Financial Ombudsman Service at Exchange Tower, London E14 9SR; telephone numbers 0800 023 4567 (calls to this number are normally free for people calling from a "fixed line" phone – but charges may apply if you call from a mobile phone) and 0300 123 9 123 (calls to this number are charged at the same rate as 01 or 02 numbers on mobile phone tariffs). Website: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

Following this procedure will not affect your legal rights.

Nothing in the terms and conditions of this policy will reduce your statutory rights relating to faulty or mis-described goods or services. For further information about your statutory rights, you should contact your local authority Trading Standards Department or Citizen's Advice Bureau.