

SME Insurance Policy

		Property Insured		Additional Cover			
Section 1	Property and Trade Content	Buildings	Safes	Underground Services	Capital Additions (Buildings)	Temporary Removal	Capital Additions (Trade Contents)
		Trade Contents		Ground Rent	Removal of Debris	Replacement Locks	Exhibitions
		Glass		Public Authorities	Contracting Purchaser's Interest	Seasonal Increase	
		Goods in Transit		Fees	Theft Damage to Buildings	Loss of Oil and Metred Water	
Section 2	Public and Employers Liability	Contingencies	Optional Additional Cover				
		Public Liability and Products Liability	Conditions of Employment and Industrial Relations Act 2002	Motor Contingent Liability	Employees Personal Effects	Benefit for Court Attendance	Injuries to Working Partners
		Employers Liability	Cross Liabilities	Damage to leased or Rented Premises	Employee to Employee Liability	Additional Persons Insured	
Section 3	Loss of Income and Loss of Book Debts	The Cover	Optional Additional Cover				
		Loss of Income	Denial of Access Extension	Closure of Premises Extensions	Disease, Murder & Suicide Extension	Public Emergency Extension	Loss of Book Debts Extension
			Public Utilities Extension	Suppliers Extension			
Section 4	Money and Personal Accident	4A. Money		4B. Personal Accident (Assault)			
		Additional Cover		Death	Permanent/Temporary Total Disablement	Loss of one or more Limbs or Sight of one or both eyes	Temporary Partial Disablement
Unauthorised use of Credit Cards	Damage to safes and carrying cases						
Section 5	Fidelity Guarantee	Direct pecuniary losses sustained by the insured by an act of fraud or dishonesty committed by any Guaranteed Person					
Section 6	Group Personal Accident	Contingencies					
		1. Death	2. Disablement Being:	a. Total loss by permanent loss of all sight in one or both eyes	b. Total loss by physical severance or total and permanent loss of one or more limbs	c. Total and Permanent Disablement from engaging in or attending to business of any kind	3. Temporary total disablement from engaging in or attending to usual business
Section 7	Equipment Breakdown	Cover	Optional Additional Cover		Standard Additional Cover		
		Cover for breakdown sustained to covered equipment resulting from an accident	Loss of Income and Loss of Book Debts	Deterioration of Stock and Perishable Goods	Expediting Expenses		
Section 8	Travel Open Cover	Annual coverage for travel of named persons on the basis of the standard Travel Policy					
Section 9	Business Emergency Assistance	The Benefits					
		Sudden/unexpected breakdown or damage to piping, leaks from sanitary fixtures and fittings and fixed water installations Breakage of glazing to external windows or doors which render the business insecure	Complete failure of the electrical supply within the business as a result of a fault or damage to the internal electrical		The business being made insecure or if entry is impeded due to loss or theft of keys or damage to locks as a result of theft or any other accidental cause or in the event that the insured or an employee is locked in a room		