

SELECTED ALL RISKS SECTION

Summary of Cover

An 'All Risks' insurance cover to protect specified items in Great Britain and optionally elsewhere.

Cover Summary

This document is a summary of the insurance provided by the Selected All Risks Section of our Commercial Combined Policy and, as such, it does not contain the full terms and conditions of your insurance. You can find the full terms and conditions of cover in the Policy document. This summary is provided to you for information purposes only and does not form part of your insurance contract.

This document should be read in conjunction with the Commercial Combined - General Conditions Summary of Cover.

Features and Benefits

Cover Offered	Standard Cover	Optional Cover
Replacement value or market value of specified items at your option	Sum Insured - nominated by the Insured	
'All Risks' cover being subject to certain exclusions	✓	
Cover provided restricted to (a) Premises only (b) Great Britain (c) Anywhere in Europe (d) Worldwide at the Insured's option	✓	
Terrorism cover		✓



Significant or Unusual Exclusions and Limitations

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The maximum amount payable under this Section is the Total Sum Insured
Security conditions including Alarm conditions may apply
Date Recognition Exclusion
Computer or data processing equipment – operator error, virus or hacking
Terrorism Exclusion (some cover available as an optional extra)
Theft from the premises not resulting from forcible and violent entry to/exit from premises
Gradually operating causes eg. rust, rot, corrosion, wear and tear
Damage to component parts whilst removed from their normal position
Damage to electrical plant caused by its over running, short circuiting or self heating

Excesses

Standard Section Excesses (Higher amounts may apply)

All losses	£250
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