



INSURER	Heath Insurance Services Limited via Nationwide Broker Services Limited and under authority granted by Gable Insurance AG.
LEVEL OF COVER	The standard cover is in line with a standard household insurance policy which we are able to extend to give you cover to enable you to carry on a business activity from home, and have the cover extended to include the risks that are created from your home working, including cover for your business stock, and machinery fixtures & fittings, and the additional liabilities you will have, both to employees and to the public. The level of cover will be specified in the policy schedule. We will insure you against loss or damage by causes 1-19 under Section 1 Buildings and by causes 1-13 and 15-25 under Section 2 Contents as listed in the policy booklet. If you have selected Accidental Damage cover then section 14 this covers you for all of the causes listed. This wider cover is available for an additional charge. You can select to insure Contents only or Buildings and Contents combined . If you select Contents insurance , you will automatically be covered for Food in Deep Freezers, Personal Money and Credit Cards, Business Money and Assault, Liability (including compulsory employers liability insurance if applicable) Increased Cost of Working following a claim and Legal Expenses . You will have the option to purchase cover for Personal Possessions, and for Business Stock, and machinery fittings and fixtures .
TERM OF THE POLICY	The insurance provided will be for one year after which cover may be renewed. Your policy schedule will show the period of insurance.
CANCELLATION	You have the right to cancel this insurance at any time. You will, for a period of 14 days from the later of the day you purchase this insurance or the day on which you receive the policy document, have a right to cancel this policy and receive a refund. This refund will be subject to a charge for the period of cover you have received, plus reasonable administration charges, except where cover has not commenced prior to the end of this 14 day period, in which case you will be entitled to a full refund of the premium you have paid. To exercise this right to cancel please contact your agent or broker. Beyond the 14 day period you will still be entitled to cancel this policy; however no refund will be allowable if a claim has been made in the current period of insurance. For full details of the cancellation process, please refer to the General Conditions in the policy booklet.
IN THE EVENT OF A CLAIM	Please call the 24 hour telephone helpline on 0113 387 9000

SUMMARY OF BUSINESS HOME INSURANCE

This is a Policy Summary only. It does not contain the full terms and conditions of the contract. For full details of all the policy terms, conditions & exclusions please refer to the policy booklet (a copy of which is available on request). The relevant sections of the policy booklet are listed below.

BENEFITS	LEVEL OF COVER	UNUSUAL EXCLUSIONS AND LIMITATIONS (SEE ALSO OVERLEAF)
You are covered on a new-for-old basis against causes 1-11 and 13-19. The sum insured is index linked. The causes are detailed in the policy booklet. Cover under this section automatically includes accidental breakage of fixed glass and sanitary ware, accidental damage to underground services, alternative accommodation, loss of rent, trace and access cover and damage caused by emergency services.	<p align="center">Section 1 Buildings Standard Cover</p> <p align="center">(includes the structure of your home, garages and outbuildings at the address shown in the schedule)</p>	<ul style="list-style-type: none"> - You must notify us if more than 20% of the roof area of the building (disregarding garages) is a flat roof and/or covered in asphalt felt on timber or similar permanent deck. - Hot tubs and jacuzzis are not covered for damage caused by frost or escape of water. - Financial limits apply to some of the cover provided, see section 1 of the policy booklet for details.

<p>In addition to the range of causes covered by Standard cover, full accidental damage cover applies (cause 12).</p>	<p align="center">Section 1 Buildings Accidental Damage Cover</p>	<ul style="list-style-type: none"> - Hot tubs and Jacuzzis are not covered for accidental damage (cause 12)
<p>Cover is provided on a new-for-old basis in respect of loss of or damage to your contents whilst in your home against causes 1-13 and 15-25. The sum insured is index linked.</p> <p>The causes are detailed in the policy booklet. Cover under this section automatically includes loss of personal money; fraudulent loss of credit cards; deterioration of frozen food in deep freezer units; accidental damage to TV's, videos and DVD players; audio and computer equipment; accidental breakage of mirrors and fixed glass in furniture; loss of domestic fuel and metered water; replacement of locks following loss or theft of keys; contents temporarily removed from your home; tenant's liability; costs of writing up business books and costs incurred in reinstating computer system records.</p>	<p align="center">Section 2 Contents Standard Cover (includes household goods, personal possessions, valuables, collections, personal money and business contents)</p>	<ul style="list-style-type: none"> - A deduction will be made for wear, tear and depreciation on claims for clothing, linen and pedal cycles. - For temporary removals only Standard insured causes are covered and theft cover is restricted to forcible and violent entry to or exit from a building. - The value of any one valuable item must not exceed £1500 and valuables in total must not exceed 33% of the contents sum insured unless you notify us and it is endorsed on your schedule. - Other limits apply to the covers provided. For example there are financial limitations on the cover provided for money, collections and contents of outbuildings. See section 2 of the policy booklet for details.
<p>In addition to the range of causes covered by Standard Cover, full accidental damage cover applies (cause 14)</p>	<p align="center">Section 2 Contents Accidental Damage Cover</p>	
<p>This section provides cover against loss or damage away from and within your home up to the sums insured detailed in the schedule.</p> <p>This section applies on a worldwide basis but cover outside of the UK is limited to 60 days in any one period of insurance.</p>	<p align="center">Section 3 Personal Possessions (eg items of clothing, luggage, sports equipment, pedal cycles, jewellery watches and portable business equipment that you take out of the home)</p>	<ul style="list-style-type: none"> - Unless you have notified us and it is specified in your schedule, there is a maximum amount payable of £500 for any one pedal cycle and £1500 for any other item, pair or set. - Pedal cycles when left unattended away from the home must be securely locked to an immovable object and not left unattended outside a building for longer than twelve consecutive hours. - Theft from an unattended vehicle is not covered unless the property stolen was in a locked boot or glove compartment. - Laptops, tablets, portable business equipment, mobile phones, satellite navigation systems, camping equipment are excluded unless you have notified us and it is specified in your schedule. - A deduction will be made for wear, tear and depreciation on claims for clothing and pedal cycles.
<p>This section provides cover in respect of loss of business money from your home and elsewhere in the UK, Isle of Man or Channel Islands. Limits apply to the cover dependant on the location and time of day at which the loss occurs.</p>	<p align="center">Section 4 Business Money and Assault</p>	<ul style="list-style-type: none"> - Automatically provided with Section 2 is operative. - Losses from unattended vehicles are excluded. - Errors or omissions are not covered. - Fraud and dishonesty of employees is not covered unless discovered within 14 days of it's occurrence.
<p>This section provides cover in respect of any loss or damage covered by Section 2 creating extra costs to allow you to keep trading.</p> <p>Cover is provided for: Increased Cost of Working only And/or Unrecoverable Book Debts</p>	<p align="center">Section 5 Increased Cost of Working</p>	<ul style="list-style-type: none"> - A claim for reduction in gross revenue earned during the 12 months immediately before the Insured Event. - The indemnity period will be 12 months unless otherwise agreed. - Other limits apply, see Section 5 of the policy for full details.

<p>Your personal and commercial legal liabilities are covered against damages and costs awarded in a court of law in the UK, Isle of Man or Channel Islands following accidental bodily injury (including death, disease or illness) or accidental loss or damage to material property which you become legally liable to pay</p> <ul style="list-style-type: none"> - As owner of the Building (Section 1 must be in force) - As occupier of the building - In a personal capacity (but not owner of any land or building) - In the course of carrying on the business. <p>Cover is provided up to the policy limits (see booklet for details).</p>	<p>Section 6 Legal Liabilities</p>	<ul style="list-style-type: none"> - Automatically provided when Section 2 is operative. - There is no cover for what is usually termed "professional" liability or for goods or services sold or supplied. - There is no cover for manual work carried out away from the premises.
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SIGNIFICANT AND UNUSUAL GENERAL EXCLUSIONS/LIMITATIONS

<p>Cover limitations for theft and wilful damage cover (General Exclusions)</p>	<p>The policy will not pay for loss or damage resulting from theft or wilful act involving you, a member of your family or your tenant or member of their family.</p>
<p>Maintaining and minimising losses (General Conditions)</p>	<p>You must maintain the buildings (and other services at your address) in a good state of repair. If you do not do this we will make a deduction for wear and tear on any claim that you make. You must also take all reasonable steps to avoid, prevent or minimise any loss, damage, injury or accident which could result in a claim under your policy.</p>
<p>Adequacy of sums insured Sections 1 and 2)</p>	<p>We will make a deduction for depreciation or wear and tear if you fail to ensure that the sums insured under your policy are adequate to cover the full cost of re-building under Section 1 - Buildings or the replacement value as new of all the property insured under Section 2 - Contents. In the event of a sum insured being grossly understated under either section we may make a proportional adjustment to any claim settlement under that section.</p>
<p>Excesses (Sections 1 – 4)</p>	<p>You may be required to contribute an amount towards the cost of a claim. The excesses that apply are shown in your policy document under each section. There is usually a standard policy excess of £100 applied to each claim other than for escape of water where the excess is £250. In respect of a claim for subsidence, heave or landslip the excess is £1,000.</p>
<p>Unoccupancy (Sections 1-5)</p>	<p>If the property is unoccupied for more than 30 consecutive days, loss or damage caused by escape of water, malicious acts or vandalism, theft or attempted theft and any accidental damage to buildings or contents is not covered.</p>

COMPLAINTS PROCEDURE

In the first instance complaints should be referred to the intermediary arranging the insurance.
In the event that you remain dissatisfied the problem may be referred to The Managing Director, Nationwide Broking Services Limited, 2 Aire Valley Bus Park, Wagon Lane, Bingley, BD16 1WA.
If your complaint remains unresolved, you are entitled to contact The Complaints Department, Milburn Ins Company Limited, 1st Floor, 4 Eastcheap, London, EC3M 1AE or in respect of claims under Section 6 only: Complaints Department, Berliner Versicherung Aktiengesellschaft (BVAG) at the same address.
Complaints may subsequently be referred to the Financial Ombudsman Service (FOS), South Quay Plaza, 183 Marsh Wall, London E14 9SR (Tel. 0845 080 1800).

FINANCIAL SERVICES COMPENSATION SCHEME (FSCS)

Nationwide Broker Services policies issued for individual or small businesses are covered by the Financial Services Compensation Scheme. You may be entitled to compensation from the scheme if your insurer cannot meet its obligations (e.g. if it goes out of business or into liquidation or is unable to trade).
Further information about compensation scheme arrangements is available from the FSCS (www.fscs.org.uk telephone number 0207 892 7300).