

Aviva Transportation Summary of Cover

Key Covers, Features and Exceptions

This is a summary of Transportation and does not contain the full terms and conditions of the cover, which can be found in the policy document. It is important that you read the policy document carefully when you receive it. Your cover depends on the choices you have made. Your cover document will show the items you have chosen to include along with the cover limits

Type of Insurance and Cover: Transportation

The Transportation policy offers the flexibility to select from a wide range of covers to provide tailored protection.

Available covers:

Asset Protection	▪ Property Damage	▪ Theft	▪ Contract Works
	▪ Glass	▪ Computer	▪ Money and Assault
	▪ Goods in Transit	▪ Engineering	▪ Employee Dishonesty
	▪ Electronic Equipment	▪ Business All Risks	▪ Frozen Foods
	▪ Terrorism (Optional)		
Revenue Protection	▪ Book Debts	▪ Business Interruption	▪ Terrorism (Optional)
Legal Liabilities	▪ Employers' Liability	▪ Public and Products' Liability	▪ Commercial Legal Protection
		▪ Directors and Officers Liability	▪ Charity Trustees or Not For Profit Organisations Management Liability
Employee Benefits	▪ Personal Accident	▪ Business Travel	

Extra Cover for Charities and Not For Profit Organisations

Extra cover as detailed is available if you are a charity, a social enterprise or have another form of not-for-profit status.

Name of the Insurer

The insurer of the policy is Aviva Insurance Limited.

Additional benefits

- 24-hour, 365-days-a-year claims helpline, providing emergency assistance when it's needed.
- Confidential legal and tax helplines, offering free support on key business issues, such as disputes with tenants or rent recovery
- Counselling service for policyholders and their employees

Cut Red Tape

- A 'one-stop' website to help our Transportation customers overcome the burden of red-tape. Available exclusively to Aviva commercial policyholders.
- Advice and information available for Finance, Sales and Marketing, Employment Law, Legal advice, Risk Management and much more. Accessible 24 hours a day, 365 days a year. Visit <http://www.aviva.co.uk/cutredtape>

Aviva Risk Management Solutions (ARMS)

A dedicated service to help UK businesses manage their risks – helping to keep them compliant, prevent loss and ultimately control cost.

- ARMS offer a wide range of services from simple loss prevention advice through to bespoke on-site consultancy.
- Generous discounts off a menu of products and services to help prevent accidents and losses occurring and protect businesses via our Specialist Partner Network.

For more information visit <https://www.aviva.co.uk/risksolutions/>

Asset Protection

Property Damage - Cover, Features and Benefits

There is a choice of covers for your buildings, machinery and business contents – Specified Contingencies or All Risks

Specified Contingencies can include:

Loss or damage from specific causes:-

- fire
- riot
- earthquake
- explosion
- impact
- aircraft
- storm or flood
- civil commotion
- falling trees
- locked-out workers
- strikes
- lightning
- escape of water/oil from any tank apparatus or pipe
- sprinkler leakage
- persons taking part in labour disturbances or malicious persons

Optional Cover:

- Terrorism

Extra Cover for Charities and Not For Profit Organisations:

- Bequeathed property – Buildings up to 10% of Sum Insured or £100,000 limit
- Bequeathed property – Contents up to £25,000 limit
- Damage to second hand goods settled on lower of either purchase price or market value
- Damage to donated stock settled on cost to replace with items of a similar nature
- Stock and Contents at fundraising events or events where you are providing catering anywhere in European Economic Area including in transit up to £5,000
- Raffle prizes and goods donated for fundraising events anywhere in UK up to £1,500

Exceptions and Limitations (please refer to the Property Damage section of the policy booklet)

- Wear and tear, corrosion, gradual deterioration, faulty or defective design, materials
- Faulty or defective workmanship, operational error or omission by you or your employees
- Mechanical or electrical breakdown or derangement
- Pollution or contamination
- Theft or attempted theft
- Fire damage involving the application of heat
- Damage to gates, fences or moveable property in the open by weather-related incidents
- Damage other than by fire, arising from production, servicing or testing
- Damage due to escape of water from tanks and pipes, malicious persons (other than fire and explosion) in respect of buildings which are unoccupied or disused
- Consequential loss or damage
- Temporarily removed items restricted to a maximum of £250,000 or 10% of sums insured (whichever is the lower)
- Unoccupied premises added with restricted cover

Theft - Cover, Features and Benefits

Cover includes:

- The cost of changing locks following theft of keys up to £5,000
- Theft of computer and audio visual equipment at your premises up to £100,000

Extra Cover for Charities and Not For Profit Organisations:

- Bequeathed property – Contents up to £25,000 limit
 - Damage to second hand goods settled on lower of either purchase price or market value
 - Damage to donated stock settled on cost to replace with items of a similar nature
 - Stock and Contents at fundraising events or events where you are providing catering anywhere in European Economic Area including in transit up to £5,000
 - Raffle prizes and goods donated for fundraising events anywhere in UK up to £1,500
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Exceptions and Limitations (please refer to the Theft section of the policy booklet)

- Theft whilst the premises are unoccupied or disused
- Theft from open spaces at the premises
- Unexplained losses, acts of fraud or dishonesty and inventory shortage
- Consequential loss or damage
- Theft where you or your partners, directors, employees or household members are involved
- The first part of any claim (the excess)

Contract Works - Cover, Features and Benefits

Cover on an All Risks basis for damage to the property insured including, Works, Your Plant, Hired in Plant, Employee's Tools.

Cover includes:

- Offsite storage of materials that are separately stored and identified for inclusion in a contract you are working on
- Transit to and from your contract site anywhere in the UK, including the loading and unloading of vehicles
- Private dwellings built on a speculative basis for sale or let for up to 180 days, pending sale
- Show properties up to the contract price in the policy and contents up to £35,000 any one property
- Redrawing and rewriting plans and documents up to £25,000 following a loss
- Offsite storage up to £50,000 with a maximum of £25,000 for non-ferrous metals and a maximum 15% of contract price

Exceptions and Limitations (please refer to the Contract Works section of the policy booklet)

- Gradual deterioration or wear and tear, faulty or defective design, materials or workmanship
- Repair to or replacement of your plant or hired in plant caused by its own mechanical or electrical breakdown, failure, breakage or derangement unless it is for hired in plant which you are responsible under the terms of a hire agreement
- Damage to existing structures
- Payments for penalty clauses or fines for late completion
- Pollution or contamination
- The first part of any claim (the excess)

Glass - Cover, Features and Benefits

Provides cover for the breakage of all external and internal glass at your premises including sanitary fittings.

Cover includes:

- Costs incurred in boarding up damaged glass
- Contents of display windows
- Cost of replacing alarm foil, lettering, painting or other ornamental work on glass

Exceptions and Limitations (please refer to the Glass section of the policy booklet)

- Breakage of glass in light fittings, vehicles, vending machines or signs
 - Breakage while premises are unoccupied or disused
 - The first part of any claim (the excess)
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Computer - Cover, Features and Benefits

This section can also be extended to include the increase in working expenses to right the damage and the cost of reinstating any lost data.

Cover includes:

- Replacing incompatible software or programs following a loss up to £50,000
- Costs to investigate repairs to damaged equipment up to £25,000
- Accidental discharge of gas systems up to £25,000
- Damage to equipment – Cover for non-maintained computers up to £10,000
- Damage to equipment – Additional equipment up to 25% of Sum Insured or £250,000 limit
- Damage to equipment – Anti-theft and loss avoidance theft devices up to £25,000
- Damage to equipment – Incompatible software up to £50,000
- Damage to equipment – Temporary repair costs up to £50,000
- Damage to equipment – Virus seek & destroy costs up to £25,000
- Damage to equipment – WEEE Disposal costs up to £25,000
- ICOW – Additional rental costs up to £25,000
- ICOW – Damage caused by a virus up to £50,000
- Reinstatement of data – Incompatibility of data costs up to £50,000
- Reinstatement of data – Research & Development costs up to £25,000

Exceptions and Limitations (please refer to the Computer section of the policy booklet)

- Damage caused by wilful acts or neglect
- Damage which is covered by a guarantee or maintenance agreement
- Damage caused by pressure waves from aircraft or other aerial devices
- Breakdown of items not subject to a maintenance agreement
- The first part of any claim (the excess)

Money and Assault - Cover, Features and Benefits

Cover includes:

- Age limit 16 to 75
- Loss of money belonging to your business on your premises, in transit, on site, at the private homes of key staff, and in any bank night safe
- Bodily injury to you or your employees as a result of assault or attempted assault whilst carrying money belonging to your business.
- Medical and dental expenses up to £500

Extra Cover for Charities and Not For Profit Organisations:

- Collection tins or boxes anywhere in the UK up to £100 per claim, £500 per period
- Automatic doubling of most money limits for fundraising events

Exceptions and Limitations (please refer to the Money and Assault section of the policy booklet)

- Shortages due to clerical or accounting errors
- Losses due to the fraud or dishonesty of any employees not discovered within seven working days
- Loss from unattended vehicles, vending or gaming machines
- Loss arising outside Great Britain, Northern Ireland, the Channel Islands or the Isle of Man

Goods in Transit - Cover, Features and Benefits

Cover for your goods or stock whilst in transit, over land or water, anywhere in Great Britain, Northern Ireland, the Republic of Ireland, the Channel Islands and the Isle of Man.

Cover includes:

- Cover for your employees personal belongings up to £500
- Losses to sheets, ropes and packing materials

Optional cover:

- Tools

Exceptions and Limitations (please refer to the Goods in Transit section of the policy booklet)

- Losses caused by defective or inadequate packing, insulation and labelling
- Theft, or attempted theft, from an unattended vehicle unless certain guidelines regarding security are followed
- The first part of any claim (the excess)

Engineering - Cover, Features and Benefits

Cover for specified items of your plant or machinery.

You can select from:

- Sudden and unforeseen damage
- Breakdown, explosion or collapse
- Accidental damage

Cover includes:

- Automatic cover for any additional plant or machinery you have obtained
- Expenses for temporary replacement property following damage up to £25,000
- Damage to surrounding property – Boiler and Pressure plant costs up to £250,000 per claim
- Loss avoidance measures up to £25,000 per claim
- Supplementary expenses up to £25,000 per claim
- Temporary hire of replacement machinery cost up to £25,000 per claim
- Temporary removal up to £100,000 per claim

Exceptions and Limitations (please refer to the Engineering section of the policy booklet)

- Cover already provided by the Property Damage section
- Gradual deterioration or wear and tear
- The first part of any claim (the excess)

Employee Dishonesty - Cover, Features and Benefits

Cover that protects you against loss of money and other property following theft or fraud by your employees.

Cover includes:

- Professional fees required to establish extent of loss
- Cost of labour to reinstate destroyed or erased computer records

Optional Covers:

- Cheque forgery
- Losses occurring under a previous policy once the discovery period has expired
- Third Party computer and fund transfer fraud

Extra Cover for Charities and Not For Profit Organisations:

- Definition of Employee extended to include volunteers
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Exceptions and Limitations (please refer to the Employee Dishonesty section of the policy booklet)

- Consequential losses
- Loss of confidential information or trade secrets
- Any further losses that occur after the discovery that an Employee is dishonest
- Employees based outside of the geographical limits
- Malicious damage
- Losses caused by or involving a principal of the business
- The excess stated at quotation stage

Electronic Equipment - Cover, Features and Benefits

Loss or damage to electronic equipment and data carrying materials, including portable equipment anywhere in the world.

The section can also be extended to include additional expenses to avoid or reduce interruption to your business, and the cost of reinstating any lost data.

Cover includes:

- Replacing incompatible software or programs following a loss up to £50,000
- Costs to investigate repairs to damaged equipment up to £25,000
- Costs you may incur under WEEE regulations following damage to equipment up to £25,000

Optional Covers:

- Breakdown
- Equipment hired out

Exceptions and Limitations (please refer to the Electronic Equipment section of the policy booklet)

- Damage caused by wilful acts or neglect
- Damage caused by tests, experiments, pressure waves from aircraft
- Theft, or attempted theft from an unattended vehicle unless certain guidelines regarding security are followed
- The first part of any claim (the excess)

Business All Risks - Cover, Features and Benefits

- Cover for your business equipment following accidental loss or damage
- Cover can be extended to anywhere in the world

Exceptions and Limitations (please refer to the Business All Risks section of the policy booklet)

- Wear and tear, gradual deterioration, faulty or defective design, materials or workmanship
- Mechanical or electrical breakdown or derangement
- Theft from unattended vehicles not involving forcible or violent entry
- The first part of any claim (the excess)

Frozen Foods - Cover, Features and Benefits

Deterioration of foods following the breakdown of refrigeration units or accidental failure of the public electricity supply, with no limit of age of unit.

Exceptions and Limitations (please refer to the Frozen Foods section of the policy booklet)

- Wear and tear, deterioration, or gradually developing flaws or defects in the unit
 - Failure to correctly set the temperature
 - The first part of any claim (the excess)
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Revenue Protection

Book Debts - Cover, Features and Benefits

- Loss of book debts as a result of your business records being lost, destroyed or damaged due to an insured event

Optional cover:

- Terrorism

Exceptions and Limitations (please refer to the Book Debts section of the policy booklet)

- Losses excluded under the Property Damage section
- Loss of computer records due to inherent defects

Business Interruption - Cover, Features and Benefits

Interruption to your business following an insured loss under the Property Damage and Theft section, which results in reduced earnings and increased running costs.

Cover includes:

- Payment of expenses incurred despite a reduction in your income
- Additional expenses to assist you in preventing or reducing a drop in income such as overtime payments
- Lottery wins up to £50,000
- Essential personal up to £10,000

Optional cover:

- Interruption due to accidental failure of public electricity, gas, water and telecommunication supplies
- Damage at the premises of a customer or supplier
- Damage to property near by which prevents access
- Loss of attraction
- Full failure of Water/Gas/Electricity
- Full failure of telecoms
- Workplace disaster recovery
- Terrorism
- Subsidence, ground heave or landslip

Extra Cover for Charities and Not For Profit Organisations:

- Loss of income which would otherwise have been earned, following damage to donated stocks (even if they are not replaced)
- Death, criminal investigation or adverse publicity of a patron up to £25,000 per period

Exceptions and Limitations (please refer to the Business Interruption section of the policy booklet)

- Losses excluded under the Property Damage and Theft section
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Legal Liabilities

Employers' Liability - Cover, Features and Benefits

Protection against your legal liability for bodily injury to your employees up to a limit of indemnity of £10,000,000 including costs and expenses.

Cover includes:

- Legal costs and expenses in defending prosecutions under health and safety legislation
- Unsatisfied court judgements in favour of employees injured in your employment by third parties
- Compensation for court attendance – Policyholder / Director / Partner £500 per day and Employee £250 per day
- Legal expenses in connection with Corporate Manslaughter Act

Extra Cover for Charities and Not For Profit Organisations:

- Definition of Employee includes governors and trustees (volunteers are already included)

Exceptions and Limitations (please refer to the Employers' Liability section of the policy booklet)

- Cover for acts of terrorism is limited to £5,000,000 per event
- Liability in respect of liquidated damages, penalty clauses and fines
- Work in or on, or travel to or from any offshore installation or support vessel
- Bodily injury of employees whilst carried in or upon a vehicle

Public and Products' Liability - Cover, Features and Benefits

Protection against your legal liability for bodily injury to third parties and damage to their property, including obstruction, trespass, nuisance, interference, wrongful arrest and eviction.

Legal liability for fees, expenses, damages and claimants costs following injury or damage by goods that you have supplied, sold, repaired, tested or maintained.

Cover includes:

- Contingent motor third party liability arising out of the use of vehicles not owned by you within the UK
- Legal expenses and costs in defending prosecutions under all relevant health and safety legislation
- Defective Premises Act liability
- Personal liability cover for employees and directors whilst they are overseas on your business
- Compensation for court attendance – Policyholder / Director / Partner £500 per day and Employee £250 per day
- Legal costs and expenses in defending prosecutions under Part II of the Consumer Protection Act 1987
- Employees' and visitors' personal belongings
- Liability for loss or damage to premises hired or rented to you for the purpose of your business.
- Data Protection
- Legal expenses in connection with Corporate Manslaughter Act

Extra Cover for Charities and Not For Profit Organisations:

- Most fundraising events and activities included

Exceptions and Limitations (please refer to the Public and Products' Liability section of the policy booklet)

- Cover for acts of terrorism is limited to £5,000,000 or the Limit of Indemnity specified in the Policy Schedule, whichever is the lower
- Loss or damage to property in your custody or control
- Liability arising out of products supplied in the knowledge that they will be used in the navigation, propulsion or safety of any aircraft or other aerial devices
- Pollution unless caused by a sudden and identifiable incident
- Work in or on, or travel to or from, or any products supplied to any offshore installation or support vessel
- Liquidated damages, penalty clauses and fines
- The first part of any claim (the excess)
- Exposure to, inhalation of, fears of the consequences of exposure to/inhalation of, costs incurred in repairing, removing, replacing, recalling, rectifying, reinstating or managing any property arising out of the presence of Asbestos
- Cover for Charities and Not For Profit Organisations: Events with larger attendances, long durations, taking place outside UK,

organised by third parties, or involving specific hazardous activities need to be agreed by us

Commercial Legal Protection - Cover, Features and Benefits

Protection for legal costs and expenses arising from specified civil and criminal incidents in connection with your business.

Cover includes:

- **Employment Disputes and Compensation**
- **Full or Aspect Enquiries** - maximum payable is £5,000 with excess being 20% of the claim
- **Awards and Service Occupancy** - defence of your legal rights under employment legislation and following a successful action by an employee, prospective, alleged or ex-employee we will pay any compensation award made. In addition, negotiation to recover possession of premises owned by you from them
- **Legal Defence** - defence for you or an employee acting on your behalf if any criminal action or certain civil action is taken against you for any non-motor related incident arising in connection with the business. Including prosecution under health and safety
- **Property Protection** - protection for civil action following any event causing or likely to cause physical damage to your property or any nuisance or trespass
- **Bodily Injury** - cover to negotiate your, your employees or family members legal rights, following bodily injury (non-motor related) which occurs in connection with the business
- **Tax Protection** - representation in appeal proceedings with HM Revenue and Customs in a full or aspect enquiry following your corporation tax self-assessment return and appeal proceedings with HM Revenue and Customs in respect of Value Added Tax due

Optional cover:

- **Contract Disputes** - cover to negotiate disputes relating to a contract you have entered into with a customer or supplier for the purchase or sale of goods or services where the amount in dispute exceeds £250
- **Tenancy Disputes** - negotiating your legal rights in a tenancy dispute between you and your landlord not relating to rent, service charges or renewal of the agreement
- **Statutory Licence** - appeal to the relevant statutory or regulatory body, court or tribunal following the suspension, revocation, change or refusal to renew your statutory licence
- **Debt Recovery** - cover to negotiate your legal rights including enforcement of judgement to recover money and interest due from a customer or supplier following the sale or provision of goods and services

Extra Cover for Charities and Not For Profit Organisations:

- **Tax Protection** - includes representation in appeal proceedings following investigations by your charity regulatory body

Exceptions and Limitations (please refer to the Commercial Legal Protection section of the policy booklet)

- In respect of civil cases, the cover is subject to the case having prospects of winning or making a successful defence
- Claims must be reported within 180 days of you becoming aware of an incident
- Any costs and expenses incurred before the written acceptance by us or the claims administrator of a claim
- In respect of compensation awards you must follow the advice of the legal helpline or the Advisory, Conciliation and Arbitration Scheme (ACAS) code of Disciplinary Practice and Procedures in Employment for cover to be effective
- In respect of redundancies you must follow the advice of the legal helpline prior to serving notice of dismissal
- The first £200 of each and every claim in respect of aspect enquiry's
- Claims caused by your failure to register for Value Added Tax and any investigations by HM Revenue and Customs Special Investigations Section or Special Compliance Office
- Investigations by HM Revenue and Customs into alleged dishonesty or criminal offences
- Any claim relating to the settlement under an insurance policy
- For contract disputes and debt recovery, a claim must be made within 90 days of the money becoming due
- If a solicitor is required to deal with your legal problem, we will appoint one from the approved panel. These solicitors have been carefully chosen as experts in the areas of the law covered by the policy and are required to comply with strict service standards

Directors and Officers Liability - Cover, Features and Benefits

Cover that protects you whilst performing your duties as a director or officer.

Cover includes:

- Indemnity to directors and officers
- Reimbursement to the company where it is obligated to indemnify the directors
- Broad definition of 'insured person', including employees acting in a managerial capacity
- Automatic cover for spouses, heirs and legal representatives named in proceedings
- Blanket cover for outside directorships of non-profit organisations and associated companies
- Automatic cover for directors and officers of a new or acquired subsidiary company (subject to size)
- Cover for Health and Safety Executive prosecution defence costs (up to £250,000 in any one period of insurance)
- Cover for pollution defence costs (up to £250,000 in any one period of insurance)
- Up to six years' protection for retired directors and officers
- No excess unless stated in the policy schedule
- Cover for emergency defence costs (up to £10,000 in any one period of insurance)
- Cover for the cost of using a public relations consultancy to manage a crisis event (up to £25,000 in any one period of insurance)
- Additional indemnity for insured persons in excess of the original limit of indemnity (up to £100,000 in any one period of insurance)

Exceptions and Limitations (please refer to the Directors and Officers Liability section of the policy booklet)

- Known wrongful acts
 - Pending and / or prior litigation
 - Existing wrongful acts reported elsewhere, i.e. to a previous insurer
 - Proven fraud, dishonesty and criminal acts
 - Personal profit or illegal remuneration
 - Bodily injury/property damage (sub-limited defence costs are included)
 - Pollution (sub-limited defence costs are included)
 - Professional errors and omissions
 - Pension trustees' liability
 - Claims originating in the USA or Canada, or any claims brought there
 - Nuclear risks/war risks or terrorist activities
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Charity Trustees or Not For Profit Organisations Management Liability - Cover, Features and Benefits

Cover that protects you whilst performing your duties as a charity trustee or committee member.

Cover includes:

- Indemnity to charity trustees and committee members (covers damages as well as legal expenses)
- Reimbursement to the charity/NFPO where it is obligated to indemnify the trustees or committee members
- Indemnity to the charity/NFPO itself
- Broad definition of 'insured person', including directors, officers and trustees
- Automatic cover for spouses, heirs and legal representatives named in proceedings
- Cover for pollution defence costs (up to £100,000 in any one period of insurance)
- Cover for costs and expenses relating to replacement of lost documents (up to £50,000 any occurrence and £150,000 in any one period of insurance)
- Cover for legal representation expenses incurred by trustees/committee members attending official investigations e.g. Charity Commission investigations (up to £15,000 in any one period of insurance)
- Up to six years protection for retired trustees/charity members
- No excess unless stated in the policy schedule

Exceptions and Limitations (please refer to the Charity Trustees or Not For Profit Organisations Management Liability section of the policy booklet)

- Known wrongful acts
 - Pending and/or prior litigation
 - Existing wrongful acts reported elsewhere, i.e. to a previous insurer
 - Proven fraud, dishonesty and criminal acts
 - Personal profit or illegal remuneration
 - Bodily injury (sub-limited defence costs are included)
 - Pollution (sub-limited defence costs are included)
 - Professional errors and omissions
 - Pension trustees' liability
 - Claims brought outside the UK
 - Nuclear risks/war risks or terrorist activities
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Employee Benefits

Personal Accident - Cover, Features and Benefits

Cover for you, your directors, partners and employees up to the age of 80 against accidental bodily injury. You can choose to protect on a named or unnamed persons basis.

- Age limit to 80 years old
- Cover against accidental bodily injury
- Death, loss of limb(s), eye(s)
- Permanent total disablement from any occupation
- Temporary total disablement from usual occupation
- Temporary partial disablement

Cover is provided on a 24 hour basis but for unnamed persons you can restrict cover to injury occurring at work.

Cover includes medical and surgery expenses up to 15% of weekly compensation

Exceptions and Limitations (please refer to the Personal Accident section of the policy booklet)

- Cover for acts of terrorism is limited to £1,000,000 per event and excludes harm by nuclear, chemical, biological and radiological means
 - Sickness, disease or any gradually operating cause
 - Suicide, attempted suicide or deliberate exposure to danger
 - Pregnancy or childbirth
 - Flying except while travelling in a aircraft of a recognised airline as a passenger
 - Accidents caused through participation in certain hazardous activities.
 - The effects of alcohol or drugs or any treatment for drug addiction
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Business Travel - Cover, Features and Benefits

Cover for you and your employees whilst travelling on business:

Cover includes:

- Age limit to 80 years old
 - Contingency 1 - Medical expenses – Hospital up to £5,000 and replacement personal up to £10,000
 - Contingency 2 - Baggage and/or personal belongings – Unspecified item limit up to £1,000 and temporary loss up to £750 for emergency purchases
 - Contingency 3 - Money – Max limit carried is £1,000 with period of cover being 120 hour before/after and emergency passport up to £1,000
 - Contingency 4 - Cancellation costs
 - Contingency 5 - Delay to travel – up to £250
 - Personal Liability up to £2,000,000
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Exceptions and Limitations (please refer to the Business Travel section of the policy booklet)

- Cover for acts of terrorism is limited to £1,000,000 per event and excludes harm by nuclear, chemical, biological and radiological means
 - Any person travelling against medical advice
 - Accidents caused in the participation of dangerous activities
 - Losses not reported to a local police or other appropriate authority
 - The first part of any claim (the excess or franchise period)
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Important Information

Where am I covered?

This will depend on the product and choices you have made, please refer to the Summary and policy booklet for details of where you are covered.

When and how do I pay?

Payment options should be discussed with your insurance adviser

What are my obligations?

This is a summary of your main obligations under the policy

- You must make a fair presentation of the risk to us, which includes telling us of any circumstances which we would take into account in our assessment or acceptance of this insurance – If you fail to make a fair presentation of risk this could affect the extent of cover provided or invalidate your policy
- You must also make a fair presentation to us in connection with any variations, e.g. changes you wish to make to your policy
- You must take all reasonable precautions to prevent loss or damage, and comply with any security or other loss prevention conditions in your policy documents
- You must notify us promptly of any event which might lead to a claim and follow the claims procedure set out in your policy
- For further details and any specific obligations relating to your trade or business activities following our assessment of your risk, please refer to your policy documents

How long does my Aviva Business Insurance run for?

The policy will remain in force for 12 months from date of commencement (or as otherwise shown on your Insurance Cover Document) and for any period for which you renew the policy, as long as you continue to pay your premium.

How do I cancel the contract?

You can cancel your policy at any time during your period of cover, subject to the notice period shown in your policy.

To cancel your policy, contact your insurance adviser.

How to claim

If you need to make a claim under this policy, please contact us using the following telephone number: 0800 015 1498. In all cases, please quote your policy number.

How do I make a complaint?

If for any reason you are unhappy with our service, we would like to hear from you. In the first instance, please contact your insurance adviser or usual Aviva point of contact. Where a complaint cannot be resolved to your satisfaction, you may be able to ask the Financial Ombudsman Service to carry out an independent review. Whilst we are bound by their decision you are not. Contacting them will not affect your legal rights.

You can contact the Financial Ombudsman Service by telephone on 0800 023 4567.

You can also visit their website at www.financial-ombudsman.org.uk where you will find further information.

Would I receive compensation if Aviva were unable to meet its liabilities?

Depending on the circumstances of your claim you may be entitled to compensation from the Financial Services Compensation Scheme (FSCS) if we cannot meet our obligations. See fscs.org.uk

Telephone call charges and recording

Calls to 0800 numbers from UK landlines and mobiles are free. The cost of calls to 03 prefixed numbers are charged at national call rates (charges may vary dependent on your network provider) and are usually included in inclusive minute plans from landlines and mobiles.

For our joint protection telephone calls may be recorded and/or monitored.



Aviva Insurance Limited. Registered in Scotland, No. 2116.

Registered Office: Pitheavlis, Perth PH2 0NH. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

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