



LinksMaster

Summary of Cover

Key covers, features and exceptions

Your policy includes the following key covers, features, benefits and significant exclusions, which are set out in full in your policy documentation. This is a summary of the policy 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.

The Underwriters

This policy is administered and underwritten by Victor Insurance, a trading name of Marsh Ltd, on behalf of the following Insurers (referred to collectively as the “Underwriters”), in accordance with the authority granted under:

Binding Authority Agreement Number/UMR	Section	Underwriter	Proportion
as detailed on “The Underwriters” section of your schedule	Sections 1-7, Section 10, 11 and 13	AXA Insurance UK plc Registered in England and Wales No 78950 Registered office: 20 Gracechurch Street, London EC3V 0BG A member of the AXA Group of companies AXA Insurance UK plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.	100%
as detailed on “The Underwriters” section of your schedule	Section 8 Legal Expenses	DAS Legal Expenses Insurance Company Limited DAS House Quay Side Temple Back Bristol BS1 6NH Registered in England and Wales Company Number 103274 DAS Legal Expenses Insurance Company Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority (FRN202106) and the Prudential Regulation Authority.	100%

Victor Insurance is a trading name of Marsh Ltd. Registered in England and Wales Number: 1507274, Registered Office: 1 Tower Place West, Tower Place, London EC3R 5BU. Marsh Ltd is authorised and regulated by the Financial Conduct Authority for General Insurance Distribution and Credit Broking (Firm Reference No. 307511)



as detailed on “The Underwriters” section of your schedule	Section 9 Road Traffic Act (RTA) Liability	MS Amlin Insurance SE (UK Branch), Amlin House, 90-96 Victoria Road, Chelmsford, Essex CM1 1QU. Tel. +44 (0) 1245 396396 Fax. +44 (0) 1245 396400 www.msamlin.com MS Amlin Insurance SE is authorised by the National Bank of Belgium in Belgium and is subject to limited regulation by the Financial Conduct Authority and Prudential Regulation Authority. Details about the extent of our regulation by the Financial Conduct Authority and Prudential Regulation Authority are available from us on request. In some respects the regulatory system applying will be different from that of the United Kingdom.	100%
as detailed on “The Underwriters” section of your schedule	Section 12 – Equipment Breakdown	HSB Engineering Insurance Services Limited, registered in England and Wales: 03010292 and registered as a branch in Ireland: 906105. HSB Engineering Insurance Services Limited is an Appointed Representative of HSB Engineering Insurance Limited. Registered address: Chancery Place, 50 Brown Street, Manchester M2 2JT	100%

The subscribing Underwriters' obligations under Contracts of Insurance to which they subscribe are several and not joint and are limited solely to the extent of their individual subscriptions. The subscribing Underwriters are not responsible for the subscription of any co-subscribing insurer who for any reason does not satisfy all or part of its obligations.

Our product

The LinksMaster policy offers the flexibility to select from a wide range of covers to provide tailored protection for your business.

The policy wording applicable is: LinksMaster v4 01 10 2022

How to cancel your policy

You have a statutory right to cancel your policy within 14 days from:

- the inception date of this policy ; or
- the day on which you receive your policy documentation,

whichever is the later.

If you wish to cancel this policy and the insurance cover has not yet began, you will be entitled to a full refund of the premium paid. Alternatively, if you wish to cancel and the insurance cover has already



started, you should contact your insurance agent. We will return any premium paid in accordance with General Condition 5 – Cancellation - your rights.

If you do not exercise your right to cancel your policy, it will continue in force and you will be required to pay the premium.

For cancellation of this policy outside of this statutory cooling off period please refer to General Condition 4 – Cancellation - our rights and General Condition 5 – Cancellation - your rights.

Duration of the policy

Our policies are normally for a period of 12 months and may be renewed each year. Renewal will be subject to the terms and conditions that apply at the time of renewal.

If you need to make a claim

If you need to make a claim under any cover (other than Section 8 Legal Expenses, Section 9 Road Traffic Act Liability or Section 12 Equipment Breakdown) please contact AXA Insurance UK plc as follows:

For Section 1 Material Damage, Section 2 Business Interruption, Section 3 Part 1 Loss of Money, Part 2 Personal injury (robbery) and Part 3 Theft by employee, Section 4 Trade All Risks, Section 5 Frozen Foods, Section 11 Terrorism, Section 13 Personal Accident covers

Tel: 0370 900 0867 – Option 2

Email: spclaims.ins@axa-insurance.co.uk

For Section 6 Employers' Liability, Section 7 Public and Products Liability covers

Tel: 0345 900 4185 – Option 3

Email: liabilityclaims.ins@axa-insurance.co.uk

For Section 10 Directors' and Officers' Liability cover

Tel: 01204 877556

Email: MLPclaims.ins@axa-insurance.co.uk

Alternatively, you can write to:

AXA Insurance UK plc

AXA House

Parklands

Lostock

Bolton

BL6 4SD

If your claim is relating to Section 8 – Legal Expenses, please contact DAS Legal Expenses Insurance Company Ltd. Notify us of any claim or any incident which may lead to a claim as soon as possible. The sooner we are involved, the more opportunity we have to resolve the claim to your satisfaction.

Important note:

Please do not ask for help from a lawyer, accountant or anyone else before we have agreed that you should do so. If you do, we will not pay the costs involved even if we accept the claim.

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- Telephone: 0344 893 9012, available 24 hours a day, 7 days a week
- Alternatively, you can visit [www.das.co.uk /legal-protection/how-to-claim](http://www.das.co.uk/legal-protection/how-to-claim)

For Section 9 – Motor cover claims you must tell us as soon as possible about any incident or legal proceedings which may lead to a claim. You should initially notify us of your claim by phone. Your initial claim contact number is **01245 396544**. If we then decide that we need an accident form we will send one to you which you should complete and return as soon as possible.

Ideally when you call you will provide:

- a) name, address and contact phone number(s) (for you and the driver of your vehicle if not you);
- b) personal details necessary to confirm your identity;
- c) your policy number;
- d) information about your vehicle;
- e) details of the accident or claim circumstances (when, where and how it happened);
- f) details of any witnesses and the police or any other emergency service that was called;
- g) details of the other party or parties involved including information about damage to their car or property and any injuries that anybody might have sustained;
- h) where appropriate your thoughts on who was to blame for the accident

We may ask you to provide all the details in writing together with any evidence which we may reasonably need.

If you receive a writ, summons or other legal documents or letters, you must send them to us as soon as possible.

You must not answer any letters without our written permission. We will not refuse permission without a good reason.

In respect of Section 12 – Equipment Breakdown please contact HSB Engineering Insurance Limited: address: Claims Department, HSB Engineering Insurance Limited, Chancery Place, 50 Brown Street, Manchester M2 2JT e-mail: new.loss@hsbeil.com tel: **0330 100 3432 24** hours a day 365 days a year.

In some cases all or part of your claim may be handled on our behalf by one of our trusted partners. You can rest assured that we will strive to ensure you are provided with exceptional service from us and our trusted partners.

It will assist if you have details of your policy and cover available when telephoning.

We would refer you also to the Claims Conditions of this policy.



Significant Exclusions and Limitations Applicable to the Policy

- Communicable disease (unless otherwise shown)
- Marine policies
- Radioactive contamination
- Fines, penalties, punitive or exemplary damages, multiplied damages or liquidated damages
- War or government action
- Terrorism except as provided by Section 6 Employers' Liability, Section 7 Public/products liability and Section 11 Terrorism of the policy wording.
- Damage to property or data in Northern Ireland caused by riot, civil commotion, labour disturbances or malicious persons (other than damage caused by fire or explosion)
- Electronic risks
- Pollution or contamination (not applicable to the cover detailed in Section 1 Material Damage, Section 2 Business Interruption, Section 4 Trade All Risks, Section 7 Public and Products /products liability, Section 9 Road Traffic Act (RTA) Liability or Section 10 Directors' and Officers' Liability of the policy.
- claims caused by or arising from the inhalation or ingestion of asbestos, the exposure to or fear of the consequences of exposure to asbestos, the presence of asbestos in any property or on land or the investigating, managing, removing, controlling or remediation of asbestos (unless otherwise shown)
- Date recognition
- Nationalisation, confiscation, seizure, destruction, requisition or detention by order of any government, municipal, local, customs or public authority.
- Sanction limitation
- Any excess shown in the schedule and / or LinksMaster policy wording

Cover available

All cover is subject to the Insurer's acceptance criteria.



Section 1 – Material damage – optional cover

This section provides all risks cover including theft for buildings and contents and stock whilst at your premises.

Additional covers and limits	Automatically included?
• Hired in plant charges GBPGBP25,000 any one loss.	✓
• Hired in plant uplift GBP50,000 any one item, GBP100,000 any one loss.	✓
• Own pollution clean-up costs GBP25,000 in total in any one period of insurance.GBP	✓
• Goods in transit GBP5,000 any one loss.	✓
• Compulsory course alteration GBP100,000 in total in any one period of insurance.	✓
• Wedding cancellation or rearrangement costs GBP5,000 any one loss and GBP10,000 in total in any one period of insurance.	✓
• Hole in one GBP500 during any one period of insurance (no excess applies).	✓
• Employees alternative accommodation GBP150 per week and GBP10,000 in total any one loss.	✓
• Cancellation or abandonment cover GBP10,000 any one loss.	✓
• Wedding attire, presents and wedding guests effects GBP2,500 any one loss and GBP10,000 in total in any one period of insurance. An applicable excess of GBP100 any one loss applies.	✓
• Playing greens, tees and closely mown areas GBP200,000 any one loss and GBP500,000 in total in any one period of insurance.	✓
• Members personal effects whilst on a tournament GBP1,500 any one person and GBP50,000 any one loss. An excess of GBP25 per person applies.	✓
• Accidental damage to greens GBP10,000 in total in any one period of insurance.	✓
• Claims preparation costs up to a maximum of GBP25,000 any one claim.	✓
• GBP350 excess	✓
• Cover can be extended to include terrorism	



Significant exclusions

- * Inherent vice, latent defect, gradual deterioration, wear and tear, faulty or defective design or materials.
- * Corrosion, rust, wet or dry rot, shrinkage, evaporation, loss of weight, dampness, dryness, marring, scratching, vermin or insects.
- * Joint leakage, failure of welds, cracking, fracturing, collapse or overheating of boilers, economisers, superheaters, pressure vessels or any steam and feed piping connected to them.
- * Any damage arising while your special classes of vehicles are being:
 - * driven on the road by anyone who does not hold a valid UK or EU driving licence to drive the vehicle.
 - * driven on any road outside the golf course, unless being carried on a purpose built trailer to or from the golf club or while using a recognised road crossing between holes on a golf course.
 - * any loss while your special classes of vehicles are being used on a road unless the vehicle is road legal.
 - * damage to movable property in the open, fences and gates caused by wind, rain, hail, sleet, snow, flood or dust.
- * damage to vehicles licensed for road use including their accessories (*other than* special classes of vehicles) caravans, trailers, railway locomotives, rolling stock, watercraft or aircraft.

Significant conditions

- * Electrical circuits condition.
- * Course maintenance equipment and buggy security.
- * Minimum security condition.
- * Trailers, attachments and non-propelled machinery.
- * Flat roofs and gutters inspection condition.
- * Bund wall condition.
- * Racks and stillage condition.

Section 2 - Business interruption– optional cover

This section covers the interruption of or interference with your business following an insured loss under Section 1 Material damage which results in reduced earnings and running costs. Cover can include payment of expenses incurred despite a reduction in your revenue.

Select from:

- Gross Profit (declaration linked)
- Gross Revenue (declaration linked)
- Additional Cost of Working
- Rent Receivable
- Loss of Book Debts

Additional covers and limits	Automatically included?
• Loss of licence – loss of profits and the depreciation in the value of your	✓

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interest in the property due to loss of licence up to the limit shown in the schedule.

- Bomb hoax - closure of your premises in England, Scotland and Wales by a competent authority for periods exceeding 24 hours due to a bomb scare or an emergency within a 1 mile radius of your property up to a limit of GBP10,000 any one loss and GBP20,000 in total in any one period of insurance. ✓
- Loss of attraction-reduction in the number of customers to your premises as a result of damage to property within a 1 mile radius of your premises for at least 12 consecutive hours or pollution or contamination of any inland waterway within a 5 mile radius of your premises for periods exceeding 24 hours subject to a maximum limit of GBP10,000 any one loss and GBP20,000 in total in any one period of insurance. ✓
- Prevention of access – damage – prevention of access to your premises following damage caused by an insured peril to property within a 1 mile radius of your premises up to the lower of either 25% of the annual sum insured or GBP1,000,000, irrespective of the number of premises insured. ✓
- Prevention of access – non-damage - prevention of access to your premises caused by an incident within a 1 mile radius of your premises by the order of any competent authority for periods exceeding 24 hours up to the lower of either the maximum indemnity period of 12 weeks or GBP25,000 or 25% of the annual figure on which the business interruption sum insured is based irrespective of the number of premises insured or number of incidents
- Additional expenses – additional rental charges of equipment following damage to property insured subject to a maximum limit of GBPGBP25,000 in total in any one period of insurance.
- Additional expenses – incurred to maintain existing club facilities including changing rooms and accommodation for residential employees up to a limit of GBPGBP15,000 any one loss.
- Additional expenses – employees’ lottery win up to to the lower of either the maximum indemnity period of 12 weeks or GBP50,000
- Murder, suicide or disease - specified human contagious and infectious diseases or food or drink poisoning, murder, suicide, defective drains, vermin or pests occurring at the premises which restricts the use or the premises on the order or advice of the local authority up to the lower of either GBP25,000 or 25% of the annual figure on which the business interruption sum insured is based in any one period of insurance, irrespective of the number of premises insured or number of incidentsGBPs or a maximum indemnity period of 12 weeks ✓
- GBPGBPSuppliers and customers - accidental damage at the premises of a customer of supplier situated anywhere in the UK, Channel Islands, Isle of Man, Norway, Switzerland, Iceland and any country of the European Union subject to 10% of the Business Interruption limit shown in the schedule or

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GBP250,000 whichever is lower.

- Failure of public utilities at terminal ends (water/gas/electricity) as a result of damage by an insured peril provided it lasts more than 24 hours up to the lower of either 25% of the annual business interruption sum insured or GBP50,000 in total in any period of insurance irrespective of the number of premises insured and regardless of the number of suppliers affected during any one period of insurance.
- Loss of book debts as a result of your business records being lost, destroyed or damaged due to an insured event up to the limit stated in the schedule
- Claims preparation costs up to a maximum of GBP25,000 any one claim.

Significant exclusions

- * Losses excluded under Section 1 – Material damage.
- * Losses caused by the occurrence of any disease or discovery of an organism which cause a disease.
- * A maximum indemnity period of 12 weeks applies to loss of licence, bomb hoax, loss of attraction, prevention of access (damage or non-damage), employees' lottery win and murder, suicide or disease cover



Section 3 – Money - Part 1 Loss of Money – optional cover

Covers	Automatically included?
• Loss of Money kept in specified safes at your premises.	✓
• Loss of Money in transit.	✓
• Loss of Money at your premises but not kept in a safe during business hours.	✓
• Loss of Money at your premises outside business hours.	✓
• Loss of Money in the private houses of your principals or authorised employees or the premises of solicitors or authorised agents	✓
• Damage to the personal effects including clothing and personal money of any of your directors, partners or employees.	

Significant exclusions

- * Fraud, dishonesty or theft by any partner, director or employee not discovered within 14 days.
- * Loss from an unattended vehicle (unless the vehicle is stolen at the same time or the vehicle is locked and money is stored out of sight).
- * Falsification of accounts.
- * Shortages due to error, omission, depreciation in the value or use of counterfeit money.
- * Money or contents from any gaming or vending machine in excess of GBP1,000 unless a different amount is specified in your schedule.
- * Losses arising outside Great Britain, Northern Ireland, the Channel Islands or the Isle of Man.
- * Loss of money during transit unless sent by registered post

Significant conditions

- * Safes security.
- * Intruder alarm system (where an intruder alarm is noted in the schedule).
- * Money Escort



Section 3 – Money - Part 2 Personal injury (robbery) – optional cover

Covers	Automatically included?
Death, permanent loss of sight in one or both eyes or loss of one or more limbs GBP10,000 per unit	✓
Permanent total disablement GBP10,000 per person	✓
Temporary total disablement GBP100 per week (payable up to 104 weeks)	✓
Professional counselling.	✓
Temporary partial disablement GBP50 per week (payable up to 104 weeks)	✓
Reimbursement of medical expenses necessarily incurred up to 15% of any weekly benefit paid	✓
Damage to clothing or personal effects. Up to GBP500 per person.	✓
Medical expenses up to 15% of the paid weekly benefits	✓

Significant exclusions

- * No cover outside of Great Britain, Northern Ireland, the Channel Islands or the Isle of Man;

Section 3 - Money – Part 3 Theft by employee – optional cover

Covers	Automatically included?
Loss of money or property as a direct result of any act of fraud or dishonesty committed by an employee.	✓
Auditors' fees.	✓

Significant exclusions

- * Any losses arising after the dishonesty has been discovered
- * If you are unable to identify the name of the employee involved in any dishonesty
- * If an employee is not employed in England, Wales, Scotland, Northern Ireland, the Channel Islands or the Isle of Man.

Significant conditions

- * Recoveries.

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- * References.
- * System of supervision and check.

Section 4 – Trade all risks – optional cover

Covers	Automatically included?
Covers damage to specified property at either the business premises, anywhere in the United Kingdom, any member country of the European Union or anywhere in the world.	✓

Significant exclusions

- * Damage arising from wear and tear, gradual deterioration, the action of light, atmospheric conditions or other gradually operating cause, mechanical, electrical, electronic, computer breakdown, failure or disturbance in order, arrangement or functioning.
- * Damage resulting from theft or attempted theft or unexplained disappearances from an unattended vehicle unless the item stolen is stored in a locked boot.
- * Damage to property left in the open by theft, attempted theft, storm or flood.

Section 5 – Frozen food – optional cover

Covers	Automatically included?
Loss arising from damage to foodstuffs in any refrigerating plant due to a change in temperature resulting from breakdown, inherent defects, thermostatic control devices, accidental damage to refrigerating plant, or the accidental failure of the electricity supply or accidental leakage of refrigerant or refrigerant fumes.	✓

Significant exclusions

- * Any deliberate withdrawal of the electricity supply by the supplier
- * Any non- deliberate withdrawal of the electricity supply by the supplier if it lasts less than 60 minutes.
- * Excess 10% of each loss subject to a minimum of GBP100 if the refrigerating plant is over 7 years old at the time of the loss.
- * Damage to foodstuffs caused by wear and tear of the refrigerating plant
- * Damage to the refrigerating plant itself



Significant condition

*Maintenance requirement of refrigerating plant

Section 6 – Employers’ liability – optional cover

Covers	Automatically included?
Protection against your legal liability for bodily injury to your employees up to a limit of liability of GBP10,000,000 including costs and expenses (GBP5,000,000 per event in respect to terrorism cover)	✓
Legal Defence costs for liability incurred under: <ul style="list-style-type: none"> • Corporate Manslaughter and Corporate Homicide Act 2007 • Health and Safety at Work etc Act 1974 	✓
Contractual liability.	✓
Cross liabilities.	✓
Payment for court attendance GBP250 directors and partners, GBP150 other employees.	✓
Unsatisfied court judgments.	✓

Significant exclusions

- * Liability for bodily injury to an employee in circumstances where compulsory insurance or security is required by Road Traffic Acts.
- * Liability arising offshore.
- * Liability where an employee is acting as a tour operator
- * Work at certain locations- please refer to the LinksMaster policy wording for details



Section 7 - Public/Products liability – optional cover

Protection against your legal liability for bodily injury to third parties and damage to their property, including obstruction, trespass, nuisance or interference with any right of way, light, air or water.

Covers	Automatically included?
Limits available GBP5,000,000 and GBP10,000,000	✓
Terrorism under Public Liability up to a limit of GBP2,000,000	✓
Legal liability for fees, expenses, damages and claimants costs following injury or damage by goods that you have supplied, sold, repaired, tested or maintained	✓
Liability for use of the carpark and cloakroom at your premises	✓
Liability for members of your club	✓
Contingent liability (non-owned vehicles).	
Liability incurred under Section 3 of the Defective Premises Act 1972 or Section 5 of the Defective Premises (Northern Ireland) Order 1975.	✓
Liability for premises or fixtures or fitting which you have leased in connection with your business.	✓
Non-negligent damage to third party damage liability up to GBP1,000 per event and GBP20,000 in anyone period of insurance	✓
Pollution which results from a sudden, identifiable, unintended and unexpected incident.	✓
Payment for court attendance GBP250 directors and partners, GBP150 other employees.	✓
Overseas personal liability for you or any of your directors or employees including spouses and children visiting a country in connection with the business	✓
Wrongful arrest.	✓
Legal Defence costs for liability incurred under: <ul style="list-style-type: none"> • Corporate Manslaughter and Corporate Homicide Act 2007 • Health and Safety at Work etc Act 1974 • Part II Food Safety Act 1990 or as amended • Part II Consumer Protection Act 1987 or as amended 	

Significant exclusions

- * The ownership or use off any aircraft or other aerial devices, hovercraft, drilling platform or rig and other offshore platforms, railways, railway locomotives, carriages or watercraft (other than hand - propelled or wind - powered watercraft whilst on inland waterways).
- * The use of cradles, tower cranes or explosives
- * Design, advice, specification or professional services rendered by you.
- * Injury to employees
- * Liquidated damages clauses, penalty clauses and performance warranties.
- * Liability arising from products supplied known by you or a director, partner or employee to be supplied directly or indirectly to the United States of America or any territory within its jurisdiction or Canada
- * Costs of recalling or refunding of any products supplied by you..
- * Pollution or contamination unless caused by a sudden and identifiable incident
- * HSE intervention fees and costs and expenses in connection with remedial orders or publicity orders

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- * Loss or damage to property in your custody or control
- * Liability if you act as a tour operator

Section 8 - Legal expenses – automatically included – provided by DAS Legal Expenses Insurance Company Ltd

Covers	Automatically included?
Limit of Indemnity (per claim) GBP250,000	✓
Employment compensation awards GBP1,000,000 in total in any one period of insurance	✓
Employment restrictive covenants	✓
Employment disputes	✓
Compliance and regulation	✓
Legal defence	✓
Property disputes	✓
Loss of earnings	✓
Tax protection	✓
Employees' extra protection	✓
Crisis communication	✓
Contract and debt recovery	✓
Statutory licence appeals	✓
Data Protection and Privacy Cover GBP500,000 any one occurrence.	✓

Significant exclusions

- * Costs and expenses or employment compensation awards incurred without our consent.



Section 9 – Road Traffic Act (RTA) Liability – optional cover – provided by MS Amlin Insurance SE

Covers and Limits	Automatically included?
Legal liability to pay, including costs and expenses recovered by any claimant, for death or bodily injury to any person and/or loss or damage to property of a third party caused by or arising out of the use of the insured vehicle	✓
Emergency treatment as required by the Road Traffic Act arising out of the use of the insured vehicle.	✓
GBP20,000,000 for loss or damage to property of a third party, including costs and expenses, for any one loss caused by or arising out of the use of an insured vehicle or trailer attached to an insured vehicle.	✓
Contingent liability	✓
Movement of third party vehicles	✓
Vehicles owned, leased or hired by you.	✓

Significant exclusions
<ul style="list-style-type: none"> * Deliberate acts * Fines and penalties * Maintenance

Significant conditions
<ul style="list-style-type: none"> * Looking after your vehicle * Licence conditions breach

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Section 10 – Directors’ and Officers’ Liability – optional cover

Cover that protects you whilst performing your duties as a trustee

Covers and Limits	Automatically included?
Limits of GBP250,000, GBP500,000 and GBP1,000,000 (Employment Practices Liability maximum of GBP250,000) are available.	✓
Trustee Liability including: <ul style="list-style-type: none"> • Company reimbursement • Investigation costs • Outside entity • Past trustees • Legal representation costs 	✓
Charity, Clubs and Associations Legal Liability including: <ul style="list-style-type: none"> • Investigation costs • Legal representation costs • Loss of documents up to GBP100,000 in any one period of insurance • Public relation costs up to GBP25,000 in any one period of insurance 	✓
Employment Practices Liability including: <ul style="list-style-type: none"> • Investigation Costs • Outside Entity Cover 	✓
Extensions applicable to all covers under this section Court Attendance GBP500 per day Emergency Costs up to GBP50,000	✓

Significant exclusions

- * Bodily injury or property damage claims
- * Any claim or enforcement of any judgment in the United States of America or any territory within its jurisdiction or Canada Professional Duty to a customer who relies on any advice, treatment, instruction, design, plan, formula or specification. Prior claims, investigations and circumstances
- * Fraud or deliberate acts
- * Illegal profits
- * Breach of copyright, patent or trademark
- * Financial Benefit Schemes
- * Contractual Liability

Significant conditions

- * Controlling Interest
- * Advancement of Costs and Expenses

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- * Series of Claims or Investigations
- * Other Insurances

Section 11 – Terrorism – optional cover

Covers and Limits	Automatically included?
Where the relevant section of cover is in force, we will also pay for damage to property and consequential loss occasioned by or happening through or because of an act of terrorism which is certified by H M Treasury	✓

Significant exclusions

- * War and allied risks
- * Property located outside England, Wales and Scotland and property in the territorial seas adjacent thereto as defined by the Territorial Seas Act 1987.
- * Any nuclear installation or nuclear reactor.
- * Any property covered by a motor policy other than a motor trade policy.
- * Any property covered under a road risks section of a motor trade policy.
- *

Section 12 – Equipment Breakdown – optional cover – provided by HSB Engineering Insurance Limited

Covers	Automatically included?
Damage and consequential loss arising from an accident to covered equipment owned by you or for which you are responsible	✓
Reinstatement of data and Computer Increased cost of working GBP50,000 any one accident.	✓
Hire of a substitute item GBP10,000 any one accident	✓
Public relations costs	✓
Expediting expenses GBP20,000 any one accident	✓
Damage to own surrounding property GBP2,000,000 any one accident	✓

Significant exclusions

- * Damage recoverable under any maintenance agreement or any warranty or guarantee.
- * Damage caused by:
 - (i) depletion deterioration corrosion erosion wear and rear or other gradually developing conditions
 - (ii) any condition which can be corrected by resetting calibrating realigning tightening adjusting or cleaning or by the performance of maintenance

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but if loss or damage from an accident results we will be liable for that resulting loss or damage.

- Significant conditions**
- * Back up records
 - * Precautions

Section 13 – Personal Accident – optional cover

Personal Accident for club officials, employees, members and guests

Covers	Automatically included?
Personal Accident	
Cover against accidental bodily injury	✓
Death, loss of sight, hearing, speech or limb(s)	✓
Permanent total disablement from normal occupation or profession*	✓
Temporary total disablement from normal occupation or profession*	✓
Temporary partial disablement	✓
Permanent Partial Disablement	✓
Cover is provided on an occupational basis	
*Not available to minors, members or guests	

- Significant exclusions**
- Personal Accident**
- * Suicide, attempted suicide or deliberate exposure to danger except in an attempt to save human life
 - * Flying except while travelling in an 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
 - * Illness
 - * Any medical condition where an insured person has sought medical attention in the last 12 months

Important information

Your quotation and Schedule may refer to and contain endorsements which enhance or limit the standard policy terms, conditions, limits and exclusions. It is important that you read these in conjunction with the Policy.

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From time to time you may need to review the cover provided and update this, please contact your insurance adviser.

How to make a complaint

If you are unhappy with any aspect of the handling of your insurance we would encourage you, in the first instance, to seek resolution by contacting your insurance adviser. In the event that you remain dissatisfied and wish to make a complaint, you can do so by writing to:

Country Manager, UK, Victor Insurance, Tower Place East, London, EC3R 5BU.

Email: insurance.complaints@victorinsurance.co.uk

If appropriate your complaint may ultimately be handled by the insurer or a third party acting on the insurers' behalf. If this is the case we will notify you upon receipt of your complaint. Making a complaint does not affect your right to take legal action.

If you are not happy with the outcome of your complaint, you may have the right to ask the Financial Ombudsman Service (FOS) to review your case. You will need to contact them within six months of the date of our final decision letter.

You can also ask the Ombudsman to review your case if we have not provided you with a final decision within eight weeks of receiving your complaint.

The Ombudsman can help with most complaints if you are:

- A consumer;
- A micro enterprise employing fewer than ten persons that has an annual turnover and/or balance sheet total that does not exceed €2 million*;
- A charity which has an annual income of less than £6.5 million*;
- A trustee of a trust which has a net asset value of less than £5 million*;
- (in relation to consumer buy-to-let business) a buy-to-let consumer;

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- A small business (which is not a micro enterprise) which has an annual turnover of less than £6.5 million and (i) employs fewer than 50 persons or (ii) has a balance sheet total of less than £5 million*;
- A guarantor

* at the time you refer your complaint

If you are unsure whether the ombudsman will consider your complaint, or for more information, please contact the Ombudsman directly on 0800 023 4567 or visit the FOS website at www.financial-ombudsman.org.uk

The address of the Ombudsman is: The Financial Ombudsman Service, Exchange Tower, London E14 9SR.

Alternatively:

- a) If you have a complaint regarding your claim, please telephone the claims handler on the number shown in your claims documentation.
- b) Should you wish to make a complaint under Sections 9 or 12 please contact the Country Manager, UK, Victor Insurance, Tower Place East, London, EC3R 5BU
- c) Should you wish to make a complaint under Section 8, the below (DAS Legal Expenses Insurance Company Limited) process should be followed
- d) Should you wish to make a complaint under Sections 1-7, 10, 11 & 13, the below (AXA Insurance UK plc) process should be followed:

DAS Legal Expenses Insurance Company Limited (Section 8):

If there is any dissatisfaction with the way in which personal data has been processed, the Data Protection Officer can be contacted in the first instance using the following details:

Data Protection Officer
DAS Legal Expenses Insurance Company Limited
DAS House
Quay Side
Temple Back
Bristol
BS1 6NH

Or via E-mail: dataprotection@das.co.uk

If you remain dissatisfied the Information Commissioner's Office can be approached directly for a decision. The Information Commissioner can be contacted at:-

Information Commissioner's Office
Wycliffe House
Water Lane
Wilmslow
Cheshire

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SK9 5AF

www.ico.org.uk

We always aim to give you a high quality service. If you think we have let you down, you can contact us by:

- phoning 0344 893 9013
- emailing customerrelations@das.co.uk
- writing to the Customer Relations Department: DAS Legal Expenses Insurance Company Limited, DAS House, Quay Side, Temple Back, Bristol BS1 6NH
- completing our online complaint form at www.das.co.uk/about-das/complaints

Further details of our internal complaint-handling procedures are available on request. If you are not happy with the complaint outcome or if we've been unable to respond to your complaint within 8 weeks, you may be able to contact the Financial Ombudsman Service for help. This is a free arbitration service for eligible complaints.

(Details available from www.financial-ombudsman.org.uk)

You can contact them by:

- phoning 0800 023 4567 (free from mobile phones and landlines) or 0300 123 9123
- emailing complaint.info@financial-ombudsman.org.uk
- writing to The Financial Ombudsman Service, Exchange Tower, London E14 9SR

Further information is available on their website: www.financial-ombudsman.org.uk

Using this service does not affect your right to take legal action.

AXA Insurance UK plc (Sections 1-7, 10, 11 & 13)

Should **you** wish to make a complaint under Sections 1-7, 10, 11 and 13 and **your** complaint relates to a claim on **your** policy, please contact the department dealing with your claim.

All claims complaints:

Tel: **01204 815359**

Email: commercial.complaints@axa-insurance.co.uk

Alternatively **you** can write to **us** at

AXA complaints:

AXA Insurance
Commercial complaints
AXA House
4 Parklands
Lostock
Bolton
BL6 4SD

When **you** make contact please tell **us** the following information:

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- Name, address and postcode, telephone number and e-mail address (if **you** have one).
- **Your** policy and/or claim number, and the type of policy **you** hold.
- The name of **your** insurance agent/firm (if applicable).
- The reason for **your** complaint.

Any written correspondence should be headed '**COMPLAINT**' and **you** may include copies of supporting material.



We will:

- Acknowledge written complaints promptly.
- Investigate **your** complaint quickly and thoroughly.
- Keep **you** informed of progress of **your** complaint.
- Do everything possible to resolve **your** complaint.
- Learn from **our** mistakes.
- Use the information from complaints to continuously improve **our** service.

Financial Services Compensation Scheme

Victor Insurance underwrites on behalf of a select group of insurers who are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the Scheme if they are unable to meet their obligations to you under this contract of insurance. Further information about the Scheme is available at www.fscs.org.uk or by contacting the FSCS directly on 0800 678 1100.

Privacy Notice

A copy of the Victor Insurance up to date Privacy Notice can be viewed using the following link:
<https://www.marsh.com/uk/privacy-notice.html>

AXA Insurance UK plc is part of the AXA Group of companies which takes **your** privacy very seriously. For details of how **we** use the personal information **we** collect from **you** and **your** rights please view **our** privacy policy at www.axa.co.uk/privacy-policy

If **you** do not have access to the internet, please contact AXA Insurance and **we** will send **you** a printed copy.

A copy of the DAS Legal Expenses Insurance Company Limited up to date Privacy Notice can be viewed using the following link:

<https://www.das.co.uk/legal/privacy-statement>

Privacy Notice applicable to Section 9 – Road Traffic Act (RTA) Liability

The full Data Privacy Notice can be found on www.msamlin.com/en/site-services/data-privacy-notice.html. A paper copy of the Data Privacy Notice can be obtained by contacting the Data Protection Officer by email (dataprotectionofficer@msamlin.com) or at the below address:

Data Protection Officer
MS Amlin Insurance SE (UK Branch)
The Leadenhall Building
122 Leadenhall Street

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London
EC3V 4AG.

For all other sections, **you** should visit the relevant Underwriters' website to read their Privacy Policy to understand how they will use **your** information. Their details can be found in The Underwriters section of this policy wording.

Law and Jurisdiction

The parties are free to choose the law applicable to this policy. Unless specifically agreed to the contrary, this policy shall be governed by English law and subject to the exclusive jurisdiction of the courts of England and Wales.

Sanctions

This contract of insurance is subject to sanction, prohibition or restriction under United Nations resolutions. It is a condition of **your** policy that **we** will not provide cover, or pay any claim or provide any benefit under **your** policy to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose **us**, or **our** parent, subsidiary or any group member company, to any trade or economic sanctions, or violate any laws or regulations of the United Kingdom, the European Union, the United States of America or any other territory.

Motor Insurance Database

Information relating to motor insurance policies must be added to the Motor Insurance Database. (MID) managed by the Motor Insurers Bureau (MIB) by you. MID and the data stored on it may be used by Insurers, the Police, DVLA/DVANI, the Insurance Fraud Bureau or other bodies permitted by law for purposes including, but not limited to:

- Electronic Vehicle Licensing;
- Continuous Insurance Enforcement;
- Law enforcement (prevention, detection, apprehension and or prosecution of offenders);
- Obtaining information if you are involved in a road traffic accident (either in the UK, the EEA or certain other territories).

Persons (including his or her appointed representatives) pursuing a claim for a road traffic accident (including citizens of other countries) may also obtain relevant information which is held on the MID.

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It is vital that the MID holds your current registration number. If it is incorrectly shown on the MID you are at risk of having your vehicle seized.

You can check that your correct registration number details are shown on the MID at www.askmid.com.

DVLA Driver Data

If you provide your driver licence number and/or the driver licence number(s) of any named drivers, we can use the number(s) to obtain driving details from the DVLA.

You can check that your correct driver details are held by the DVLA at www.gov.uk/view-driving-licence