

hencilla
canworth

SUMMARY OF COVER

MEDIA FREELANCER INSURANCE



The following will be included in Your Policy according to the cover You have selected which is detailed in Your Policy Schedule.

This Summary is not exhaustive.

Some specific causes of Damage will be excluded, specific Property may be excluded and some cover will be subject to specific limits. These will be detailed in Your Policy Schedule and Policy Wording.

Your Excess in the event of a claim will be shown in Your Policy Schedule

Policy Summary

Your Policy is an annually renewable Commercial Combined Insurance, which is underwritten by Argo Direct Limited on behalf of ArgoGlobal SE, AIG & Covea

The information below provides a summary of the cover provided. For full terms and condition of the cover provided, please refer to Your Policy documents.

Full details of what cover You have chosen, including the Sums Insured and Limits of Liability will be shown in Your Quotation or Policy Schedule.

Cover is based on the insurable value of the Property and if the values that You declare are less than the full amount Your claim may be reduced.

For full Policy details and our full terms and conditions please read Your Policy Wording, which will be provided on completion of Your contract or at any time upon request.

Other Important Information

The Other Important Information section of this Policy Summary explains the following:

- Law and Language applicable to the Policy
- Financial or Trade Sanctions
- Our Complaints Procedure
- Financial Services Compensation Scheme

Making a Claim

We understand that claims form a critical component of Our offering the moment the Policy becomes tangible and We are relied upon to deliver upon Our commitment to You.

To report a claim please contact:

Hencilla Canworth Ltd
Telephone: 020 8686 5050
Email: media@hencilla.co.uk

Owned/Hired Equipment Used Away from Your Premises: Provides cover for Damage to Owned and Hired Equipment	
Features and Benefits	Significant Exclusions or Limitations
<p>Standard Covers: Damage occurring within the Geographical Limits stated in the schedule during the Period of Insurance to Property stated in the Schedule</p> <p>Day One Average – Cover is as per the Sum Insured shown in your schedule</p>	<p>Please see exclusions to Standard Covers in Your Policy Wording/Schedule</p> <p>If at the time of Damage the Sum Insured for each item is less than 85 per cent of the value of the item insured then Our liability shall be limited to that proportion of the Damage which the Sum Insured bears to the value of the Property</p>
Section Extensions	
<ul style="list-style-type: none"> Continuing Hire Costs Alternative Hire Costs 	<ul style="list-style-type: none"> Please see Your Policy Schedule for Cover Limits Excludes hiring charges arising more than thirteen weeks from the date of loss or Damage to which they relate Please see Your Policy Schedule for Cover Limits Excludes hiring charges arising more than thirteen weeks from the date of loss or Damage to which they relate

Liability Section	
Features & Benefits	Significant Exclusions or Limitations
Employers Liability: Provides protection against your legal liability for Damages and legal costs arising from Injury to any person employed by you in the course of their employment in Your Business	
Standard Covers: <ul style="list-style-type: none"> Bodily Injury caused to an Employee during the Period of Insurance within the Territorial Limits. Bodily Injury is defined as: physical or mental injury including death, illness, disease, mental anguish or shock but not defamation 	<ul style="list-style-type: none"> Limit of indemnity £10,000,000 for any one event (restricted to £5,000,000 in respect of Terrorism). The Policy includes the claimants costs and expenses within the Limit of Indemnity <p>Indemnity does not apply in respect of:</p> <ul style="list-style-type: none"> Injury for which you are required to arrange motor insurance in accordance with the Road Traffic Act within the European Union Offshore Activity
Public & Products Liability: Provides cover for your legal liability for damages arising out of accidental injury to any person or accidental loss or damage to third party property	
Standard Covers: <p>Public Liability</p> <ul style="list-style-type: none"> Accidental Bodily Injury to any person, or Accidental Damage to Property Wrongful arrest, wrongful detention, false imprisonment or malicious prosecution <p>Occurring during the Period of Insurance within the Territorial Limits in connection with Your Business</p> <ul style="list-style-type: none"> Contingent Motor Liability Pollution Clean Up Costs <p>Products Liability</p> <ul style="list-style-type: none"> Accidental Bodily Injury to any person or Accidental Damage to Property <p>Occurring during the Period of Insurance anywhere in the world and caused by or arising from any Product supplied</p>	<ul style="list-style-type: none"> Minimum Limit of Liability provided for Public Liability is £1,000,000 for any one event. Higher limits can often be provided on request The Limit of Liability shall not exceed £2,000,000 in respect of Terrorism The Policy will compensate for claimants costs and expenses in addition to the Limit of Liability except for claims from the United States of America and Canada where costs and expenses are within the Limit of Liability Restricted to Great Britain Northern Island the Isle of Man or the Channel Islands Restricted to Great Britain Northern Island the Isle of Man or the Channel Islands Cover is limited to £100,000 and is deemed to have occurred the Period of Insurance and is the total amount payable Minimum Limit of Liability Provided for Products Liability is £1,000,000 for any one event and in the aggregate in respect of all Events during any one Period of Insurance The Limit of Liability shall not exceed £2,000,000 in respect of Terrorism The Policy will compensate for claimants costs and expenses in addition to the Limit of Liability <p>Public and Products liability exclude legal liability:</p> <ul style="list-style-type: none"> Arising from risks that require more specific insurance ie. Motor, marine etc. arising in connection with advice, design or specification provided for a fee for injury to employees arising from loss or damage to property in your custody or control

Public & Products Liability: (Continued)	
	<ul style="list-style-type: none">• caused by pollution other than sudden and unintended pollution• caused by or arising from any Product Supplied which to Your knowledge is for use in or supply to the United States of America or Canada• arising from contractual liability for product• fines and penalties• nuclear risks• war risks• fear of contracting asbestos related diseases• cost of removing, repairing and managing asbestos present in buildings• Other specific events may be excluded by endorsement

Buildings and Contents	
Features & Benefits	Significant Exclusions or Limitations
Property Damage Insurance: Provides cover for Your Business Premises (Buildings), Tenants Improvements, Your business equipment (Computers, Camera, Sound, Lighting, Audio Visual, Photographic Equipment, Miscellaneous equipment, Furniture and All Other Contents) and Your Business stock (Stock in Trade) against the following standard covers: :	
Standard Covers: Loss or Damage caused by: <ul style="list-style-type: none"> • Fire, Lightning, Explosion, Aircraft • Riot, Civil Commotion, Strikers Locked –Out Workers • Malicious Persons • Earthquake • Subterranean Fire • Storm, Flood, Escape of Water, Impact • Accidental Escape of Water – Sprinkler Leakage • Accidental Physical Damage • Subsidence, Ground Heave, Landslip • Theft or Attempted Theft • Accidental Breakage of Fixed Glass, Display Show Cases, Counters, Shelves, Neon and or Illuminated Signs, Electric Light Fittings and Fixed Sanitary Ware Conditions and Warranties <ul style="list-style-type: none"> • Conditions that are bespoke to Your Business will be clearly shown in Your Schedule 	Please note that these exclusions apply to coverage: <ul style="list-style-type: none"> • Standard Covers applicable will be shown in your Policy Schedule • Specific causes of loss may be excluded including but not limited to: <ul style="list-style-type: none"> • Explosion where internal pressure is due to internal steam only (but not domestic boilers) • Malicious Damage, Escape of Water and Theft in respect of Buildings that are empty or not in use • Theft not involving forcible and violent entry or exit is excluded <ul style="list-style-type: none"> • If an alarm system is shown as a requirement of Your cover in your Policy Schedule, you may not be covered for the loss if you fail to set your alarm system in its entirety and maintain it in full working order and that contributes to the loss • If Your premises are unattended You may not be covered if all locks, bolts and other protective devices are not operative and/or all key are not removed from the Premises • Excludes loss of data • Terrorism is excluded • Civil Commotion in Northern Ireland is excluded
Buildings: <ul style="list-style-type: none"> • Buildings • Landlords fixtures & fittings • Glass Breakage • Outside buildings, extensions, gangways & annexes • Walls, gates, fences, yards, driveways, car parks, forecourts, roads and footpaths • Conveyor trunk lines, wires, services, pipes & other equipment on the premises, • Security lighting, security cameras and other security or fire protection devices, • Fixed signs, television radio and satellite receiving aerials, communication aerials, and masts fixed to the building 	Please see exclusions to Standard Covers in Your Policy Wording/Schedule

Tenants Improvements, Computers, Camera, Sound, Lighting, Audio Visual, Photographic Equipment, Miscellaneous Equipment, Furniture and All Other Contents:

If you have selected Tenants Improvements, Computers, Camera, Sound, Lighting, Audio Visual, Photographic Equipment, Miscellaneous equipment, Furniture and All Other Contents the following will be automatically included within Your Policy

Standard Covers:

- Damage occurring during the Period of Insurance caused by a Specified Peril described in this Section and not stated to be otherwise excluded in the Schedule to Property stated in the Schedule

Reinstatement - Cover is on a 'as new' basis

- Please see exclusions to Standard Covers in Your Policy Wording/Policy Schedule

If at the time of reinstatement the sum representing 85% of the cost which have been incurred in reinstating the Property exceeds the Sum Insured at commencement of the Policy, Your claim may be proportionally reduced

Stock in Trade:

If you have selected Stock in Trade the following will be automatically included in your Policy

Cover for:

- Stock and materials in trade
- Work in progress
- Finished goods at the Business Premises you have specified

Indemnity - Amount payable for Stock in Trade will be the value at the time of Damage

Please see exclusions to Standard Covers in Your Policy Wording/Schedule

If at the time of Damage the Sum Insured for each item is less than 85 per cent of the value of the item insured then Our liability shall be limited to that proportion of the Damage which the Sum Insured bears to the value of the Property

If you have selected **Tenants Improvements, Computers, Camera, Sound, Lighting, Audio Visual, Photographic Equipment, Miscellaneous Equipment, Furniture and All Other Contents** or **Stock in Trade** the following will be automatically included in your Policy

<p>Cover for:</p> <ul style="list-style-type: none"> • Deeds and other documents whilst temporarily removed from your premises • Property except Stock in Trade whilst temporarily removed from the Premises 	<ul style="list-style-type: none"> • Cover is limited to 10% of sum insured shown in the Schedule • Excluding computer systems records & property that is otherwise insured • Cover is limited to 10% of sum insured shown in the Schedule. • Excluding motor vehicles and motor chassis licenced for normal road use • Excluding property not belonging to You
<p>Section Extensions</p>	
<p>Covers:</p> <ul style="list-style-type: none"> • Additional Metered Supply Charges • Continuing Interest and Hire charges • Contract Works • Exhibition and Demonstrations – Property stated in the Schedule whilst temporarily removed from the Premises to an exhibition or demonstration • Fire Extinguishment Expenses • Landscaping and Garden Restoration • Money • Moulds Tools and Dies at Premises not occupied by You including when in transit. • Replacement Locks – if peril Accidental Physical Damage is operative • Theft Damage to Buildings - if peril Theft or Attempted Theft is operative for Damage to Premises which does not include forcible or violent entry to or exit from Building • Trace and Access costs 	<ul style="list-style-type: none"> • Cover is limited to £25,000 • Excluding all and any claims where following discovery no remedial action is taken within 7 days of the Event of Damage • Cover is limited to £10,000 • Cover is limited to £150,000 in respect of any Event of Damage and We shall not be liable for the first £1,000 of each and every loss • Cover is limited to £10,000 during any one Period of Insurance • Excluding Theft arising from non-forcible or violent entry or exit from the exhibition premises. • Cover is limited to £25,000 in respect of any Event of Damage • Cover is limited to £25,000 in respect of any Event of Damage • Cover is limited to a maximum of £1000 - and if not otherwise insured • Cover is limited to £10,000 any one claim • Cover is limited to £5,000 during any one Period of Insurance. • Cover is limited to £25,000 in the aggregate during any one Period of Insurance • Cover is limited to £15,000 in respect of any one Event of Damage <p>Excluding any cost of repairs to any fixed domestic water service or heating installation</p>

Business Interruption	
Features & Benefits	Significant Exclusions or Limitations
Business Interruption: This cover protects you against the financial consequences of damage to your insured Premises, caused by a Specified Peril	
Standard Covers: Loss or Damage caused by: <ul style="list-style-type: none"> • Fire, Lightning, Explosion, Aircraft • Riot, Civil Commotion, Strikers Locked –Out Workers • Malicious Persons • Earthquake • Subterranean Fire • Storm, Flood, Escape of Water, Impact • Accidental Escape of Water – Sprinkler Leakage • Accidental Physical Damage • Subsidence, Ground Heave, Landslip • Theft or Attempted Theft Loss of Gross Profit or Gross Revenue(based on the selected cover basis) <ul style="list-style-type: none"> • Occurring during the Period of Insurance as a consequence of interruption to the Business caused by a Specified Peril • Plus increased costs of the business to mitigate the reduction in turnover (subject to the increased costs amount not exceeding the amount of turnover earned) 	<ul style="list-style-type: none"> • Standard Covers applicable will be shown in your Policy Schedule • Some Standard Covers do not apply to Unoccupied Premises • Theft not involving forcible and violent entry or exit is excluded • Excludes loss of data • Terrorism is excluded • Civil Commotion in Northern Ireland is excluded If the Sum Insured selected is less than the full insurable amount Your claim may be reduced. NB Not applicable to cover on a Declaration Linked basis
Varying Indemnity Periods are available normally from 12 months to 36 months	
Section Extensions	
<ul style="list-style-type: none"> • Specified and Unspecified Suppliers and Customers Extension • Contract Sites – interruption to Your Business in consequence with Damage at any location where you are carrying out a contract • National Lottery • Exhibition Sites • Patterns & Moulds 	<ul style="list-style-type: none"> • Please see Your Policy Schedule for Cover Limits • Cover is limited to £100,000 any one occurrence • Cover is limited to £100,000 any one occurrence • Cover is limited to £25,000 any one occurrence • Cover is limited to £100,000 any on occurrence

Professional Indemnity:

Provides cover for one aggregate indemnity limit during the policy period for all claims and defence costs

Features and Benefits	Significant Exclusions or Limitations
<ul style="list-style-type: none"> • Claims made in respect of any negligent act error or omission arising out of the conduct of the Insured • Costs incurred in defending a claim • The costs of replacing/restoring documents in your custody or control which may be lost or damaged • Acts of self-employed persons or former employees • Claims made due to dishonesty of your employees 	<ul style="list-style-type: none"> • Cover provided by more specific insurances such as Employers or Public Liability • Claims made by entities in which you have a controlling interest • Liability assumed under an agreement • Supply of goods • Bodily injury or property damage • Fines or penalties • Nuclear and war risks • Asbestos and/or pollution • Financial Services • Claims or circumstances that should have been reported to a previous policy • Business conducted or claims made in certain geographical locations

Personal Accident:

Provides cover for an Insured Person solely and independently of any other cause occurring as a result of an Accident including during the course of employment.

Features & Benefits	Significant Exclusions or Limitations
<ol style="list-style-type: none"> 1. Accidental Death 2. Loss of one or both eye(s) 3. Loss of one or more limb(s) 4. Loss of hearing in both ears 5. Loss of hearing in one ear 6. Loss of Speech 7. Permanent Total Disablement 8. Temporary Total Disablement 9. Temporary Partial Disablement 10. Hospital Benefit 	<ul style="list-style-type: none"> • Please see Your Policy Schedule for Cover Limits • Benefit shall not be payable under more than one of benefits 1 – 7 in respect of the same injury or same period of disablement, except that payment may be made under benefit 8 or 9 • Benefit 7 shall be payable only on certification by a medical referee of permanent total disablement as defined in the Schedule applicable to this Section and not before the expiry of 52 consecutive weeks disablement. • Bodily Injury resulting from an Insured Person taking part in or practicing for: <ol style="list-style-type: none"> (a) abseiling, boxing, caving, hunting, ice hockey, judo, martial arts, polo, potholing, professional sports, sub aqua diving, water skiing, winter sports or wrestling (b) flying and aerial activities or any kind other than as a fare paying passenger in a properly certified multi engine passenger carrying aircraft or helicopter flown in the course of licenced operations (c) mountaineering or rock climbing which would normally necessitate the use of ropes or guides (d) racing of any kind other than on foot or swimming (e) engaging in or taking part in armed forces service or operations (f) a motorcycle (as driver or passenger) other than under 250c.c and when the driver is duly qualified and in possession of a current UK driving licence and both driver and passenger wear safety helmet(s) and appropriate clothing • Bodily Injury sustained while under the influence of or due wholly or partly or directly or indirectly to the taking of drugs other than drugs taken as prescribed by a registered medical practitioner but not for the treatment of drug addiction

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