

Offices

(Incorporating Health & Medical)

Policy Summary

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Your Tower Offices (Incorporating Health & Medical) Policy is an annual contract which may be renewed each year subject to your needs and our terms and conditions.

You can select the cover you want from the following options:

- Property Damage Insurance (including Computer Breakdown)
- All Risks Insurance
- Business Interruption Insurance
- Money Insurance
- Transit Insurance
- Liabilities Insurance
- Terrorism Insurance
- Fidelity Insurance
- Personal Accident Insurance
- Legal Expenses Insurance

Full details of what you have chosen will be shown on your Statement of Fact and Policy Schedule.

The tables in this summary provide a summary of the main Policy features and benefits and any significant exclusions or limits that you should check on your Policy Schedule.

Cover is based on the insurable value of the property and if the values you declare are less than the full amount your claim may be reduced.

For full Policy details, terms and conditions, please read your Policy Wording in conjunction with your Statement of Fact and Policy Schedule.

Table 1 Standard Features and Benefits

The following covers will be included if you have selected them for your Policy. Check your Policy Schedule to identify whether cover is Included.

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.

Your Contribution in the event of a claim will be shown in your Schedule.

Features & Benefits	Significant Exclusions or Limitations	Policy Section
<p>Property Damage Insurance Your Contents are covered against the following standard risks. You may also choose to cover your Computer Equipment, Deeds and Documents, Artwork and Transparencies, Trade Samples, Stock, Buildings, Shop Front, Tenant's Improvements or Rent Payable for the same risks.</p>		
<p>Loss or damage caused by:</p> <ul style="list-style-type: none"> • Fire, smoke, lightning, explosion, earthquake. • Riot, civil commotion, malicious damage • Storm, flood, escape of water or oil • Impact • Theft or attempted theft • Falling trees • Accidental damage to fixed glass, neon signs and sanitary ware. <p>In addition you may choose to insure the following additional risks:</p> <ul style="list-style-type: none"> • Subsidence, ground heave or landslip • Any other accidental damage not specifically excluded. 	<ul style="list-style-type: none"> • Please see 'What is not covered' in your Policy Wording. • Cover excludes: <ul style="list-style-type: none"> - Disease - Cyber & Data Risks - Marine Policies - Pollution and Contamination - Radioactive Contamination - Terrorism - War and Allied Risks • Restricted cover for premises that are Unoccupied for more than 45 days. • A limit of £10,000 applies in respect of accidental damage to fixed glass, neon signs and sanitary ware 	Property Damage Insurance
<p>The following extensions are also included within Property Damage Insurance:</p> <ul style="list-style-type: none"> • Extinguishment Expenses • Damage to landscaped gardens and grounds caused by emergency services. • Cost of locating and repairing damage resulting from escape of water or oil. • Costs arising from unauthorised use of metered electricity, gas or water. • Additional cost of metered water resulting from insured damage. • Cover for the cost of replacing locks following theft of keys. • Liability for omission or neglect to send deeds and documents by recorded delivery/registered post. • Loss or damage to refrigerated contents caused by a rise or fall in temperature or by "refrigerant" fumes. 	<ul style="list-style-type: none"> • Please see 'What is not covered' in your Policy Wording. • Limit £10,000 any one loss. • Limit £10,000 any one loss. • Limit £25,000 any one loss. • Limit £2,500 any one period of insurance. • Limit £10,000 any one loss. • Limit £5,000. • Limit £10,000 any one claim. • Limit £2,000 or, in respect of Refrigerated Drugs, the sum insured shown in the Schedule. 	Property Damage Insurance

Table 1 Standard Features and Benefits (continued)

Features & Benefits	Significant Exclusions or Limitations	Policy Section
General Contents If General Contents are shown as Included on your Policy Schedule, the following cover will apply:		
<ul style="list-style-type: none"> • Equipment (other than Computer Equipment) and contents at the specified premises. • Directors', partners' and employees' personal effects. • CCTV and alarm equipment, aerials and satellite dishes. • Glass, sanitary ware, neon and illuminated signs and electric light fittings. • Surgery lamps, signs and nameplates • Precious metals and alloys used in connection with your business • Property at other locations and in transit whilst temporarily removed from the Premises. 	<ul style="list-style-type: none"> • Please see 'What is not covered' in your Policy Wording. • Cover is limited to a maximum of £1,500 per person. • Equipment must be securely fixed to the building. • Limit £10,000 any one loss. • Cover applies within the Territorial Limits shown in the Schedule subject to various limits. 	Property Damage Insurance
Inflation Protection Provides an automatic increase in the General Contents value you declare for insurance during the policy period, as shown in your Schedule.	Underinsurance It is important to ensure that the value you declare for the General Contents represents the total cost to replace your property. This should represent the total cost to replace your General Contents including debris removal and legal fees you would be required to pay. If the value you declare is less than the full amount your General Contents should be insured for, your claim may be reduced.	Property Damage Insurance
Computer Equipment If Computer Equipment is shown as Included on your Policy Schedule, the following covers will apply:		
<ul style="list-style-type: none"> • Computer Equipment and Ancillary Equipment anywhere in the world. • Reinstatement of Computer Systems Records. • Additional Rental Cost of Computer Equipment and Ancillary Equipment. • Incompatibility of Computer Records following loss or damage. • Accidental Discharge of Gas Systems. Computer Breakdown cover will apply if it is shown as Included in your Schedule.	<ul style="list-style-type: none"> • Please see 'What is not covered' in your Policy Wording. • Limit £10,000 or as otherwise shown in your Schedule. • Limit £7,500 any one loss. • Limit £10,000. • Limit £5,000. • Excludes cost or repair or remedy recoverable under any guarantee or maintenance agreement. 	Property Damage Insurance
Inflation Protection Provides an automatic increase in the Computer Equipment value you declare for insurance during the policy period, as shown in your Schedule.	Underinsurance It is important to ensure that the value you declare for the Computer Equipment represents the total cost to replace your property. This should represent the total cost to replace your Computer Equipment including debris removal and legal fees you would be required to pay. If the value you declare is less than the full amount your Computer Equipment should be insured for, your claim may be reduced.	Property Damage Insurance

Table 1 Standard Features and Benefits (continued)

Features & Benefits	Significant Exclusions or Limitations	Policy Section
Buildings If Buildings are shown as Included on your Policy Schedule, the following cover will apply:		
<ul style="list-style-type: none"> • Buildings. • Shop Front (this item may also be separately insured) • Landlord's Fixtures & Fittings. • Outside buildings. • Walls, gates, fences and services. 	<ul style="list-style-type: none"> • Please see 'What is not covered' in your Policy Wording. • Theft of lead to the exterior of the building is excluded. 	Property Damage Insurance
Inflation Protection Provides an automatic increase in the Buildings value you declare for insurance during the policy period, as shown in your Schedule.	Underinsurance It is important to ensure that the value you declare for the Buildings represents the total cost to rebuild your property (this is not the market value). This should represent the total cost to rebuild your property including architects, surveyors, consulting engineers, debris removals and legal fees you would be required to pay. If the value you declare is less than the full amount your Buildings should be insured for, your claim may be reduced.	Property Damage Insurance
All Risks Insurance If All Risks Insurance is shown as Included on your Policy Schedule, the following covers will apply if specifically shown on the Schedule:		
<ul style="list-style-type: none"> • Loss or damage to Unspecified Equipment within the Territorial Limits shown on the Schedule. • Loss or damage to Specified Equipment within the Territorial Limits shown on the Schedule. 	<ul style="list-style-type: none"> • The Limits of Liability shown in the Schedule. • The sum insured shown in the Schedule. • Security restrictions apply. • Please see 'What is not covered' in your Policy Wording. • Cover excludes terrorism, disease and cyber & data risks. 	All Risks Insurance
Business Interruption Insurance If Business Interruption Insurance is shown as Included on your Policy Schedule, one of the following covers will apply		
<ul style="list-style-type: none"> • Loss of Gross Revenue - covers loss of gross revenue by a cause which is also insured under the Property Damage Insurance section for the Indemnity Period shown in your Schedule. <p>Or</p> <ul style="list-style-type: none"> • Increased Cost of Working – covers additional costs you incur to minimise the interruption to your business by a cause which is also insured under the Property Damage Insurance Section. The additional costs will be paid during the Indemnity Period shown in your Schedule. <p>The Indemnity Period starts when the loss or damage occurs and ends when the business' trading position is back to the level enjoyed before the incident or when the Indemnity Period shown in your Schedule expires, whichever is the sooner.</p>	<ul style="list-style-type: none"> • Please see 'What is not covered' in your Policy Wording. • Cover excludes: <ul style="list-style-type: none"> - Disease - Cyber & Data Risks - Pollution and Contamination - Radioactive Contamination - Terrorism - War and Allied Risks. • The sum insured or Limit of Liability shown in the Schedule. Underinsurance It is important to ensure that the sum insured you declare for the Gross Profit or Gross Revenue represents the amount which would have been earned in the twelve months immediately following the date of the Damage. You need to take into account any trends of the Business, any variations in or other circumstances affecting the Business, and this shall be proportionately increased to correspond with the maximum Indemnity Period where it exceeds twelve months. If the value you declare is less than the full amount your Gross Profit or Gross Revenue should be insured for, your claim may be reduced.	Business Interruption Insurance

Table 1 Standard Features and Benefits (continued)

Features & Benefits	Significant Exclusions or Limitations	Policy Section
<p>The following extensions are also included within Business Interruption Insurance:</p> <ul style="list-style-type: none"> • Specified Disease • Murder & Suicide • Vermin Pests and Defective Sanitation • Prevention of access to the business premises and the resulting fall in the number of customers attracted to the vicinity due to damage to adjacent buildings by any cause insured under Property Damage Insurance, happening within 1,000 metres of Your Premises. • Failure of Public Supply and Telecommunications. 	<ul style="list-style-type: none"> • Please see 'What is not covered' in your Policy Wording. • Limit £100,000 for all Premises, and in the aggregate during the Period of Insurance. The maximum indemnity period shall be 3 months • Limit £100,000 for all Premises, and in the aggregate during the Period of Insurance. The maximum indemnity period shall be 3 months • Limit £100,000 for all Premises, and in the aggregate during the Period of Insurance. The maximum indemnity period shall be 3 months • Limit £100,000. The maximum indemnity period shall be 3 months. • Limit £250,000 (£100,000 for Telecommunications). • Cover excludes <ul style="list-style-type: none"> - any loss during the first 24 hours of the Indemnity Period - in respect of Telecommunications any loss caused by the failure to access Intranets, Extranets or the Internet or any loss of e-mail. 	Business Interruption Insurance
<ul style="list-style-type: none"> • Damage by any cause insured under Property Damage Insurance at a suppliers' premises or premises you use for storage within Great Britain, Northern Ireland, the Isle of Man or the Channel Islands. 	<ul style="list-style-type: none"> • Limit 10% of the Gross Revenue Sum Insured or £250,000 whichever is lower. 	
Business Interruption Insurance (continued)		
<ul style="list-style-type: none"> • Damage by any cause insured under Property Damage Insurance to property temporarily removed from the premises or in transit anywhere in Europe. <p>You may also choose to insure</p> <ul style="list-style-type: none"> • Outstanding Debit Balances (Book Debts) <ul style="list-style-type: none"> - any outstanding debts that you are unable to trace following an incident by any cause insured under Property Damage Insurance. 	<ul style="list-style-type: none"> • Limit £25,000 any one loss. • The Limit of Liability shown in the Schedule. 	Business Interruption Insurance

Table 1 Standard Features and Benefits (continued)

Features & Benefits	Significant Exclusions or Limitations	Policy Section
Money Insurance If Money Insurance is shown as Included on your Policy Schedule, the following covers will apply: All limits insured are shown in your Policy Schedule or Policy Wording.		
<ul style="list-style-type: none"> • Money in transit, on your premises during business hours or in a bank night safe. • Money kept in a locked safe or strongroom in the office outside of business hours. • Any other money at your premises, not in a locked safe outside of business hours. • Money in your home. • Crossed cheques, crossed money orders and crossed postal orders. • Benefits to employees for bodily injury sustained during a robbery. 	<ul style="list-style-type: none"> • Please see 'What is not covered' in your Policy Wording. 	Money Insurance
Transit Insurance If Transit Insurance is shown as Included on your Policy Schedule, the following covers will apply:		
<ul style="list-style-type: none"> • Covers goods while in transit in any vehicle owned or operated by you within the Territorial Limits as shown in the Schedule. • Extensions to cover apply as shown in the Policy Wording. • Covers goods while at exhibitions within the Territorial Limits as shown in the Schedule. 	<ul style="list-style-type: none"> • The sum insured or Limit of Liability shown in the Schedule. • Security restrictions apply. • Please see 'What is not covered' in your Policy Wording. • Cover excludes terrorism, disease and cyber & data risks. 	Transit Insurance
Liabilities Insurance The Limits of Indemnity applicable are shown in your Policy Schedule.		
Employers' Liability: If Employers' Liability is shown as Included on your Policy Schedule, the following covers will apply: <ul style="list-style-type: none"> • Legal liability for damages to any Person Employed during the period of insurance. • Including costs of legal representation at coroners' inquests or proceedings in any court arising out of alleged breach of statutory duty that resulted in injury. 	<ul style="list-style-type: none"> • Please see 'What is not covered' in your Policy Wording. • Cover excludes <ul style="list-style-type: none"> - Fines and penalties - Health and Safety fees for intervention. 	Liabilities Insurance – Section 1

Table 1 Standard Features and Benefits (continued)

Features & Benefits	Significant Exclusions or Limitations	Policy Section
<p>Public/Products Liability:</p> <p>If Public/Products Liability is shown as Included on your Policy Schedule, the following covers will apply:</p> <ul style="list-style-type: none"> • Legal liability for damages to any person, accidental loss or damage to property. • Including costs of legal representation at any coroners' inquests or proceedings in any court arising out of alleged breach of statutory duty that resulted in injury. 	<ul style="list-style-type: none"> • Please see 'What is not covered' in your Policy Wording. • Cover excludes <ul style="list-style-type: none"> - any Public or Products Liability in connection with advice, design or specification provided - any Public or Products Liability arising from any breach of professional duty - Fines and penalties - Health and Safety fees for intervention. - Cyber (mental injury). • Damage to property means material property, but does not include electronic data. 	Liabilities Insurance – Section 2
<p>Legal Defence Costs</p> <p>Part A (where Employers' Liability Insurance is Included):</p> <ul style="list-style-type: none"> • Legal costs and expenses in defending proceedings arising from a breach of the Health & Safety at Work Act 1974 or the Health & Safety at Work (Northern Ireland) Order 1978. <p>Part B (where Public Liability/Products Liability Insurance is Included):</p> <ul style="list-style-type: none"> • Legal costs and expenses in defending proceedings arising from a breach of the Health & Safety at Work Act 1974, the Health & Safety at Work (Northern Ireland) Order 1978, Part II of the Consumer Protection Act 1987 or Part II of the Food Safety Act 1990. 	<ul style="list-style-type: none"> • Please see 'What is not covered' in your Policy Wording. • Cover excludes <ul style="list-style-type: none"> - Fines and penalties - Health and Safety fees for intervention. 	Liabilities Insurance – Section 3
<p>Terrorism Insurance</p> <p>You may choose to add Terrorism to the Property Damage, All Risks, Transit and Business Interruption Insurances. If Terrorism Insurance is shown as Included on your Policy Schedule, the following covers will apply:</p>		
<ul style="list-style-type: none"> • Acts of terrorism in Great Britain. 	<ul style="list-style-type: none"> • If selected, Terrorism cover must be arranged for all your insured property in Great Britain whether or not this is with us. • Cover will be limited to the sums insured you have selected. • Anything that is not covered under the above mentioned Insurances will not be covered by the equivalent Terrorism cover. 	Terrorism Insurance
<p>Fidelity Insurance</p> <p>If Fidelity Insurance is shown as included on your Policy Schedule, the following covers will apply:</p>		
<ul style="list-style-type: none"> • Loss of money or goods, caused by fraud or dishonesty of your employees. 	<ul style="list-style-type: none"> • Please see 'What is not covered' in your Policy Wording. • Cover excludes terrorism. • You must comply with the minimum standards of control which are detailed in the Policy Wording. 	Fidelity Insurance

Features & Benefits	Significant Exclusions or Limitations	Policy Section
<p>Personal Accident Insurance If Personal Accident Insurance is shown as included on your Policy Schedule, the following covers will apply:</p>		
<ul style="list-style-type: none"> • Benefits payable for Death or Disablement as a result of accidental bodily injury sustained by you, your partners, directors or employees during the selected Operative Time as detailed in the Policy Wording and Schedule. <p>Extensions in cover apply in respect of</p> <ul style="list-style-type: none"> • Medical Expenses • Coma Benefit • Commuting Expenses • Dependents Benefit • Hospitalisation • Paralysis. 	<ul style="list-style-type: none"> • Please see 'What is not covered' in your Policy Wording. • Bodily injury as a result of excluded activities. • Sickness or disease. • Cover excludes terrorism. 	<p>Personal Accident Insurance</p>
<p>Legal Expenses Insurance If Legal Expenses Insurance is shown as included on your Policy Schedule, the following covers will apply:</p>		
<p>Costs incurred in pursuing or defending the legal rights of your business as a result of legal proceedings relating to:</p> <ul style="list-style-type: none"> • Employment Disputes <ul style="list-style-type: none"> - defence of disputes with staff over contracts of employment and alleged breaches of employment legislation. • Prosecution Defence <ul style="list-style-type: none"> - defence of specified criminal or civil actions. • Occupied Property <ul style="list-style-type: none"> - pursuit or defence of property disputes which may cause financial loss to your business. • Damage to Goods <ul style="list-style-type: none"> - pursuit of legal proceedings against a third party in respect of goods owned by you. • Taxation Enquiries <ul style="list-style-type: none"> - accountancy and legal costs involved in representing your business in H M Revenue and Customs investigations. • Appeals to Statutory Bodies <ul style="list-style-type: none"> - Appeal against an improvement, prohibition or suspension notice served on you. • Bodily Injury Recovery <ul style="list-style-type: none"> - pursuit of compensation for death or bodily injury to you or your directors or employees from a negligent person. • Contract Disputes <ul style="list-style-type: none"> - pursuit or defence of disputes with customers or suppliers for sale or supply of goods or services where the amount in dispute exceeds £1,000. <p>Extensions in cover are also included for Jury Service Allowance and Witness Attendance Allowance for up to £150 per person per day.</p>	<ul style="list-style-type: none"> • Please see 'What is not covered' in your Policy Wording. • Our written consent must be obtained to pursue these actions and you must comply with all the requirements detailed in the Policy Wording. • If you select your own legal representative (as detailed in the Policy Wording) we will not pay fees in excess of what we would have paid our own choice of representative. • Limit of Liability of £25,000 for any one claim in respect of Taxation disputes. • Limit of Liability of £5,000 for any one claim in respect of Contract disputes. • Limits of Liability as otherwise shown in the Schedule for any one claim and in total for all claims in any one Period of Insurance. 	<p>Legal Expenses Insurance</p>

Table 2 General Conditions, Exclusions and Limits

If there are any changes to your business, the premises or property or any other circumstances that will increase the risk of loss or damage, you must inform us immediately as failure to do so could invalidate your Policy or result in a claim not being paid.

General Conditions, Exclusions and Limits
<ul style="list-style-type: none">• Nuclear risks, cyber & data risks, and war & allied risks are excluded.• Your Contribution to any claim will be detailed on your Policy Schedule.• Any limits that apply to your Policy will be detailed in your Policy Schedule and Policy Wording.• Your insurance is subject to the Roof Inspection, Unoccupied Buildings and Minimum Standards of Security requirements which are detailed in the Policy Wording.

OTHER IMPORTANT INFORMATION

Making a claim

Should you wish to make a claim under your Policy please call our Claims department on **01624 645900** as soon as possible. You must give us any information or help that we may reasonably ask for.

You must not settle, reject, negotiate or agree to pay any claim without our written permission. Full details of how to make a claim are included in your Policy document.

Complaints

If you believe that we have not delivered the service you expected, we want to hear from you so that we can try to put things right. If you have cause for complaint you should initially contact the person who arranged the policy for you. In the unlikely event that you remain dissatisfied and wish to make a complaint, you should contact:

The Managing Director
Tower Insurance Company Limited
PO Box 27
Jubilee Buildings
1 Victoria Street
Douglas
Isle of Man
IM99 1BF

Email: tower.insurance@uk.rsagroup.com

If you are still dissatisfied, you can ask the Financial Services Ombudsman to review your case. The FSO can be contacted as follows:

E-Mail Address: ombudsman@iomoft.gov.im

Telephone Number: 01624 686500

If you make a complaint, your right to take legal action against us is not affected.

Law applicable to the Policy

Both you and we may choose the law which applies to this contract. However, unless you and we agree otherwise, the law which applies is the law applicable in the part of the United Kingdom, Channel Islands or the Isle of Man in which you are based. Full details will be provided in your Policy documentation.

Sanctions

Tower Insurance Company Limited is unable to provide insurance in circumstances where to do so would be in breach of any trade or economic sanctions imposed by the United Nations, the Isle of Man, the United Kingdom, the European Union or the United States of America or any government, governmental or judicial body or regulatory agency.

Full details will be provided in your Policy wording general conditions.

Renewal and cancellation

Shortly before each policy anniversary we will tell you the premium and terms and conditions that will apply for the following year. If you wish to change or cancel the cover you must tell us before the renewal date.

You may cancel your policy at any time by informing us via your broker or in writing; you will be entitled to a refund of any premiums already paid for the remaining period of insurance if you have not made a claim during the current policy year, and the amount to be refunded is greater than £25.

We may cancel this policy by giving you at least 30 days notice to your last known address.

In the event of cancellation, we will refund the premium you paid for the rest of the insurance period. We will only do this if you have not made a claim during the period of insurance or if the amount to be refunded is greater than £25.

Who regulates us?

Tower Insurance Company Limited is authorised and regulated by the Isle of Man Financial Services Authority. Our registration number is 007.