

Summary of cover

keyfacts®



Contents

<u>Introduction</u>	3
<u>Important information</u>	4
<u>General and security conditions</u>	5
<u>General exclusions</u>	5
<u>Property damage</u>	6
<u>Property damage plus</u>	8
<u>Equipment breakdown</u>	9
<u>Business interruption</u>	10
<u>Liabilities</u>	11
<u>Legal expenses</u>	13
<u>Money with assault extension</u>	14
<u>Goods in transit</u>	15
<u>Personal accident</u>	16
<u>Terrorism</u>	17
<u>General information</u>	18
<u>- Claims service</u>	18
<u>- Complaint handling procedures</u>	18
<u>- The Financial Services Compensation Scheme</u>	19
<u>Other support available</u>	20

Commercial summary of cover

Introduction

This document provides only a summary of the main benefits of the Commercial insurance policy. An outline of the policy's significant features and benefits are set out below together with any significant exclusions, limitations and obligations you may have. **For full details of all policy benefits and terms you should read the policy document and your schedule.** A policy document is available by contacting us or your broker.

The policy is divided into a number of sections but not all the sections may be operative as part of your insurance. **Please refer to your quotation or renewal documentation for confirmation of the sections of cover selected.**

Things for you to think about

Please note this summary relates to our standard policy cover, if you feel you have specific needs or requirements outside of this we would be happy to consider your request. Please contact us or your broker.

Important information

This policy is underwritten by

The Baptist Insurance Office plc. The legal expenses section is arranged through DAS Legal Expenses Insurance Company Limited (DAS).

Duration of your policy

Generally 12 months from the start date shown on your policy schedule.

Renewal of your policy

We will send you notice that your policy is approaching renewal before it is due. Your requirements may change over time, therefore please contact us or your broker if you wish to discuss your needs or any additional insurance requirements.

How do you pay?

You can either pay for your policy in full or by instalments. If you pay by instalments you must make regular payments as detailed in your credit agreement.

Where are you covered?

Your building(s) and contents whilst in your premises located in England, Scotland, Wales, Northern Ireland, the Channel Islands and the Isle of Man.

Liability – for claims arising from your organisation and activities conducted in England, Scotland, Wales, Northern Ireland, the Channel Islands and the Isle of Man.

Excess

Most cover sections will carry an 'excess' being the first amount of any claim or event, that you are responsible for. The amount(s) will be stated in your quotation or renewal documentation or in the schedule, together with information as to whether the amount will be applied per claim or per event.

You may be able to obtain a premium discount if you choose to increase your excess. Please contact us or your broker to discuss any changes.

Limits

Your cover is subject to an overall limit of indemnity, as well as various limits and sub-limits of indemnity which form part of and are not in addition to the overall limit of indemnity unless stated otherwise. Please refer to your policy schedule for confirmation of the applicable limits.

Cancellation rights

We have the right to cancel your policy by sending seven days' notice and shall refund to you the proportionate premium for the unexpired cover, this is shown in the policy document under General conditions – Cancellation.

This policy does not entitle you to a cooling-off period.

General and Security conditions

The following general and security conditions apply to the policy (please refer to the individual sections of cover regarding significant or unusual exclusions/limitations that apply to each section):

- You must advise us as soon as is reasonably possible of any alteration of risk which increases the risk of damage, accident or liability including major structural alterations or repairs at the premises and any material change in the use of the premises.
- You must take all reasonable precautions to prevent damage, accident, illness and disease and ensure that all statutory and other obligations and regulations are observed and complied with.
- When an incident occurs you must tell us as soon as you become aware. You must also not make or allow to be made on your behalf any admission, offer, promise, payment or indemnity without our written consent.

Please refer to the General conditions and Claims conditions sections of the policy for full details of these conditions and other policy conditions that apply.

General exclusions

The following General exclusions apply to the policy (please refer to the individual sections of cover regarding significant or unusual exclusions/limitations that apply to each section).

- Infectious and communicable diseases.
- Date related performance and functionality.
- Cyber-related incidents.
- Nuclear, radioactive and chemical events.
- War risks.

Please refer to General exclusions within the policy document and your schedule for full details.

Property damage

What is covered

This section covers the buildings, contents and stock that you are responsible for and the personal belongings of directors, employees, volunteers and visitors whilst at the premises.

Cover can be provided against damage caused by the following events:

- Fire, lightning and explosion
- Aircraft
- Riot
- Malicious persons
- Earthquake
- Subterranean fire
- Storm
- Flood
- Escape of water
- Impact
- Falling trees
- Falling aerials
- Escape of oil
- Sprinkler leakage
- Accidental damage
- Subsidence
- Theft or attempted theft
- Glass and sanitary fixtures

How much you will be insured for

The buildings and any other items insured, such as contents, will be covered up to the sums insured provided by you.

How we settle claims

Unless we have agreed otherwise and where the sum insured allows, we will settle claims as follows:

For damage to the building we will rebuild, repair or reinstate the property damaged to a condition equivalent or substantially the same as its condition when new.

For contents claims (excluding stock and personal belongings) we will pay for repairs if these can be carried out economically otherwise we will pay for replacement as new in most circumstances.

For claims in respect of personal belongings and stock we will pay for the replacement cost less an allowance for wear and tear.

Key extensions

This section is extended to include (for the standard limit specified or otherwise the Property damage sum insured):

- Additional metered water charges incurred following escape of water from the water or heating system at the premises - £5,000 in any one period of insurance.
- Contents items whilst away from the premises but in the custody and control of you, an employee or authorised volunteer or whilst temporarily removed for cleaning, repair and renovation, whilst anywhere in the UK, Isle of Man or Channel Islands - £2,500 any one claim.
- Damage to the buildings by theft - where theft is insured it extends to include, unless scaffolding is in place at the premises or the building is unoccupied:
 - Repairs following theft of the fabric of the building provided the building is insured - £5,000 any one period of insurance.
 - Repairs following theft of external metal provided the building is insured - £5,000 in any one period of insurance.
 - Damage caused by theft of contents provided the contents are insured - £25,000 in any one period of insurance.
 - Damage to building and contents caused as a result of the entry of rainwater following theft or attempted theft of the fabric of the building including external metal - £5,000 in any one period of insurance.

- Where contents is insured against theft, we will pay for the cost of gaining access to your premises and/or replacing locks including locks of safes or strongrooms in the premises following the loss of keys by theft - £2,500 any one period of insurance.
- Property you hire-in or on temporary loan which you are responsible for - 10% of the contents sum insured any one loss.

What is not covered

Please refer to Section 1 Property damage and General exclusions within the policy document for full details.

- Wear and tear or any gradually operating causes.
- The excess which will be agreed with you and confirmed on your policy schedule.
- Damage caused following theft unless there is clear forcible and violent entry to or exit from the buildings.
- In respect of our buildings definition, the following are excluded: bridges, land piers, jetties, excavations and culverts.

Are there any limitations

Please refer to Section 1 Property damage and General conditions within the policy document for full details.

- If the premises becomes unoccupied cover will reduce to fire, lightning, explosion and aircraft.

What are your obligations

You must tell us as soon as reasonably possible if:

- The use of the premises ceases and the premises becomes vacant.
- There is a change to your business activities.
- You are planning any building works at the premises and/or use of external scaffolding.

Things for you to think about

If any of the following apply please contact us or your broker:

- Should you have concerns that your sums insured are insufficient to meet your needs.
- You may wish to consider the 'Day One' method of inflation protection for your buildings, which provides you with a specified percentage uplift of the sums insured and is the most common method of insuring property.
- If you have requirements outside of the standard policy cover or the standard basis of settlement.

Property damage plus

What is covered

Cover A Extended cover - this provides cover for your contents, away from the premises whilst anywhere in UK, Europe or worldwide up to the sum insured chosen by you.

Cover B Deterioration of stock - this provides cover for the contents of your chill or deep freeze units following failure of the units, failure of the electricity or gas supply or contamination by refrigerant or refrigerant fumes. Choose this option if your needs exceed the standard Property damage cover of £2,500 in any one unit and £10,000 in total in any one period of insurance.

How we settle claims

Unless we have agreed otherwise and where the sum insured allows, we will settle claims as follows:

For claims under Cover A we will pay for repairs if these can be carried out economically otherwise we will pay for replacement as new in most circumstances.

For claims under Cover B we will pay you the value of the items lost.

What is not covered

Please refer to Section 2 Property damage plus within the policy document for full details.

Cover A

- Wear and tear or any gradually operating causes.
- Damage by theft to property left in an unattended vehicle unless the property is hidden from view and all windows, sunroofs, boots and doors are securely closed and locked.

Cover B

- Damage caused by a deliberate act of any electricity or gas supply authority in withholding or restricting the supply.
- Failure of any unit which is over 15 years old unless the refrigeration unit is the subject of a current manufacturers guarantee or annual maintenance contract.
- Deliberate damage or neglect.

Things for you to think about

If any of the following apply please contact us or your broker

- Should you have concerns that your sums insured are insufficient to meet your needs.
- If you have requirements outside of the standard policy cover.

Equipment breakdown

This section is automatically included when property damage cover is in force.

What is covered

The repair or replacement of equipment, which suffers mechanical or electrical breakdown. Examples include lifts, central heating, air conditioning, office equipment, computer equipment and audio visual equipment.

How much will you be insured for

The total amount we will pay shall not exceed £5,000,000 in any one period of insurance. Within this amount the following limits apply:

- £250,000 for any one accident to computer equipment at the premises.

All accidents that are a result of the same event will be considered as one accident.

Key extensions

The cover provided by this section is extended to cover (for the limit specified or otherwise the limit of indemnity):

- Damage caused by or resulting from an accident to computer equipment anywhere in the European Union whilst in the custody and control of you, your employees or volunteers - £250,000 any one period of insurance.
- Costs to reinstate data that is lost or damaged following an accident to the computer equipment or costs to avoid interruption of your computer operation - £25,000 any one accident.
- We will pay for rental income loss following an accident to the equipment insured that results in the business being interrupted or interfered with, subject to the business interruption section of the policy being insured. Our limit shall not exceed the sum insured in any one claim and £30,000 in any one period of insurance.
- Costs to make temporary repairs and expedite permanent repairs or permanent replacement of damaged covered equipment - £15,000 any one period of insurance.
- Costs incurred in taking exceptional measures to prevent or reduce a loss - £5,000 any one period of insurance.

What is not covered

Please refer to Section 3 Equipment breakdown within the policy document for full details.

- Any loss or damage caused by a cyber related incident.
- Gradual deterioration or wear and tear.
- Damage which is covered under a maintenance agreement, warranty or guarantee.

What are your obligations

- To maintain a minimum of 2 generations* of verified back-up computer records taken at intervals no less frequently than 48 hours, one copy as a minimum being held off site and take all reasonable precautions to store and maintain these records.

** Generations - This term is used to describe a system of data backup. You are required to make a full copy of every file on the computer or network. Two copies are required every 48 hours. The first copy is made and stored, and then the second copy is made and stored separately. During the next 48 hours, the next copy to be made and stored will replace/overwrite the oldest copy. This process continues, always overwriting the oldest copy. Two backups are always stored before the oldest is overwritten.*

Business interruption

What is covered

This section covers you for loss of your income or extra expenses in running the business following damage insured under the Property damage section.

Cover is provided for a specified period known as the indemnity period – this is the length of time, starting with the date the loss occurred over which we will pay for a loss of revenue or rent (up to the sum insured) as a result of loss or damage to your property.

How much will you be insured for

You will be covered up to the sum insured provided by you.

Key extensions

The cover provided by this section is extended to cover loss (for the limit specified or otherwise the sum insured) resulting from the interruption of your activities due to:

- Access to your premises being prevented or hindered for over 4 hours following damage to neighbouring property.
- Accidental failure of the supply to your premises of electricity, gas, water or telecommunications - £5,000 any one incident.
- Reinstating lost data following damage to computer equipment at your premises, excluding losses discovered later than 180 days after the loss occurred - £25,000 any one period of insurance.
- Costs you incur to avoid interruption with computer operations following damage to computer equipment at your premises - £25,000 in any one period of insurance.

What is not covered

Please refer to Section 4 Business interruption within the policy document for full details.

- Loss following damage where property damage covering your interest in the property at the premises is not in force.

What are your obligations

- Where you choose to insure on a declaration basis you must supply us at each renewal with the estimated revenue or estimated rent receivable for the financial year.

Things for you to think about

If any of the following apply, please contact us or your broker to review:

- You have concerns that your sums insured are insufficient to meet your needs.
- You need guidance in calculating the length of time (indemnity period) to get your activities back to normal – this is critical to ensure the cover meets your needs.
- You have requirements outside of the standard policy extensions.

Liabilities

Employers' Liability

What is covered

Employers' liability cover provides an indemnity to you for your legal liability to pay damages to employed persons following injury in the workplace during the period of insurance, as described in your policy schedule.

The standard policy limit is £10,000,000 (£5,000,000 if injury to employed persons is terrorism related) including costs and expenses, any one event.

What is not covered

Please refer to Section 5 Liabilities within the policy document for full details.

- Injury arising from or caused by a motor vehicle in circumstances where compulsory insurance is required by any road traffic legislation.

Public and products liability

What is covered

Public and products liability cover provides an indemnity to you for your legal liability to pay damages to third parties (not employees) for injury or damage to their property which occurs during the period of insurance and in connection with your business, as described in your policy schedule.

The standard policy limit is £5,000,000, higher limits are available. Other than for claims brought in the legal jurisdiction of the United States of America or Canada we will pay costs and expenses in addition to this limit.

For claims arising from your activities the standard limit applies to any one event. For products you supply, or for claims arising from pollution or contamination, the standard limit applies to any one period of insurance.

Key extensions

The cover provided by this section is extended to cover (for the limit specified or otherwise the limit of indemnity):

- Legal liability arising from the use by your employee of a motor vehicle that is not owned or provided by you, on your organisations business if cover is not provided elsewhere.
- Defence costs and prosecution costs awarded against you resulting from any breach or alleged breach of the data protection legislation - £100,000 any one claim and in any one period of insurance.

What is not covered

Please refer to Section 5 Liabilities within the policy document for full details.

- Error or omission from any professional services.
- Any craft designed to travel through water, air or space except for non- mechanically propelled waterborne craft of less than 9 metres in length whilst operated on inland waterways or within 3 miles of the coast.
- Liability arising from pollution or contamination unless cause is by a sudden, identifiable, unintended and unexpected incident.
- Cost of recall, removal, repair or replacement of any product supplied by you.

Liabilities section

Key extensions

- Compensation if we request witnesses in connection with a claim under this section to attend court.

Amount per day per person:

- directors or partners - £500
- employees - £250

What are your obligations

Most organisations undertake a diverse range of activities and fundraising events which this policy will provide cover for.

However, you must tell us if you are planning:

- Large events where attendance is likely to exceed 1,000 people.
- Hazardous or unusual events or activities.
- Significant overseas work or activities.
- Any change to your usual business activities that you have declared to us.

Things for you to think about

If any of the following apply, please contact us or your broker to review:

- If the limits are insufficient to meet your needs.

Legal expenses

Note: to ensure an expert service the cover under this section has been arranged through DAS Legal Expenses Insurance Company Limited (DAS). We are responsible for paying any claims under this section but DAS manage all claim matters and correspondence on our behalf.

What is covered

Legal expenses cover for a range of legal issues that may arise up to £250,000 for legal costs and expenses including solicitors' and barristers' fees, court costs, expenses for expert witnesses, attendance expenses, accountants' fees and employment compensation awards (the compensation award is further limited to £1,000,000 in total for all such awards in any one period of insurance).

Cover is provided for the following:

- Employment disputes and compensation awards
- Legal defence
- Property protection and personal injury
- Tax protection
- Statutory licence appeal
- Contract disputes where the amount in dispute is over £250 (including VAT)
- Debt recovery for debts over £250 (including VAT)

In civil cases cover is subject to a "reasonable prospects of success" clause. Reasonable prospects is a 51% or greater chance of success, as assessed by a law firm or tax expert chosen by DAS.

What is not covered

Please refer to Section 6 Legal expenses within the policy document for full details.

- Any claims where you are bankrupt or become bankrupt at the start of or during a claim are excluded.
- In certain circumstances (with DAS' prior agreement) you may be free to appoint your own legal representative, who will be subject to the DAS standard terms of appointment. This includes an hourly rate not exceeding £100 per hour. Any costs that fall outside the standard terms will not be paid by us.
- Problems that do not relate to your business activities.
- Contract disputes - where the dispute exceeds £5,000 (including VAT) the first £500 is not covered.
- Any claim reported more than 180 days after the date you should have known about the insured event.
- Any legal action the insured has taken which DAS or the appointed representative have not agreed to or any action that hinders DAS or the appointed representative.

What are your obligations

- You must let DAS know about any problems straight away or they may not provide cover if you have tried to deal with matters on your own.

Do not forget

Commercial legal advice helpline - DAS can provide legal advice on any commercial legal problem affecting the business, under the laws of the United Kingdom of Great Britain and Northern Ireland, any European Union country, the Isle of Man, the Channel Islands, Switzerland and Norway. Please see the Helpline services section of your policy wording for contact details.

Money with assault extension

What is covered

This section can provide cover for loss of money as detailed below, up to the sum insured shown in your schedule.

- Non-negotiable money such as crossed cheques.
- Money on the premises during business hours or in transit.
- Loss of money from a locked specified safe in your building – limit will depend on the make and model of the safe.
- Any other loss.

Optional Cover:

- Assault benefit payable if an employee or authorised volunteer, aged 16 – 70 years sustains bodily injury following a robbery, hold-up or any attempt threat during their employment – various benefit levels available.

Key extensions

The cover provided by this section is extended to include:

- Damage to any safe, strong room, or cash carrying bag following theft or attempted theft of money.
- Damage to your directors, employees, authorised volunteers or representatives personal belongings and clothing following theft or attempted theft of money - £500 per person.
- Loss following the dishonesty of a director, employee, authorised volunteer or representative - £2,000 per person and £5,000 in any one period of insurance.
- Where assault cover has been included and we accept the claim, we will pay dental expenses of employee or authorised volunteers - £500; £20 a day up to £200 if following the injury the insured persons goes into hospital for treatment as an in-patient.

What is not covered

Please refer to Section 7 Money with assault extension within the policy document for full details.

- Money in the custody or control of a professional carrier.
- Clerical or accounting errors, depreciation in value, unexplained shortage, dishonoured cheques or the use of counterfeit money.
- Loss from unattended vehicles.

What are your obligations

- All safe/strong room keys and combination codes/locks must be kept in immediate personal control of an authorised responsible person.

Things for you to think about

Please contact us or your broker if:

- The limits are insufficient to meet your needs.
- You are unsure if the type of safe you have is suitable for the value that it will store.

Goods in transit

What is covered

Damage to your goods whilst in transit by road vehicles operated by you or a haulier or whilst being sent by parcel, post or rail anywhere in England, Scotland, Wales, Northern Ireland, Channel Islands and Isle of Man.

How much will you be insured for

The organisation will be covered up to the sums insured provided by you which will represent a value for either each package, each vehicle or any one consignment.

How we settle claims

We will pay for the value of the goods or repair or replace them.

What is not covered

Please refer to Section 8 Goods in transit within the policy document for full details.

- Damage caused from inadequate packing.
- Damage to money, manuscripts, precious metals, jewellery, tobacco, wines, audio equipment, explosives and other dangerous goods unless specifically mentioned.
- Gradual deterioration or wear and tear.
- Damage to property in open vehicles by weather or theft or attempted theft.
- Deterioration of refrigerated goods following breakdown or failure of refrigeration equipment unless failure or breakdown is due to an accident to the vehicle.
- Theft or attempted theft committed or assisted by your directors, employees or volunteers or from an unattended vehicle unless all windows and other points of access are closed and locked and security devices set and the vehicle is in a securely locked building or guarded security park between 9pm to 6am.

Personal accident

What is covered

This section provides compensation to the insured in the event of accidental injury causing temporary or permanent disablement or death either:

Cover A - occurring anytime within a 24 hour period; or

Cover B - arising out of and in the course of their employment only.

The benefits are stated in the schedule are only payable in the event of disablement or death to an insured person within defined groups of individuals, such as your employees or volunteers. Please note that permanent partial disablement is also an optional cover and not covered as standard.

How much will you be insured for

A range of benefits are available. The maximum amount we will pay in respect of all benefits under the policy for all insured persons involved in the same accident shall not exceed £2,500,000.

Key extensions

The cover provided by this section is extended to include:

- Dental expenses for an accepted claim of an insured person - £500. An additional payment will be made for an accepted claim if the injured insured person is admitted for in-patient treatment as a result of the bodily injury - £20 a day up to £200.
- Damage to clothing and personal belongings caused at the same time as an injury covered by this section - up to £500 per person.

What is not covered

Please refer to Section 9 Personal accident within the policy document for full details.

- Any person under the age of 16 years or above the age of 70 years at the start of the period of insurance.
- Suicide or deliberate self-injury, insanity, pregnancy, childbirth or under the influence of drugs.
- Pre-existing health issues.
- Taking part in, practicing or training for certain hazardous sports or activities e.g. mountaineering, winter sports, flying (except as a fare-paying passenger) hang-gliding or parachuting etc.

Things for you to think about

- Making sure that your limits are sufficient to meet your needs, if you would like to change your limits please contact us or your broker.
- Please ask us or your broker if you are in any doubt about an activity and we will be able to advise if the personal accident cover will be operative.

Terrorism

What is covered

This section provides cover for damage to your property and (should you choose) resulting loss of income insured under other sections of this policy following an Act of Terrorism.

An Act of Terrorism is defined as acts of persons acting on behalf of or in connection with any organisation which carries out activities directed towards the overthrowing or influencing by force or violence of Her Majesty's government in the United Kingdom or any other government de jure or de facto.

Cover applies in England, Wales and Scotland but not the territorial seas adjacent thereto as defined by the Territorial Sea Act 1987

Cover is provided up to the sum insured that you provide us with (see property damage and business interruption sections).

Optional cover - Non-damage Business interruption

If you decide to include the terrorism section you may choose to cover loss of income as a result of a terrorist event that does not involve physical damage to property. Contact us or your broker for more information.

What is not covered

Please refer to Section 10 Terrorism within the policy document for full details.

- Riot, civil commotion or war.
- Computer virus, hacking or phishing.

Things for you to think about

- Terrorism events are unpredictable and are not confined to major cities. The property damage and business interruption sections do not include cover for terrorism so if you are concerned about this risk, you should consider adding the cover to your policy.
- If you choose to add cover for terrorism you must ensure that all of the property you are responsible for is insured for terrorism regardless of whether it is insured by us. Contact us or your broker to discuss this further.

General information

Claims service

For claims other than Legal expenses call **0345 070 2223**.

New claims can be reported 24 hours a day, 7 days a week.

For Legal expenses claims call DAS Legal Expenses Insurance Company Limited on 0345 601 2792.

Complaint handling procedures

If you are unhappy with our products or service, please contact us as soon as possible.

You can complain in writing or verbally at any time to:

For all complaints other than Legal expenses complaints

The Baptist Insurance Company PLC
Benefact House,
2000 Pioneer Avenue,
Gloucester Business Park,
Brockworth, Gloucester,
GL3 4AW, United Kingdom

Tel: **0345 070 2223**

Fax: **0345 604 4486**

Email: enquiries@baptist-ins.com

For Legal expenses complaints

DAS Legal Expenses Insurance Company Limited
DAS House
Quay Side, Temple Back
Bristol
BS1 6NH

Tel: **0344 893 9013**

Email: customerrelations@das.co.uk

Our promise to you

We will aim to resolve your complaint within one business day. For more complex issues, we may need a little longer to investigate and we may ask you for further information to help us reach a decision.

To resolve your complaint we will:

- Investigate your complaint diligently and impartially
- Keep you informed of the progress of the investigation
- Respond in writing to your complaint as soon as possible.

If you are not satisfied with our response, or if we have not completed our investigation within eight weeks, we will inform you of your right to take the complaint to:

The Financial Ombudsman Service
Exchange Tower
London
E14 9SR

Tel: **0800 023 4567**

Email: complaint.info@financial-ombudsman.org.uk

Website: www.financial-ombudsman.org.uk

This complaints handling procedure does not affect your right to take legal proceedings.

The Financial Services Compensation Scheme

We are covered by The Financial Services Compensation Scheme (FSCS).

What this means for you

If we are unable to meet our obligations to you, the FSCS may be able to provide you with compensation. Limits apply depending on the product you have bought.

For further information on the scheme and the limits that apply, you can visit the website at www.fscs.org.uk or by contacting the FSCS directly on **0207 741 4100** or **0800 678 1100**.

Law applying

Unless agreed otherwise, the law which applies to this contract is the law of England and Wales unless your habitual residence (in the case of an individual) or central administration and/or place of establishment is located in Scotland in which case the law of Scotland shall apply.

Other support and cover available

As part of your Commercial insurance policy, you also have access to a wide range of additional services and support.

Online support

We have a dedicated section on our website for our customers which can be found at <https://www.baptist-insurance.co.uk/risk-management/>. Here you will find helpful information to assist you in looking after your properties. The section includes guidance on topics such as health and safety, fire prevention, security and protecting your properties against bad weather.

Risk advice line

Operated by our in-house risk management experts, we can provide you with specified risk advice on a variety of topics including health and safety, construction safety, food safety, occupational health, environmental management, water safety, asbestos, property protection, security, fire safety and business continuity planning. Contact us on **0345 600 7531** (lines are open 9am – 5pm Monday to Friday, excluding Bank Holidays).

Emergency glass replacement

If you suffer glass breakage you can use these services and our specialist provider will effect a rapid repair.

Contact us on **0345 600 0148**.

Value-added services

The following are provided by DAS Law Limited and/or a preferred law firm on behalf of DAS Legal Expenses Insurance Company Limited (DAS):

- Business assistance.
- Commercial legal advice helpline.
- Tax advice helpline.
- Counselling helpline for your employees, authorised volunteers and their immediate family members, if they are aged 18 or over (or aged between 16 and 18 and in full-time employment).

The following are provided by DAS Legal Expenses Insurance Company Limited (DAS):

- Employment Manual – offering online employment guidance.
- DAS businesslaw – offering online business law guidance. Some services are only available for a fee.

Notes

Notes

This contract is underwritten by:
The Baptist Insurance Company PLC.

Our FCA register number is 202032.
Our permitted business is general insurance.

**You can check this on the
FCA's register by visiting the
FCA's website**

www.fca.org.uk/register

**or by contacting the FCA on
0800 111 6768**

Telephone 0345 070 2223

Email enquiries@baptist-ins.com

Website: www.baptist-insurance.co.uk

Address The Baptist Insurance Company PLC,
Benefact House,
2000 Pioneer Avenue,
Gloucester Business Park,
Brockworth, Gloucester,
GL3 4AW, United Kingdom

The Baptist Insurance Company PLC (BIC) Reg. No. 83597. Registered in England at Benefact House, 2000 Pioneer Avenue, Gloucester Business Park, Brockworth, Gloucester, GL3 4AW, United Kingdom. BIC is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Firm Reference Number 202032.