



Leisure Policy

Primary General - Leisure Package Insurance Policy - PGLPP0 v10/07

Policy Summary

This document provides a summary only of the significant aspects of cover (including restrictions) provided by our standard Leisure Package Insurance Policy. For full details, please refer to the Policy itself which is available to download from our website (www.primarygeneral.co.uk) or by contacting your Broker.

Introduction

The cover provided by the Primary General Leisure Package Insurance Policy has been designed for single site Leisure facilities including Hotels, Public Houses and Restaurants. It provides a comprehensive package to cover the insurance requirements of the Leisure Industry's needs. The insurance is normally for a period of 12 months unless shown differently on your Policy Schedule.

The Policy is underwritten by Primary General Insurance Limited, on behalf of capacity supplied by AXA Insurance UK Plc, trading as AXA Insurance and Aviva Insurance Limited trading as "Norwich Union".

Covers

Buildings Cover

This section covers damage to buildings insured caused by one of the Specified Perils detailed below in Insured Event (1) or damage by optional Insured Events (2) or (3) or (4):

(1) Specified Perils:

- Fire
- Lightning
- Explosion
- Subterranean Fire
- Earthquake
- Aircraft
- Riot, Civil Commotion
- Malicious Damage
- Storm
- Flood
- Escape of Water
- Leakage of beer and beverages
- Impact by own and third party vehicles or animals
- Falling trees
- Breakage or collapse of aerials
- Theft or attempted theft.

(2) Accidental physical damage

(3) Subsidence

(4) Terrorism

Notable Section extensions:

- Buildings include landlord's fixture and fittings, walls, gates and fences.
- Professional fees including architects, surveyors and legal fees (10% limit).
- Debris removal (10% limit).
- Additional costs in complying with Public Authorities requirements (10% limit).
- Accidental damage to underground services including pipes, services and cables (£25,000 limit).
- Transfer of interest.
- Automatic sum insured reinstatement (for an additional premium).
- Accidental damage to sanitary ware (£25,000 limit).
- Trace and access costs (£25,000 limit).
- Capital additions up to 10% of the sum insured (maximum £500,000).
- Loss of customers goods where stock is covered (and not insured elsewhere).
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Buildings Cover (continued)

Notable Section exclusions:

- The Excess as stated in the Policy Schedule.
- Accidental pollution.
- Damage by frost.
- Wear, tear and gradual deterioration.
- Damage by vermin or insect infestation.
- Mechanical or electrical breakdown of lifts or any other plant or equipment.
- Damage to boilers caused by cracking or fracturing.
- Damage to hedges, gates or fences caused by storm, tempest or flood.
- Damage to fixed glass, signs, blinds or canopies.
- Subsidence caused by new structures bedding down or newly made-up ground settling.
- Subsidence damage to yards, car parks, roads, pavements, swimming pools, gates and fences.
- Terrorism

Notable Section conditions of cover:

- Condition of Average (underinsurance).
- Rebuilding must be carried out in reasonable time.
- Frying Apparatus Warranty.
- Intruder Alarm Installation Condition.
- Protective Measures Condition (physical security).
- Insurers must be notified in writing immediately any building becomes unoccupied of a period of 28 consecutive days.

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Contents Cover

This section covers damage to property specified in the Policy Schedule caused by one of the Specified Perils detailed below in Insured Event (1) or damage by optional Insured Events (2) or (3) or (4) or (5) :

(1) Specified Perils:

- Fire
- Lightning
- Explosion
- Subterranean Fire
- Earthquake
- Aircraft
- Riot, Civil Commotion
- Malicious Damage
- Storm
- Flood
- Escape of Water
- Leakage of beer and beverages
- Impact by own and third party vehicles or animals
- Falling trees
- Breakage or collapse of aerials
- Theft or attempted theft.

(2) Accidental physical damage

(3) Subsidence

(4) Terrorism

(5) Full Theft (Hotels and Guesthouses Only)

Notable Section extensions:

- Cover includes damage to:
 - Stock.
 - Office equipment.
 - Decorations, fixtures, fittings and improvements.
 - Landlord's fixtures and improvements for which the Insured is responsible.
 - Goods in trust for which the Insured is responsible.
 - Household goods belonging to the Insured or resident manage.
 - Personal effects and pedal cycles (£750 per person).
- Reinstatement of business books and other documents (£10,000 or 15% limit whichever is the less).
- Reinstatement of computer system records (£10,000 or 15% limit whichever is the less).
- Removal of debris (£25,000 limit).
- Cost in replacing locks and keys following theft of keys (£1,000 any one claim).
- Professional fees (£25,000 limit).
- Additional costs in complying with Public Authorities requirement.
- Automatic sum insured reinstatement (for an additional premium).
- Automatic 25% increase in the stock sum insured during the months of November and December, the first 14 days of January, and 8 days before and public after public holidays.
- Temporary removal of contents (other than stock and household contents) from the insured premises for cleaning, renovation, repair (limited to 10% of contents sum insured).
- Accidental breakage of sanitary fixtures and fittings.
- Accidental damage to fixed glass:
 - including boarding up costs; lettering, ornamentation, and alarm foils; and contents of display windows, showcases and counters (£1,000 limit in total).
 - including signs, blinds and canopies (£1,000 any one sign, blind or canopy).
- Accidental damage to underground services including pipes, services and cables (£25,000 limit).
- Damage to stock in transit anywhere in the United Kingdom (£5,000 limit unless otherwise stated in the Policy Schedule).
- Damage to garden furniture in the grounds not involving forcible and violent theft (£500 limit).
- Damage to buildings caused by theft or attempted theft (limited to 10% of the contents sum insured).
- Loss of metered water (£2,500 limit).
- 2 years rent payable (25% of the contents sum insured).
- Damage to landscaped gardens caused by the emergency services (£1,000 limit).
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Contents Cover (continued)

Notable Section exclusions:

- The Excess as stated in the Policy Schedule.
- Accidental pollution.
- Damage by frost.
- Wear, tear and gradual deterioration.
- Wet or dry rot.
- Damage by vermin or insect infestation.
- Mechanical or electrical breakdown of machinery or equipment, and erasure of electronic recordings.
- Acts of fraud by the Insured, director, partner or employee.
- Theft not involving forcible and violent means (unless Insured Event (5) is operational).
- Theft from outbuildings.
- Damage to motor vehicles and their contents.
- Damage to medals, money, stamps, coins, furs, gold and silver items, precious metals and stones, livestock unless specified in the Policy Schedule.
- Paintings, prints and works of art (£500 limit any one item).
- Damage to stock in any basement or cellar caused by water unless such stock is raided 15cm above the floor.
- Subsidence caused by new structures bedding down or newly made-up ground settling.
- Terrorism

Notable Section conditions of cover:

- Condition of Average (underinsurance).
- Vehicle security conditions.
- Frying Apparatus Warranty.
- Intruder alarm installation condition.
- Protective measures condition (physical security).

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Business Interruption

This section covers financial compensation up to the Sum Insured specified in the Policy Schedule, (automatically insured up to £250,000 for an Indemnity Period of 12 Months) due to interruption to the business insured following an insured loss under the Buildings or Contents sections. (Options of extended Indemnity Periods are available on request)

Notable Section extensions:

- Automatic Increased Cost of Working.
- Automatic sum insured reinstatement (for an additional premium).
- Prevention of access.
- Failure of public utilities due to damage to the premises of any public or private supply undertaking (water, gas or electricity) where the interruption exceeds 60 minutes.
- Supplier's extension (10% limit).
- Closure of the premises insured by a Public Authority due to infectious disease, murder or suicide, food poisoning, or defective sanitation.
- Professional accountants fees (10% limit).
- Alternative domestic accommodation costs.

Notable Section Conditions

- Condition of Average (underinsurance).

Employers' Liability

This section provides protection for legal liability for damages and legal costs of up to £10 million (restricted to £5million in respect of Terrorism).

Notable Section extensions:

- Cover includes death, illness, disease, injury, mental injury, mental anguish or shock but not defamation.
- Covers employees temporarily engaged in non-manual work overseas.
- Unsatisfied court judgements.
- Legal costs incurred in the defence of criminal proceedings under the Health & Safety at Work Act 1974.
- Indemnity to other persons including directors, employees and principals.
- Cross Liabilities.
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Notable Section conditions of cover:

- All claims settled under United Kingdom jurisdiction.

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Public and Products Liability

This section provides protection for legal liability world-wide for damages and legal costs of up to £2,000,000. (An increased limit of £5,000,000 is available on request)

Notable Section extensions:

- Cover includes death, illness, disease, injury, mental injury, mental anguish or shock but not defamation.
- Loss of or damage to third party property.
- Covers employees temporarily engaged in non-manual work anywhere in the world.
- Contingent motor liability.
- Loss of or damage to guest's property (£25,000 limit).
- Damage to property of guests (excluding jewellery) whilst deposited in a cloakroom (£100 limit any one item, £1,000 in total).
- Cover includes liability incurred in connection with:
 - Defective Premises Act 1972.
 - Health & Safety at Work Act 1974.
- Damage to leased or rented premises.
- Indemnity to other persons including directors, employees and principals.
- Cross liabilities.
- Accidental pollution.

Notable Section exclusions:

- Contractual liability which would have attached in the absence of such contract.
- Damage to property held in trust other than employees personal effects.
- A £250 Excess in respect of damage to property.
- Possession or use of any aircraft, spacecraft, hovercraft or watercraft.
- Products supplied which to the knowledge of the Insured is for use in or on any aircraft, missile or for aviation or aero spatial purposes or for the safety or navigation or marine craft of any sort.
- Products supplied which to the knowledge of the Insured is for use in or supplied to the USA or Canada.
- Advice, design or specification provided for a fee.
- Liability caused by treatment given by the Insured.
- Excluding cover in respect of work undertaken offshore
- Terrorism.

Notable Section conditions of cover:

- All claims settled under United Kingdom jurisdiction.
- A Hotel Proprietors Act notice must be displayed in a conspicuous position.
- Cloakroom conditions.

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Money

This section covers loss of or damage to money pertaining to the business insured anywhere in the United Kingdom up to the limits specified in the Policy Schedule. The standard limits are:

- Money in a locked safe out of business hours - £500.
- Non-negotiable money - £250,000.
- Money in the private dwelling of a director or employee - £500.
- Money in transit or in bank night safe - £3,000.
- Money in the insured premises during business hours - £3,000.
- Personal Accident capital benefits - £10,000.
- Personal Accidental weekly benefits - £100.

Notable Section extensions:

- Dishonesty or fraud by any partner, director or employee discovered within 7 days of such act (£2,500 limit).
- Loss from gaming or amusement machines (limited to £300 any one loss).
- Cover includes loss of or damage to:
 - Cases, bags, belts or waistcoats whilst being used to transit money.
 - Clothing and personal effects up to £750 per person whilst being used to transit money.
 - Safes, strong rooms or cash registers.
- The cost of replacing locks following theft of keys (limited to £1,000 any one claim).
- Malicious attack benefits for any person injured during a theft or attempted theft of money including:
 - Death.
 - Loss of sight.
 - Loss of an entire hand, arm, foot or leg.
 - Permanent total disablement.
 - Temporary total disablement.

Notable Section exclusions:

- Loss resulting from depreciation, dishonoured cheques or accounting or clerical errors.
- Loss in transit by unregistered post.
- Loss from unattended vehicles.
- Personal Assault:
 - Excluding any person whose age is less than 16 or more than 65.
 - Excluding Temporary Total Disablement payments exceeding 104 weeks.

Notable Section conditions of cover:

- Reasonable precautions to prevent the loss of money including:
 - Maintaining a record of all money in transit or at the premises insured.
 - Carefully selecting responsible employees.
 - Controlling the custody of keys.
- Secure and lock all safes and other money containers whenever such containers are left unattended.



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Frozen Food

This section covers accidental loss of or damage to property pertaining to the business insured by deterioration or putrefaction up to £2,000 (higher limits are available on request).

Notable Section extensions:

- Damage caused by escape or leaking of refrigerant or refrigerant fumes.
- Accidental failure of the public or private supply of electricity.
- Automatic reinstatement of cover.

Notable Section exclusions:

- The Excess as stated in the Policy Schedule.
- Failure or any cold chamber or deep freeze over 10 years old.
- Excludes cold chambers or deep freezers powered by a motor in excess of 2 horse power.

Notable Section conditions of cover:

- Condition of average.
- Cold chamber or deep freezers over 5 years must be subject to an annual maintenance contract with a competent engineer.

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Loss of Licence

This section provides indemnity for depreciation in the value of the premises insured following the forfeiture of a licence granted under the Licensing Act 1964 (updated 2003) for the sale of intoxicating liquor up to the limit specified in the Policy Schedule. The standard limit is:

- Loss of Licence - £25,000

Notable Section extensions:

- The costs and expenses incurred in connection with an appeal.

Notable Section extensions:

- Loss due to the misconduct, neglect or omission of the Insured.
- By alteration of the law.

Book Debts

This section provides indemnity in respect of outstanding debit balances resulting from damage (as insured under the Contents section). The standard limit is:

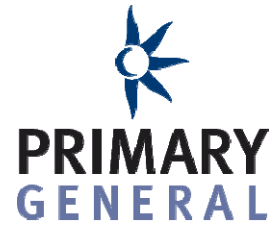
- Outstanding Debit Balances - £5,000

Notable Section extensions:

- Temporary removal of books or accounts or other business records from the insured premises anywhere in the United Kingdom.
- Automatic reinstatement of the sum insured subject to the payment of an appropriate additional premium.

Noticeable Section conditions:

- Average (underinsurance).
- Maintenance of records.



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Your right to cancel

a) Cooling Off period - If this Insurance does not meet your requirements, please advise your Broker, Intermediary or Agent who arranged the Policy in writing within the first 14 days of the Period of Insurance and return any documents issued in relation to this Policy. The Policy will be null and void and any premium paid will be returned in full.

b) Otherwise - In the event of cancellation at any time after the 14 day Cooling Off period a minimum premium of £250 plus IPT and Policy Fee* will apply and any return premium will be at the discretion of Primary General Insurance Limited.

*An arrangement Fee of £25 will be charged for each Policy with a premium payable of up to £1,000. This Fee will increase to £50 where the premium due is in excess of £1,000.

Notification of New Claims

To notify a new claim please follow the steps below:

1. Check the Policy and Schedule to ensure that you are covered.
2. Check the Claims conditions under the respective Section(s) of the Policy.
3. Call our dedicated claims line 0870 942 4606 to notify your claim.

If you are dissatisfied with the way in which a claim or any other matter has been dealt with, please refer to Our Complaints Procedure.

Complaints Procedure

It is always our intention to provide a first class standard of service. However, if you have any cause for complaint, you should, in the first instance, contact either the Intermediary who arranged the Policy for you, or the Customer Service Manager of the branch of Primary General Insurance Limited which issued your Policy. Please be ready to quote the details of your Policy, the name of the Insured and Policy number. Should the matter not be resolved to your satisfaction, please write to:

The Managing Director
Primary General Insurance Limited
7th Floor
Embassy House
60 Church Street
Birmingham
B3 2DJ

If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service. Further information is available at: <http://www.financial-ombudsman.org.uk/>

Details about the Regulator and your Insurers

Primary General Insurance Limited is authorised and regulated by the Financial Services Authority (FSA). The FSA register number is 308347. You can check this on the FSA's Register by visiting the FSA's website www.fsa.gov.uk/register or by contacting the FSA on 0845 606 1234.

AXA Insurance UK PLC, trading as AXA Insurance is authorised and regulated by the Financial Services Authority (FSA). You can check this on the FSA's Register by visiting the FSA's website www.fsa.gov.uk/register or by contacting the FSA on 0845 606 1234.

Aviva Insurance Limited trading as "Norwich Union" is authorised and regulated by the Financial Services Authority (FSA). You can check this on the FSA's Register by visiting the FSA's website www.fsa.gov.uk/register or by contacting the FSA on 0845 606 1234.

Compensation Arrangements

Primary General Insurance Limited, Aviva Insurance Limited trading as "Norwich Union" and AXA Insurance UK PLC, trading as AXA Insurance are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if any company cannot meet its insurance obligations. This depends on the type of business and the circumstances of the claim. Further information about compensation scheme arrangements is available from the FSCS at: <http://www.fscs.org.uk/>

Data Protection

All personal information about you will be treated as private and confidential (even when you are no longer a customer), except where the disclosure is made at your request, with your consent, in relation to administering your insurance or where law requires us. As part of the FSA's duties, we may be asked to provide them with access to our customer records in order that they may carry out a review of our activities. Some or all of the information you supply to us in connection with your insurance proposal will be held on computer and may be passed to other insurance companies for underwriting and claims purposes.

Under the Data Protection Act 1998 you have a right of access to see personal information about you that is held in our records, whether electronically or manually. If you have any queries, please write to the managing director at the above address

Disclosure

Your insurance is based upon the information provided by your Intermediary to Primary General Insurance Limited and you must ensure that all such information is complete and accurate, and that any facts that may influence the insurers' decision to accept and pay a valid claim are disclosed. Failure to disclose material information may invalidate your insurance cover and could mean that part, or all, of a claim may not be paid.

Law applicable to this insurance

Unless agreed otherwise English Law will apply.