

## Commercial Combined

**Policyholder:**

Specific Components Ltd & Concept Management  
Consulting Ltd

**Address:**

Unit 1-2 & 4 Royal House, Tennyson Street  
Bolton  
Lancashire  
**Postcode:** BL1 3HW

**Your Agent is:**

BN/Hine Insurance Brokers

**Address:**

79-81 School Lane  
Manchester  
M20 6WN

**Telephone No:** 0161 438 0000

**Email:** paul.hine@hine.co.uk

**Agent No:** 1091

**Business:** Computer Engineering

**Effective Date:** 26/01/2016

**Expiry Date:** 25/01/2017

**Renewal Date:** 26/01/2017

**Date of Issue:** 26/01/2016

**Renewal Premium:** £8,689.63

**Includes: IPT @ 9.50%** £753.90

### Notice to Policyholder

#### Terrorism Section

Please be aware that with effect from renewal the policy wording has been amended. Please refer to the Policy wording which is available from the Arista Web Site.

#### Claims, Help & Assistance and Complaints

Please be aware that as a consequence of regulatory changes some telephone numbers have been changed. In addition, should there be a need to make a complaint, contact details have been amended in the policy wording. Please refer to the Policy wording which is available from the Arista Web Site.

#### Sanction Limitation and Exclusion

The following clause has been added under the General Conditions section of your Policy Wording:

We shall not be liable to pay any claim or provide any benefit under any insurance cover or extension to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose Us to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.

#### Business Legal Expenses Section

Please be aware that with effect from renewal the policy wording has been amended. Please refer to the Policy wording which is available from the Arista Web Site. Where this section is operative, the section Sum Insured will now be shown in the policy schedule.

**Renewal  
Schedule**

**Policy Reference:** APL88654COM-16



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**Business Legal Services -Your online legal documents wizard**

Your policy now includes the following free service:

Business Legal Services; this is an online facility provided by our insurer partner ARAG plc. that provides all the necessary tools to allow you to draft legal documents online using intelligent questions to tailor make legal documents in the following business critical areas

- Human Resources and Employment
- Health and safety
- Debt Recovery
- Contracts and Business Letters

To access this service simply visit [www.araglegal.co.uk](http://www.araglegal.co.uk), click on new to ARAG and enter the following voucher code and following the on screen instructions:

**X1232KC5DFBB**

For further information on this service please visit our website [www.arista-insurance.com](http://www.arista-insurance.com) or speak to Your Insurance Agent.

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A full policy wording may be found at [www.arista-insurance.com/products.htm](http://www.arista-insurance.com/products.htm)

**If after reading your schedule you have any questions, please contact your agent as noted above.**

Cover Summary	Cover Selected	Available Extensions	
		Option	*Premium Indication
Property Damage	✓		
Business Interruption	✓		
Glass	✗		
Money and Assault	✗		
Goods In Transit	✗		
Employers Liability	✓		
Management Liability Portfolio	✗		
Public Liability	✓		
Products Liability	✗		
Business Legal Expenses	✗	<b>Absolute</b> - Indemnity Limit £250,000 <b>Essential</b> - Indemnity Limit £100,000	£420.00 £245.00
All Risks	✗		
Engineering Machinery Damage	✗		
Engineering Inspection	✗		
Computer Insurance	✗		
Loss of Licence	✗		
Terrorism	✗		

If you wish to include any of these covers please advise your agent in order that your specific requirements can be established and premiums confirmed.

**\*Premiums are subject to terms, conditions and the addition of Insurance Premium Tax or VAT where applicable.**

**The following sections apply ONLY to the Premises specified below**

Premises: **Unit 1-2 Royal House, Tennyson Street, Bolton, Lancashire BL1 3HW**

**Property Damage Section**

The following contingencies will apply to ALL items in this section unless otherwise stated: -

*Fire, Lightning, Explosion, Earthquake, Storm, Flood, Aircraft, Impact, Escape of Water, Riot and Civil Commotion, Malicious Persons, Sprinkler Leakage and Accidental Damage*

*The excess for all items in this Section is £350 each and every loss, unless otherwise stated.*

**Cover**

	<b>Sum Insured</b>
<b>Excluded Contingency:</b> Sprinkler Leakage	
Tenants Improvements	£36,306
<b>Excluded Contingency:</b> Sprinkler Leakage	
Machinery, Plant, Fixtures, Fittings	£300,300
<b>Excluded Contingency:</b> Sprinkler Leakage	
Electronic Business Machines	(£12,015) DV
<b>Excluded Contingency:</b> Sprinkler Leakage	
Stock in Trade	£1,002,000
<b>Excluded Contingency:</b> Sprinkler Leakage	

**Section Endorsement**

**Portable Heater Exclusion Clause**

It is a condition precedent to liability that if in relation to any claim You have failed to fulfil the following condition You will lose Your right to indemnity or payment for that claim

You must ensure that no form of portable heating appliance nor any propane gas cylinders be kept used or stored at Your Premises

**Stillage Condition ( 10 centimetres )**

It is a condition precedent to liability that if in relation to any Storm Flood or Escape of Water claim you have failed to fulfil the following condition you will lose your right to indemnity or payment for that claim You must ensure that all Stock in Trade be kept on wooden pallets or metal racking so that such goods are at least 10 centimetres (4 inches) off the floor level.

**Renewal  
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**Storage Height Condition**

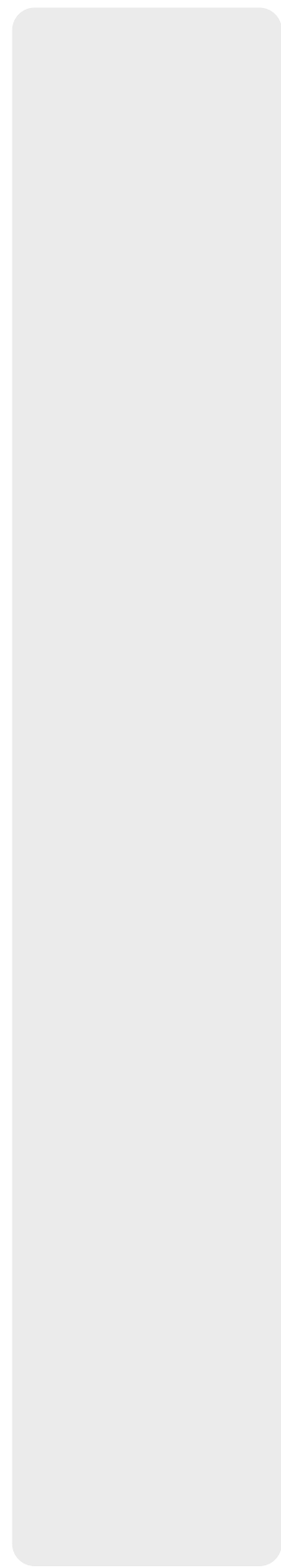
It is a condition precedent to liability that if in relation to any claim You have failed to fulfil the following condition You will lose Your right to indemnity or payment for that claim

You must ensure that Stock in Trade is stored to a maximum height of four metres and a clear distance of one metre is maintained from electric roof lighting

**Waste Condition - General**

It is a condition precedent to liability that if in relation to any claim You have failed to fulfil the following condition You will lose Your right to indemnity or payment for that claim

You must ensure that all waste and refuse be swept up daily and be completely removed from the Premises at least once a week



The following sections(s) apply to ALL Premises covered by this policy

**Business Interruption Section**

Damage by any of the Contingencies for which liability has been admitted under the Property Damage Section causing an interruption of the Business unless otherwise specified

**Cover**

Business Interruption

**Sum Insured**

£1,500,000

**Indemnity Period:**

12 mths

Cover Basis: **Estimated Gross profit**

Type: **Declaration Linked**

**Excluded Contingencies:** Theft) and Sprinkler Leakage

**Extensions**

Unspecified Customers

£100,000

Unspecified Suppliers

£100,000

Public Utilities - Electricity

£100,000

Public Utilities - Water

£100,000

Public Utilities -Gas

£100,000

Public Utilities - Telecoms

£100,000

Prevention of access

£100,000

Book Debts

£50,000

Property stored

£100,000

Exhibition Sites

£100,000

**Legal Liabilities Section**

**Cover**

Employers Liability

£10,000,000

Public Liability

£5,000,000

Third Party Property Damage

**Excess:** £500

Use of Heat

**Excess:** £1,000

Products Liability

**Not Insured**

**Section Endorsement**

**Collection or Delivery Only**

We will not indemnify You for any liability arising from or in connection with work away from Your Premises other than collection or delivery

## **Policy Endorsements**

### **Minimum Standards of Protections - Security Level 1**

It is a condition precedent to Our liability to indemnify You in relation to any claim under the Contents and Money Sections and if You have failed to fulfill the following condition You will lose Your right to indemnity or payment for that claim

Unless agreed otherwise by Us in writing within 30 days of inception of this Policy the following protections shall be fitted to the under-mentioned doors windows and other openings (where these are under Your control) and put into full and effective operation whenever the Premises are closed for business or left unattended

1. on timber final exit doors or other external timber doors and on internal doors giving access to any part of the Premises not occupied solely by You or to any adjoining premises (excluding sliding doors and fire exit doors)
  - a. if single leaf a mortice deadlock which has five or more levers and/or conforms to BS3621 specification for thief resistant locks with matching steel box striking plate
  - b. if double leaf
    - i. on the first closing leaf flush or barrel bolts the latter at least 200mm (8") long or key operated locks or bolts fitted top and bottom in every case
    - ii. on the second closing leaf a mortice deadlock which has five or more levers and/or conforms to BS3621 specification for thief resistant locks with matching steel box striking plate or a substantial padlocking bar and high quality close shackle padlock with minimum of five levers or high security cylinder mechanism.
  - c. if single or double leaf and also outward opening hinge bolts fitted top and bottom
2. on external aluminum or UPVC doors (excluding sliding and fire exit doors) cylinder operated mortice pivot bolt lock (similar to the Adams Rite MS1950 series locks) including anti-turn cylinder collar, and if double leaf flush bolts on the first closing leaf
3.
  - a. on steel final exit doors and all sliding final exit doors a substantial padlocking bar and high quality close shackle padlock with minimum of five levers or mortice hook bolt lock which has five or more levers and/or conforms to BS3621 specification for thief resistant locks with matching steel box striking plate
  - b. on all other steel doors and all other sliding doors (excluding sliding patio doors) substantial padlocking bar a good quality close shackle padlock with minimum of five levers or high security cylinder mechanism fitted externally or substantial padlocking bar and high quality open shackle padlock with minimum of five levers or high security cylinder mechanism fitted internally
  - c. on sliding patio doors
    - i. a manufacturer's patent key-operated locking system which engages boltwork into the doorframe either at the top and bottom of the opening section of each door or into the side frame in at least three points (in the latter case all hook or shoot bolts must be mushroom headed)
    - or
    - ii. two key-operated patio door locks fitted internally one at the top and one at the bottom of each opening section
4. any door officially designated as Fire Exit by the Fire Authority must be secured only by devices agreed by the Fire Officer this may be by means of a suitable lock for use in emergency escape situations and it must not be possible for the lock to be operated by breaking or removing glazing either in the door itself or in a window immediately adjacent to the door and with hinge bolts fitted top and bottom of outwards opening doors
5. on opening basement and ground floor windows and fanlights and on other opening windows fanlights and skylights which are accessible from roofs balconies canopies fire escapes or downpipes
  - (i) key-operated window locks with the keys removed when in operation
  - (ii) or solid steel bars not less than 16mm (5/8") diameter and not more than 125mm (5") apart securely fixed to the brickwork or masonry surrounding the window
  - (iii) or lockable steel expanded metal window gates or weld mesh grilles
  - (iv) or shutters that are used to cover the whole of the window opening
6. where installed all roller shutters where no other inner door is being protected including such roller shutters that contain wicket doors or equivalent a manufacturer's standard recommended locking device for that type of roller shutter

## **Quote for Business Legal Expenses Cover**

Arista Insurance can provide two levels of business legal expenses cover, Absolute and Essential.

**Absolute** Business Legal Expenses provides wide ranging legal costs and compensation awards in respect of employment claims, irrespective of the chances of successfully defending the claim. The cover also provides an audit of the policyholder's business employment practices and procedures, as well as many other valuable legal expenses covers and legal services.

**Essential** Business Legal Expenses is a traditional legal expenses insurance cover, in that Employment and Awards cover are subject to reasonable prospects of successfully defending the claim. Essential cover also includes valuable additional covers and legal services.

In addition to the features above, both levels of cover include

- Employment Disputes
- Employment compensation awards
- Tax protection
- Property disputes
- Compliance and regulation
- Employee's extra protection
- Legal and tax advice
- Counselling helpline

Contract and Debt Recovery is available as an extension.

This quote is based on a declared Wageroll of £350,000 and the assumption that there are no plans for redundancies or restructuring and that there has been no more than one claim in the past three years.

**Absolute** Business Legal Expenses - Indemnity Limit £250,000.

**Annual premium - £420.00.** Additional annual service charge for Premium Finance £25.20

**Essential** Business Legal Expenses - Indemnity Limit £100,000.

**Annual premium - £245.00.** Additional annual service charge for Premium Finance £14.70

### **Follow these simple steps to arrange Business Legal Expenses cover:**

1. Confirm that no redundancies or restructuring are planned
2. Confirm that no more than one claim has been made in the last three years
3. When confirming cover, advise the level of Business Legal Expenses cover required; by telephone, email or post
4. A revised statement of fact will be issued, for confirmation of the cover required
5. The policy schedule will reflect the updated cover. If premium finance is selected, Premium Credit Limited will collect the revised premium.



**Renewal  
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**Additional Covers and Services**

All Arista Commercial Combined Insurance policies include access to ARAG Legal Document Max via [www.arag.co.uk/docs](http://www.arag.co.uk/docs), a valuable online resource, providing essential tools and services to prepare vital legal paperwork, for example employment contracts and health and safety policies, at the touch of a button. ARAG Legal Document Max also contains an extensive law guide and the option to receive legal updates.

Anyone can preview [www.arag.co.uk/docs](http://www.arag.co.uk/docs), but full access is provided at no extra premium to Arista policyholders. Login details are included in policy documents.

In addition to ARAG Legal Document Max, Arista policyholders can upgrade their subscription to ARAG Legal Document Max "Live". Any documents created using ARAG Legal Document Max will then be reviewed by a qualified team, ensuring the documents are legally compliant. To upgrade, log on to [www.arag.co.uk/docs](http://www.arag.co.uk/docs) <<http://www.arag.co.uk/docs>> using the login details, and follow the simple on-screen instructions.