

This summary does not contain the full terms and conditions of the insurance, which can be found in your policy document, comprising the policy wording, schedule and any endorsements. A full copy of the policy wording is available on request. The insurance is underwritten by Hiscox Underwriting Limited on behalf of Hiscox Insurance Company Limited.

What is covered?

- Accidental physical loss or physical damage to your business stock and equipment as per limits shown on the schedule
- Full theft cover (i.e. including theft which does not involve violent and forcible entry)
- Cover for property in transit including whilst left in an unattended vehicle (exclusions apply)
- Cover for the breakage of glass owned by you or for which you are responsible
- Damage to the personal belongings of your employees or visitors to the business premises, provided they are not insured elsewhere
- Loss of money held in connection with the business (as per limits shown on the schedule)
- Rent for the business premises for any period during which the business premises is unusable as a result of damage insured under this policy
- Personal Assault Cover – Compensation if any Business Partner, Director or employee of yours is physically injured in the course of your business in a robbery or attempted robbery

Where you are covered

- At the business premises
- Anywhere in the UK and Europe, including while in transit

Limits of cover

The limits of cover available range from £1,000 to £10,000 dependant on the value of your business stock and equipment. The exact value of the cover you hold is found on the Therapists - Stock and Equipment Policy Schedule. Stock cover limited to a maximum of £1000.

Significant or unusual exclusions from cover

- Wear and tear
- Date recognition
- Computer virus
- Any gradually operating cause
- Theft from an unattended vehicle at your private dwelling house between the hours of 9pm and 6am or if, at any time, the item is not hidden within the vehicle in a glove compartment, luggage compartment or locked boot
- Frost, other than damage due to water leakage from burst pipes forming part of the permanent internal plumbing provided the business premises is occupied and in use
- Damage occurring when the business premises are unoccupied for more than 30 consecutive days
- Any indirect losses resulting from the incident which causes you to claim

For full details of the exclusions and limitations that apply to the insurance you should refer to the Policy document

Excess

£100 on each and every agreed claim

Security Conditions

For full details of the security conditions that apply to the insurance you should refer to the Policy document

Important Information

You should insure your business stock and equipment for the full replacement value. If the item is under-insured at the time of damage, this may result in the amount Insurers will pay being reduced – refer to the policy wording for full details

❖ **Conditions of cover under the Therapists Insurance Package**

For full details of policy terms and conditions and your obligations under the insurance you should refer to your policy document.

Insurers' right to cancel

The Insurers, or FHT on the insurers' behalf, reserve the right to cancel the Policy in the event of non-payment of the premium or default under any instalment scheme or linked credit transaction. In such a case, no refund will be made to you of any instalment paid. The Insurers, or FHT on their behalf, may also cancel the Policy by sending thirty days' notice by registered letter to your last known address and in such event you will become entitled to the return of a proportionate part of the premium corresponding to the unexpired Period of Insurance.

Your right to cancel

You may cancel the policy by giving written notice to FHT within 14 days of the start of the period of insurance and you will receive a refund of any premium paid, less any administration fee. At any other time, you may cancel this policy by giving 30 days' written notice to FHT. In such circumstances no refund of the premium for the remaining period will be given.

How much does the cover cost?

Premiums, Insurance Premium Taxes and administration fees are quoted on the proposal form and the price list.

Period of Insurance

The period covered by this policy is twelve months from the date the completed proposal form and premium are accepted by FHT. Confirmation of acceptance will be notified to you in writing. If you provide FHT with your e-mail address we will send you confirmation of cover as soon as we have processed your application.

This is an annual contract which is renewable each year. FHT endeavour to send a reminder each year, but cannot accept responsibility for failure to do so.

Complaints

Our aim is to ensure that all aspects of your insurance are dealt with promptly, efficiently and fairly. At all times we are committed to providing you with the highest standard of service.

If you have a complaint, please contact FHT in the first instance. If your complaint cannot be resolved satisfactorily with FHT, please contact Hiscox Customer Relations team:

Hiscox Customer Relations
Hiscox House
Sheepen House
Sheepen Place
Colchester
CO3 3XL

Telephone: 01206 773705
Email: customer.relations@hiscox.com

Complaints that cannot be resolved by the Hiscox Customer Relations department may then be referred to the Financial Ombudsman Service. Further details will be provided at the appropriate stage of the complaints process. The complaint procedure is without prejudice to your right to take legal proceedings.