



Sectional Covers and Insured Items		Inner Limits and Extensions	Nursery	PreSchool
Property Damage Section		Property Damage Section	Option 3	Option 3
Buildings	Buildings		As Selected	Optional
Tenants Improvements	Tenants Improvements		£1,000	Optional
Contents	Contents		£20,000	£5,000
		Additional Costs of Construction - Energy Efficiency	10%/£100K	£100k/10%
		Additional Statutory Costs	20%/£500K	20%/£500K
		Capital Additions	25%/£1M	25%/£1M
		Continuing Interest and Hire Charges	20%/£10K	20%/£10K
		Contract Works	£100,000	£100,000
		Deterioration of Refrigerated Stock	£2,500	£500
		Documents and Computer System Records	15%/£25K	15%/£25K
		Drains, Sewers and Gutters	20%/£25K	20%/£25K
		Exhibitions	20%/£50K	20%/£50K
		Fixed Glass, Fixed Mirrors and fixed glass, Signs	£25,000	£2,500
		b) Alarm foil	£500	£500
		c) Armoured, Bent or Other Special Glass, Lettering or Designs Superimposed on Glass	£500	£500
		Fixed Outside Equipment	£25,000	£5,000
		Further Investigation Costs	£5,000	£5,000
		Groundsmen's Machines etc in Garden(s)	£1,000	£1,000
		Household Contents	£10,000	£2,500
		Landscaping Costs	20%/£25K	20%/£25K
		Loss Minimisation Expenses	£10,000	£10,000
		Loss of Metered Gas and Water	25%/£25K	25%/£25K
		Officials' Personal Effects	£1,000	£1,000
		Participants Personal Effects	£250	£250
		Protection Equipment Expenses	£25,000	£10,000
		Sanitary Ware and Underground Service Pipes or Cables	20%/£25,000	20%/£25,000
		Seasonal Increase	10%/£2,500	10%/£2,500
		Sheds and Shipping Containers	£2,500	£2,500
		Temporary Removal	10%	10%
		Theft Damage to the Building	£25,000	£10,000
		Theft of Fixed Fabric of the Building	20%/£50K	20%/£50K
		Theft of Keys	£5,000	£2,500
		Trace and Access	25%/£25K	25%/£25K
		Unauthorised Use of Electricity, Gas and Water	25%/£50K	25%/£50K

Employers' Liability Section		Employers' Liability Section	Employers' Liability Section	
Employers' Liability			£10,000,000	£10,000,000
		Compensation for Court Attendance		
		You, any director or business partner	£750	£750
		Any employee	£250	£250
Public and Products Liability Section		Public and Products Liability Section		
Public Liability			£10,000,000	£5,000,000
Product Liability			£10,000,000	£5,000,000
		Compensation for Court Attendance		
		You, any director or business partner	£750	£750
		Any employee	£250	£250
		General Data Protection Regulations	£1,000,000	£1,000,000
Treatment Liability Section - Registered Providers		Treatment Liability Section		
Treatment Liability - Registered Providers			£10,000,000	£5,000,000
Treatment Liability Section - Unregistered Providers		Treatment Liability Section - Unregistered Providers		
Treatment Liability - Unregistered Providers			£10,000,000	£5,000,000
Professional Indemnity Section		Professional Indemnity Section		
Professional Indemnity			£1,000,000	£500,000
		Compensation for Court Attendance		
		You, any director or business partner	£750	£750
		Any employee	£250	£250
		Legal Representation	£50,000	£50,000
		Loss of or Damage to Documents	£50,000	£50,000
Directors', Trustees' and Officers' Liability Section		Directors' and Officers' Liability Section		
Directors', Trustees' and Officers'			£50,000	Optional
		Legal Representation	£50,000	£50,000
		Pollution or contamination Defence Costs	£50,000	£50,000
Legal Expenses Section		Legal Expenses Section		
Legal Expenses			£250,000	£100,000

continued on next page

Portable Equipment Section		Portable Equipment Section	
Portable Equipment	Unspecified	£1,000	£1,000
	Overnight Theft from Vehicles	£1,000	£1,000
Equipment Breakdown Section		Equipment Breakdown Section	
Equipment Breakdown		£5,000,000	£5,000,000
	Additional Access Costs	£20,000	£20,000
	Anchor Location	£50,000	£50,000
	Away from Premises	£1,000,000	£1,000,000
	Business Interruption	£100,000	£100,000
	Computer Equipment	£500,000	£500,000
	Computer Equipment - portable computer equipment	£5,000	£5,000
	Damage to Own Surrounding Property	£2,000,000	£2,000,000
	Debris Removal	£25,000	£25,000
	Energy Efficiency Improvements	25%/£25K	25%/£25K
	Expediting Expenses	£20,000	£20,000
	Hazardous Substances	£10,000	£10,000
	Hire of Substitute Item	£10,000	£10,000
	Public Authorities/Law or Ordinance	£5,000,000	£5,000,000
	Reinstatement of Data and Computer Increased Costs of Working	£50,000	£50,000
	Repair Costs Investigation	£25,000	£25,000
	Storage Tanks and Loss of Contents	£10,000	£10,000
Business Interruption Section		Loss of Revenue Section	
Gross Revenue - 12 Months Maximum Indemnity Period		£250,000	£100,000
	AICOW - 12 Months Maximum Indemnity Period	£25,000	£0
	Alternative Accommodation	20%	20%
	Book Debts	£250,000	£100,000
	Compulsory Closure	£25,000	£25,000
	Contract Sites	£100,000	£25,000
	Dependant Children	£10,000	£5,000
	Documents and Computer System Records	£100,000	£50,000
	Essential Employees	£100,000	£25,000
	Exhibition Sites	£100,000	£25,000
	National Lottery	£25,000	£10,000
	Prevention of Access	no limit	no limit
	Property in Transit	£100,000	£25,000
	Public Utilities:		
	(a) Damage to Property	£250K	£50,000
	(b) Accidental failure	£100K	£50,000
	Suspension of Employees	£5,000	£5,000

continued on next page

Loss of Registration Certification Section		Loss of Registration Certification Section	
Loss of Registration		£250K	Optional
	Temporary Suspension of Registration Certificate	£25,000	10% LOL
Personal Accident Section	Personal Accident Cover Items	Personal Accident Extensions	
Participants Personal Accident		£10,000	£10,000
	Death	£10,000	£10,000
	Loss of Limb	£25,000	£25,000
	Loss of Sight, Hearing or Speech	£25,000	£25,000
	Permanent total disablement	£25,000	£25,000
Officials Personal Accident			
	Death	£25,000	£25,000
	Loss of Limb	£25,000	£25,000
	Loss of Sight	£25,000	£25,000
	Permanent total disablement	£25,000	£25,000
	Temporary total disablement per week	£250	£250
	Medical Expenses per week	15% of the Compensation	15% of the Compensation
Money Section	Money Cover Items	Money Extensions	
Money		£5,000	£2,500
	loss of Non-negotiable Money	£500,000	£250,000
	loss of negotiable money:		
	(a) in transit in the personal custody of any official or in a bank night safe	£5,000	£2,500
	(b) on the premises during business hours	£5,000	£2,500
	(c) on the premises out of business hours contained in a locked safe(s)	£1,000	£1,000

continued on next page

	(d) on the premises out of business hours contained in coin-operated vending, gaming or amusement machines or payphones		£350	£150
	(e) on the premises out of business hours not contained in a locked safe(s)		£500	£500
	(f) in the home of any official		£1,000	£1,000
	(g) contained in charity box under your control		£100	£50
		Additional Settings	£2,500	£2,500
		Credit Cards	£5,000	£1,000
		Officials' Personal Money	£300	£300
		Personal Effects	£1,000	£1,000
		Safes	£5,000	£1,000
Employee Dishonesty Section		Employee Dishonesty Section		
Employee Dishonesty			£25,000	£25,000
Terrorism Section		Terrorism Section		
Property Damage			Optional	Optional
Business Interruption			Optional	Optional
Cyber Section		Cyber Section		
Cyber			Optional	Optional
Cyber Liability			Optional	Optional
Data - Breach Expenses			Optional	Optional
Computer System Damage, Data, Extra Costs and Business Income			Optional	Optional
Cyber Crime			Optional	Optional
Trustees' and Officers' Financial Liability Section		Trustees' and Officers' Financial Liability Section		
Trustees' and Officers' Financial Liability			Optional	Optional
Loss of Licence Section		Loss of Licence Section		
Loss of Licence			N	N