



Sectional Covers	Insured Items	Nursery Executive Package	PreSchool Executive Package
Property Damage Section	Item Description	Sum Insured	Sum Insured
	Buildings	Optional	Optional
	Tenants Improvements	£1,000	Optional
	Contents	£20,000	£5,000
Property Damage Section	Excess Applicable to this section		
	Accidental damage to sanitary ware, underground pipes and cables	£250	£250
	Children's personal effects	£25	£25
	Deterioration of refrigerated stock	£100	£100
	Escape of water from any fixed installation	£500	£500
	Glass	£150	£150
	Officials' personal effects	£50	£50
	Subsidence, ground heave or landslip (if applicable)	£1,000	£1,000
	Theft not involving forcible and/or violent entry during business hours	£500	£500
	All other claims	£150	£150
Property Damage Section	Extensions to this section	Maximum amount payable	Maximum amount payable
	Additional Costs of Construction – Energy Efficiency	£100,000 or 10% of the Property Damage sum insured, whichever is the lower	£100,000 or 10% of the Property Damage sum insured, whichever is the lower
	Additional Statutory Costs	£500,000 or 20% of the Property Damage sum insured, whichever is the lower	£500,000 or 20% of the Property Damage sum insured, whichever is the lower
	Capital Additions	£1,000,000 or 25% of the Property Damage sum insured, whichever is the lower	£1,000,000 or 25% of the Property Damage sum insured, whichever is the lower
	Continuing Interest and Hire Charges	£10,000 or 20% of the Property Damage sum insured, whichever is the lower	£10,000 or 20% of the Property Damage sum insured, whichever is the lower
	Contract Works	£100,000	£100,000
	Deterioration of Refrigerated Stock	£2,500	£2,500
	Documents and Computer System Records	£25,000 or 15% of the Property Damage sum insured, whichever is the lower	£25,000 or 15% of the Property Damage sum insured, whichever is the lower
	Drains, Sewers and Gutters	£25,000 or 20% of the Property Damage sum insured, whichever is the lower	£25,000 or 20% of the Property Damage sum insured, whichever is the lower
	Exhibitions	£50,000 or 20% of the Property Damage sum insured, whichever is the lower	£50,000 or 20% of the Property Damage sum insured, whichever is the lower
	Fixed Glass, Mirrors and Signs		

	(a) armoured, bent or other special glass or lettering or designs superimposed on glass	£500	£500
	(b) alarm foil	£500	£500
	(c) any other loss	£25,000	£2,500
	Fixed Outside Equipment	£25,000	£25,000
	Further Investigation Costs	£5,000	£5,000
	Groundsman's Machines and Equipment	£1,000	£1,000
	Household Contents	£10,000	£2,500
	Landscaping Costs	£25,000 or 20% of the Property Damage sum insured, whichever is the lower	£25,000 or 20% of the Property Damage sum insured, whichever is the lower
	Loss Minimisation Expenses	£10,000	£10,000
	Loss of Metered Gas and Water	£25,000 or 25% of the Property Damage sum insured, whichever is the lower	£25,000 or 25% of the Property Damage sum insured, whichever is the lower
	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	£25,000 or 20% of the Property Damage sum insured, whichever is the lower	£25,000 or 20% of the Property Damage sum insured, whichever is the lower
	Seasonal Increase	£2,500 or 10% of the Property Damage sum insured, whichever is the lower	£2,500 or 10% of the Property Damage sum insured, whichever is the lower
	Sheds and Shipping Containers	£5,000	£5,000
	Temporary Removal	10%	10%
	Theft Damage to the Buildings	£25,000	£10,000
	Theft of Fixed Fabric of the Building	£50,000 or 20% of the Property Damage sum insured, whichever is the lower	£50,000 or 20% of the Property Damage sum insured, whichever is the lower
	Theft of Keys	£5,000	£2,500
	Trace and Access	£25,000 or 25% of the Property Damage sum insured, whichever is the lower	£25,000 or 25% of the Property Damage sum insured, whichever is the lower
	Unauthorised Use of Electricity, Gas and Water	£50,000 or 25% of the Property Damage sum insured, whichever is the lower	£50,000 or 25% of the Property Damage sum insured, whichever is the lower
Employers Liability Section	Employers Liability Section	Limit of Indemnity	Limit of Indemnity
	Employers Liability	£10,000,000	£10,000,000
Employers Liability Section	Extensions to this section	Maximum amount payable	Maximum amount payable
	Compensation for Court Attendance		
	(a) You, any director or business partner	£750	£750
	(b) Any employee	£250	£250

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Public and Products Liability Section	Public and Products Liability Section	Limits of Indemnity	Limits of Indemnity
	Public Liability Limit of Indemnity – Any One Occurrence	£10,000,000	£5,000,000
	Products Liability Limit of Indemnity - Any One Period of Insurance	£10,000,000	£5,000,000
Public and Products Liability Section	Extensions to this section	Maximum amount payable	Maximum amount payable
	Compensation for Court Attendance		
	(a) You, any director, or business partner	£750	£750
	(b) Any employee	£250	£250
	(c) General Data Protection Regulations	£1,000,000	£1,000,000
Treatment Liability (For Registered or Unregistered Providers) Section	Treatment Liability (For Registered or Unregistered Providers) Section	Limit of Indemnity	Limit of Indemnity
	Limit of Indemnity – Any One Occurrence	£10,000,000	£5,000,000
Professional Indemnity Section	Professional Indemnity Section	Limit of Indemnity	Limit of Indemnity
	Professional Indemnity Limit of Liability - Any One Period of Insurance	£1,000,000	£500,000
Professional Indemnity Section	Extensions to this Section	Maximum amount payable	Maximum amount payable
	Compensation for Court Attendance		
	(a) You, any director, or business partner	£750	£750
	(b) Any employee	£250	£250
	(c) Legal Representation	£50,000	£50,000
	(d) Loss of or Damage to Documents	£50,000	£50,000
	Excess Applicable to this Section		
	All Claims	£250	£250
Directors', Trustees' and Officers' Liability Section	Directors', Trustees' and Officers' Liability Section	Limit of Indemnity	Limit of Indemnity
	Directors', Trustees' & Officers' Limit of Liability - Any One Period of Insurance	£50,000	Optional
Directors', Trustees' and Officers' Liability Section	Extensions to this Section	Maximum amount payable	Maximum amount payable
	Legal Representation	£50,000	Optional
	Pollution or Contamination Defence Costs	£50,000	Optional
Legal Expenses Section	Legal Expenses Section	Limit of Liability	Limit of Liability
This section of the policy is arranged by Morton Michel with ARAG plc	This section of the policy is arranged by Morton Michel with ARAG plc		
	Legal Expenses	£250,000	£100,000
	Insured Events		
	Compliance & Regulation	Insured	Insured
	Contract & Debt Recovery	Insured	Insured
	Crisis Communication	£25,000 per claim	£25,000 per claim

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	Employment Restrictive Covenants (defence)	Insured	Insured
	Identity Theft	Insured	Insured
	Legal Defence	Insured	Insured
	Loss of Earnings	Insured	Insured
	Partnership Disputes	£25,000	£25,000
	Personal Injury	Insured	Insured
	Property	Insured	Insured
	Statutory Licence Appeals	Insured	Insured
	Tax Disputes	Insured	Insured
	Employees' Compliance & Regulation	Insured	Insured
	Employment	Insured	Insured
	Employment Compensation Awards	Insured	Insured
	Employment Restrictive Covenants	Insured	Insured
	Executive Suite	Insured	Insured
	Service Occupancy	Insured	Insured
	Tax Compliance Disputes	Insured	Insured
Portable Equipment Section	Item Description / Territorial Limit	Sum Insured	Sum Insured
	Portable Equipment – Unspecified - UK	£1,000	£1,000
Portable Equipment Section	Excess Applicable to this Section		
	All Claims	£100	£100
Equipment Breakdown Section	Equipment Breakdown Section	Limit of Liability	Limit of Liability
	Equipment Breakdown	£5,000,000	£5,000,000
Equipment Breakdown Section	Extensions to this Section	Maximum amount payable	Maximum amount payable
	Additional Access Codes	£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 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	£25,000 or 25% of the damaged covered equipment, whichever is the lower	£25,000 or 25% of the damaged covered equipment, whichever is the lower
	Expediting Expenses	£20,000	£20,000
	Hazardous Substances	£10,000	£10,000
	Hire of Substitute Items	£10,000	£10,000
	Public Authorities/Law of 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 & Loss of Contents	£10,000	£10,000
Equipment Breakdown Section	Excess Applicable to this Section	Maximum amount payable	Maximum amount payable
	All Claims	£350	£350

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Business Interruption Section	Business Interruption Section	Sum Insured	Sum Insured
	Gross Revenue - 12 Months Maximum Indemnity Period	£250,000	£100,000
	Additional Increased Cost of Working - 12 Months Maximum Indemnity Period	£25,000	Optional
	Gross Rent Receivable	Optional	Optional
	Increase in Cost of Working	Optional	Optional
Business Interruption Section	Extensions to this Section	Maximum amount payable	Maximum amount payable
	Alternative Accommodation	20%	20%
	Book Debts	£250,000	£100,000
	Compulsory Closure	£25,000	£25,000
	Contract Sites	£100,000	£25,000
	Dependent 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
	Property in Transit	£100,000	£25,000
	Public Utilities		
	(a) Damage to land-based property - failure of supply	£250,000	£50,000
	Damage to land-based property - failure of supply	£100,000	£50,000
	(b) Suspension of Employees	£5,000	£5,000
Loss of Registration Certificate Section	Loss of Registration Certificate Section	Sum Insured	Sum Insured
	Loss of Registration Certificate	£250,000	Optional
Loss of Registration Certificate Section	Extensions to this Section	Maximum amount payable	Maximum amount payable
	Temporary Suspension of Registration Certificate	£25,000	Optional
Personal Accident Section	Personal Accident Section	Compensation	Compensation
	Officials – Insured Events		
	Death	£25,000	£25,000
	Loss of Limb	£25,000	£25,000
	Loss of Sight, Hearing or Speech	£25,000	£25,000
	Permanent Total Disablement	£25,000	£25,000
	Temporary Total Disablement per Week	£250	£250
	Participants – Insured Events		
	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
Personal Accident Section	Extensions to this Section	Maximum amount payable	Maximum amount payable
	Medical Expenses	15% of the Compensation	15% of the Compensation

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Money Section	Item Description	Limit of Liability	Limit of Liability
	1. Loss of non-negotiable Money	£500,000	£250,000
	2. Loss of Money other than non-negotiable Money on the Premises		
	(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	£1,500
	(d) on the premises out of business hours contained in a coin operated vending, gaming or amusement machine or payphones	£350	£150
	(e) on the premises out of business hours not contained in a locked safe(s)	£500	£500
	(f) in home of any official	£1,000	£1,000
	(g) in a charity box under your control	£100	£50
Money Section	Extensions to this Section	Maximum amount payable	Maximum amount payable
	Additional Settings	£2,500	£2,500
	Credit Cards	£5,000	£1,000
	Officials' Personal Money	£300	£300
	Personal Effects	£1,000	£1,000
	Safe(s)	£5,000	£1,000
Money Section	Excess Applicable to this Section		
	All Claims	£0	£0
Employee Dishonesty Section	Employee Dishonesty Section	Limit of Liability	Limit of Liability
	Employee Dishonesty	£25,000	£25,000
Employee Dishonesty Section	Excess Applicable to this Section		
	All Claims	£500	£500
Terrorism Section	Terrorism Section	Cover	Cover
	Property Damage	Optional	Optional
	Business Interruption	Optional	Optional
Cyber Section	Cyber Section	Cover	Cover
	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	Cover	Cover
	Trustees and Officers financial Liability	Optional	Optional
Loss of Licence Section	Loss of Licence Section	Cover	Cover
	Loss of Licence	Not Included	Not Included