

Trade Contents

Stock and Goods in Trust, Tenants Improvements, Plant, Machinery, Fixtures, Fittings and all other contents including market stall attachments and coverings shall be covered against Fire, Lightning, Earthquake, Aircraft, Riot, Strikers, Civil Commotion, Malicious Damage, Impact, Storm, Flood, Burst Pipes and Accidental Damage during business hours on display or any building used in the course of your business. Cover also includes Theft, following forcible and violet entry or exit from any business premises. Subject to the first £50.00 excess in respect of each and every loss.

Money

Loss of Money during business hours and to and from the Bank on the same day, following attempted theft or theft following a robbery and/or hold-up. Subject to the first £50.00 excess in respect of each and every loss.

Goods In Transit

Loss or damage during business hours including loading and unloading. Unattended vehicles in addition to the standard policy conditions that the vehicle or trailer is security locked at all access points, between the hours of 22.00 pm and 05.00am. Each vehicle must be either in a locked or guarded premises, parked or within 30 meters of your private dwelling or within a hotel or guesthouse car park and protected by high security door locks plus alarm and immobiliser. Subject to the first £50.00 each and every loss.

Business Interruption

Loss of trading profit will be covered for 12 weeks during the Period of Insurance if the Business is interfered with or interrupted as a result of loss insured under Section I occurring at your private dwelling or any other location where you are trading or whilst in transit.

Personal Accident Assault

The benefits shown will be paid in the event of an accident caused by death or permanent loss or permanent total loss or use of one or two limbs or the total loss of sight of one or both eyes within 12 months of the accident. Cover applies to the first named proposer only.

Employers Liability

Covers your legal liability for injury, death or disease sustained by employees at work.

Public & Products Liability

Public Liability covers your legal liability to third parties for personal injury or damage to property. Products Liability covers your legal liability from the sale or supply of products including food and drink. Subject to the first £250.00 excess in respect of each and every including loss for Third Party Property Damage.

Sum Insured

Option A	Option B	Option C	Option D	Option E
----------	----------	----------	----------	----------

£2,500	£5,000	£7,500	£10,000	£12,500
--------	--------	--------	---------	---------

£300	£300	£300	£350	£500
------	------	------	------	------

£2,500	£5,000	£7,500	£10,000	£12,500
--------	--------	--------	---------	---------

£7,500	£15,000	£22,500	£30,000	£37,500
--------	---------	---------	---------	---------

£5,000	£10,000	£15,000	£20,000	£25,000
--------	---------	---------	---------	---------

£10 Million				
-------------	-------------	-------------	-------------	-------------

£5 Million				
------------	------------	------------	------------	------------

£200	£300	£400	£500	£600
------	------	------	------	------

Premium per year

Inclusive of Insurance Premium Tax and Administration Fee