

THEFT SECTION

Summary of Cover

A cover to protect your business Contents, Stock and Buildings against loss or damage resulting from Theft.

Cover Summary

This document is a summary of the insurance provided by the Theft Section of our Commercial Combined Policy and, as such, it does not contain the full terms and conditions of your insurance. You can find the full terms and conditions of cover in the Policy document. This summary is provided to you for information purposes only and does not form part of your insurance contract.

This document should be read in conjunction with the Commercial Combined - General Conditions Summary of Cover.

This Section is only available where a Material Damage Section has been selected.

Features and Benefits		
Cover Offered	Standard Cover	Optional Cover
Replacement value or market value of Contents at the Insured's option	Sum Insured - nominated by the Insured	
Stock on market value basis	Sum Insured - nominated by the Insured	
Miscellaneous Items on a market value or replacement value basis as appropriate	Sum Insured - nominated by the Insured	
Cover for damage to buildings as a result of theft	✓	
Additional inflation protection available where property is insured on a replacement value basis		✓
Automatic Reinstatement of Sum Insured following a loss	✓	

Features and Benefits		
Cover Offered	Standard Cover	Optional Cover
Contents cover if taken includes cover for (i) documents, computer systems records, patterns and moulds – labour and materials costs to reinstate the item (ii) Tenants improvements (iii) Directors, partners, customers, visitors and employees personal effects Limit £500	✓	
Property excluding Stock whilst temporarily removed for cleaning etc	10% of item Sum Insured	
Terrorism cover		✓

Significant or Unusual Exclusions and Limitations
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The Theft must involve entry to or exit from the premises by forcible and violent means
Money is not covered by this Section
Security conditions apply

Excesses	
Standard Section Excess (Higher amounts may apply)	
	£300