



## Policy Booklet Storage Insurance

This document explains the  
cover provided by your  
Insurance Policy.

## Contents

Who We are:.....	3.
Your policy: .....	3
Fair Processing: .....	5
Policy Definitions.....	9
Section 1 – Property Damage.....	12
Additional Covers.....	13
1. Goods In Transit.....	13
2. Public Liability.....	13
General Exclusions: .....	17
General Conditions.....	21
Claims Procedures: .....	22
Important Information about your policy.....	26
Complaints Procedure: .....	26

## Who We are:

Your policy is administered by Bspoke Sports & Leisure and underwritten by Accelerant Insurance UK Limited (the Insurer). (Refer also to Sections M and O of this policy).

Bspoke Sports & Leisure is a trading name of Bspoke Commercial Limited. Bspoke Commercial Limited is registered in England and Wales Company Number. 09284678. Registered Office: Brookfield Court, Selby Rd, Leeds LS25 1NB. Bspoke Commercial is authorised and regulated by the Financial Conduct Authority. Firm Reference No. 709456.

Accelerant Insurance UK Limited is registered in England and Wales with the company number of 03326800 and the registered office of One Fleet Place, London, EC4M 7WS. Its trading address is Lodge Park Business Centre, Lodge Lane, Langham, Colchester, CO4 5NE. Accelerant Insurance UK Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (firm reference number: 207658).

## Your policy:

Your policy is a contract of insurance between you and us and you have a duty to make a fair presentation of the risk to us in accordance with the law.

The policy describes the insurance cover for which we have accepted your premium. This insurance is renewable provided that we agree to accept your premium for any subsequent period of insurance. A new schedule will be issued for each period of insurance showing any changes to your cover.

Your policy is divided into a number of sections. The policy wording, schedule and any endorsements must be read together. Where a section does not apply, your schedule will state that it is 'not covered.'

Throughout this policy, we use defined terms. Defined terms are used to explain what a word means and are highlighted in bold print.

Headings have been used for your guidance and to help you understand the cover provided. The headings do not form part of the contract.

Under the heading 'What is covered' we give information on the insurance provided. This must be read with 'What is not covered,' the policy conditions and the section conditions at all times.

Under the heading 'What is not covered' we draw your attention to what is excluded from your policy.

### Making a claim:

If you need to make a claim, please first check your policy to make sure you are covered. You must then follow the instructions provided on page 8 in the Claims notification condition and in Claims procedure condition under Policy conditions.

### Making a complaint:

If you are not happy with the way a claim or any other matter has been dealt with, please read 'Making a complaint' on page 29 of the policy.

### Introduction

This booklet contains useful and important information about your Storage Insurance cover. Please read it carefully and keep it in a safe place.

You'll find tips about what to do in the event of loss or damage and how to make a claim, as well as what your policy does and doesn't cover.

### Anti-fraud technology

When a small minority of people make false or exaggerated insurance claims it increases the cost of everyone's policy. That's why we're doing all we can to help protect our customers from insurance fraud. We may use specialised processes to detect fraudulent and exaggerated claims. These processes also help us to settle genuine claims quickly and efficiently.

## Fair Processing

### How We Use Your Information

Quote Monkey Ltd (QM), Bspoke Sports & Leisure (BSL) (previously One Commercial Ltd, OC) and Accelerant Insurance UK Limited (AI) are the joint data controllers of any personal information you provide to us or personal information that has been provided to us by a third party. We collect and process information about you in order to arrange insurance policies and to process claims. Your information is also used for business purposes such as fraud prevention and detection and financial management. This may involve sharing your information with third parties such as insurers, brokers, reinsurers, claims handlers, loss adjusters, credit reference agencies, service providers, professional advisors, our regulators, police and government agencies or fraud prevention agencies.

We may record telephone calls to help us monitor and improve the service we provide.

For further information on how your information is used by QM and your rights in relation to your information please see our Privacy Policy – <http://www.quotemonkey.co.uk/privacy-policy>

For further information on how your information is used by BSL and your rights in relation to your information, please see their Privacy Policy – <https://bspoke commercial - BSpoke Group>

For further information on how your information is used by AI and your rights in relation to your information, please see their Privacy Policy – <https://accelins.com/privacy-notice/>

If you are providing personal data of another individual to us, you must tell them you are providing their information to us and show them a copy of this notice.

We may process your information for a number of different purposes. For each purpose we must have legal grounds for such processing. When the information that we process is classed as “sensitive personal information”, We must have a specific additional legal ground for such processing.

Generally, we will rely on the following legal grounds:

- It is necessary for us to process your personal information to provide your insurance policy and services. We will rely on this for activities such as assessing your application, managing your insurance policy, handling claims and providing other services to you.
- We have an appropriate business need to process your personal information and such business need does not cause harm to you. We will rely on this for activities such as maintaining our business records and developing, improving our products and services.

- We have a legal or regulatory obligation to use such personal information.
- We need to use such personal information to establish, exercise or defend our legal rights.
- You have provided your consent to our use of your personal information, including sensitive personal information.

## How We share Your information

In order to sell, manage and provide our products and services, prevent fraud and comply with legal and regulatory requirements, we may need to share your information with the following third parties, including:

- Reinsurers, Regulators and Authorised/Statutory Bodies
- Credit reference agencies
- Fraud prevention agencies
- Crime prevention agencies, including the police
- Suppliers carrying out a service on our, or your behalf
- Product providers where you've opted to buy additional cover
- Other insurers, business partners and agents
- Other companies within the Quote Monkey group

## Marketing

We will not use your information or pass it on to any other person for the purposes of marketing further products or services to you unless you have consented to this.

## Fraud Prevention and Detection

In order to prevent or detect fraud and money laundering we will check your details with various fraud prevention agencies, who may record a search. Searches may also be made against other insurers' databases. If fraud is suspected, information will be shared with those insurers. Other users of the fraud prevention agencies may use this information in their own decision-making processes.

We may also conduct credit reference checks in certain circumstances. You can find further details in our full Privacy policy explaining how the information held by fraud prevention agencies may be used or in which circumstances we conduct credit reference checks and how these checks might affect your credit rating.

## Automated Decisions

We may use automated tools with decision making to assess your application for insurance and for claims handling processes, such as price rating tools, flood, theft and subsidence area checks and credit checks.

These automated decisions will produce a result on whether we are able to offer insurance, the appropriate price for your policy or whether we can accept your claim. If you object to an automated decision, we may not be able to offer you an insurance quotation or renewal.

## International Transfers

Under data protection law, when personal information is being transferred outside the European Economic Area (EEA), we as data controllers, are under an obligation to ensure that such transfers are performed in a manner that ensures that your personal information is adequately protected.

## How to Contact Us

Please drop us an email at [admin@quotemonkey.co.uk](mailto:admin@quotemonkey.co.uk) if you have any questions about our privacy policy or the information, we hold about you.

## Customer information

### Changes to your insurance

**You** must tell **us** as soon as possible if there are any changes that may affect **your** insurance such as:

**You** must tell **us** as soon as possible if there are any changes that may affect **your** insurance such as:

- if **you** change **The Premises** at which **you** store **your** property.
- if the value of items increases beyond the sums insured covered under this policy.

**We** may then reassess **your** cover and/or premium. If **you** do not tell **us** about any relevant changes **we** may charge **you** the wrong premium, reject or reduce **your** claim or declare **your** policy invalid.

The list above does not set out all changes **you** must tell **us** about, it is just an example of what is considered a change. If **you** are not sure whether a change may affect **your** cover, **you** should contact **us** anyway to enable the changes to be assessed.

Making a change to **your** policy? To request a change please follow this [amend a policy link](#) and **we** will get back to **you**.

## Your Policy

This policy is evidence of the contract between **us** and **you**, The **Policyholder**.

In return for receiving and accepting the premium, **we** will provide insurance under this policy for the sections shown in **the schedule** as applying for the loss or damage which has

happened during the **period of insurance**.

**Your** policy is made up of:

- **your** statement of facts confirmation.
- this policy booklet from pages 6 – 19.
- **the schedule**; and
- any endorsements,

and should be read as one document.

Please keep all **your** documents in a safe place. The contract is based on the information **you** have given **us** and **you** must tell **us** about any change in this information as soon as possible, or **you** may not be covered.

**We** promise to be fair and reasonable and to act quickly whenever **you** need to make a claim under this policy. If **you** feel **we** have not met this promise, **we** will do everything possible to deal with **your** complaint quickly and fairly.

**We** or **you** may choose which law will apply to this contract. English law will apply unless both parties agree otherwise.

**We** have not given **you** a personal recommendation as to whether this policy is suitable for **your** specific needs.

## Policy Definitions

Certain words in your policy booklet, The Schedule and endorsements will have the same meaning wherever they appear and will apply to the whole policy unless we say that they have a different meaning within particular sections of the policy.

The words and their meanings are set out below:

**Asbestos** - Crocidolite ammonite chrysotile fibrous actinolite fibrous anthophyllite or fibrous tremolite or any mixture containing any of those minerals.

**British Isles** - England, Scotland, Wales, the Isle of Man and the Channel Islands and Northern Ireland.

**Business** - Any employment, trade or profession.

**Business Equipment** - Any electronic office equipment, unless otherwise insured, including computers, keyboards, visual display units and printers, word-processing equipment, desk-top publishing units, fax machines, photocopiers, typewriters, computer-aided design equipment, telephone equipment and tools of trade used for **Business** purposes.

**But not** Smart phones, mobile telephones and PDA's (personal digital assistants).

**Business Stock** - Business stock and materials in trade, including work in progress, finished goods and customers goods in and at **The Premises** or held in trust by you for which **you** are responsible.

**Contents** - Household goods, personal possessions, camping equipment, satellite dishes, aerials and other articles, unless otherwise insured, for which **you** are responsible or that belong to **you**.

**But not**

- a) **Vehicles**, caravans, trailers, watercraft, hovercraft or aircraft (other than hand propelled or models) and their parts and accessories whether attached or not, other than removable entertainment or navigation equipment whilst it is removed from the **vehicle**.
- b) Any living creature.
- c) Securities (financial certificates except those defined as **money**), certificates and documents other than driving licenses and passports.
- d) Property held or used for any **business** (other than **Business Equipment** or **Business Stock**).

**Employee(s)** means

- a) anyone under a contract of service or apprenticeship with **You**
- b) any
  - a) labour master or labour only subcontractor or person supplied or employed by them
  - b) self-employed persons

- c) persons hired to or borrowed by You
- d) persons engaged under a work experience youth training or similar scheme
- e) voluntary helper
- f) outworkers or homeworkers

under **You** control and supervision while working for **You** in connection with **Your Business**.

**Excess(es)** - The amount you must pay towards any claim.

**Money** - Cash, bank notes, cheques, money orders, postal orders, postage stamps (that are not part of a collection), savings stamps and savings certificates, share certificates, Premium Bonds, luncheon vouchers, traveler's cheques, travel tickets, phone cards and gift tokens belonging to **you** and not used for **business** purposes.

**Pedal cycle** - Any pedal cycle including electrically powered models, belonging to **you**, and its accessories.

**But not** Wind assisted models.

**Period of insurance** - The period shown in **The Schedule** for which the policy covers **you** (as long as **you** pay the premium on time).

**Personal Possessions** - **Valuables**, luggage, clothing, **sports equipment** and any other items **you** normally wear, use or carry which belong to **you** or for which **you** are legally responsible.

**The Schedule** - The document which specifies details of **The Policyholder**, **The Premises** and any **excesses**, endorsements and conditions applying to this policy.

**Sports equipment** - Articles used for sports activities, including sports clothing specifically designed to be used for any sports activity and belonging to **you**.

**But not** Any **vehicle**, sand yacht, watercraft (including windsurfers, kite boards and surfboards), aircraft (including hang gliders) or their accessories.

**The Premises** - an individual self-storage unit at a Self-Storage Location shown on **The Schedule** of Insurance. An individual self-storage unit is a fully enclosed locked container, room, compartment and/or locker used for storage to which **you** have the right to exclusive access.

**Valuables** - Jewellery, watches, furs, items or sets or collections of gold, silver or other precious metals, works of art, sets of stamps, coins or medals all belonging to **you**.

**But not**

- a) Property more specifically insured by any other policy.
- b) Property held or used for any profession, **business** or employment

**Vehicles** - Any Vehicles, except the following:

- a) Ride-on lawn mowers;
- b) Electrically powered wheelchairs;

- c) Electrically powered children's ride on toys;
- d) Electrically assisted **pedal cycles**;
- e) Pedestrians controlled electrically powered golf trolleys.

**Company, We, Us, Our** – The Insurers as stated in the Identity of Insurers notice.

**You, your, The Policyholder** – You and any of the following who normally live with you: your husband, wife, partner (a person living with you as though married), civil partner, children, parents and other relatives normally living with you.

## Section 1 – Property Damage

The schedule will show you if this Section is included.

### A – Loss or Damage

What is Covered	What is not covered
We will pay for loss of or damage to the Property Insured as shown in The Schedule whilst in storage caused by the following:	
1 Fire, lightning, explosion, earthquake	
2 Smoke	Loss or damage caused by smog, agricultural or industrial operations or anything that happens gradually.
3 Theft or attempted theft	Loss where entry or exit to/from The Premises was effected by any means other than forcible or violent. excluding Damage
4 Riot Civil Commotion Strikers Locked-out Workers or persons taking part in labour disturbances or Malicious Persons acting on behalf of or in connection with any political organisation	Excluding damage; 4.1 arising from cessation of work or from confiscation or destruction or requisition by order of the Government or any public authority  4.2 by Fire caused by strikers locked- out workers or persons taking part in labour disturbances or Vandalism or Malicious Acts"
5 Storm or Flood	
6 Vandalism or Malicious Acts	
7 Collision involving an aircraft or flying object (including articles dropped from them), or vehicles or animals	a) Loss or damage caused by birds or insects. b) Loss or damage caused by falling trees or branches. c) Loss or damage caused by falling television and radio aerials (including satellite dishes) and their fittings.
8 Water or oil escaping accidentally from any fixed water or heating installation, including underground drains and pipes, sprinkler systems and fire prevention devices or from any fixed heating appliance or storage tank.	
9 Water or oil escaping accidentally from any fixed water or heating installation, including underground drains and pipes, sprinkler systems and fire prevention devices or from any fixed heating appliance or storage tank.	
10 Beetles, moths, insects or vermin from an external area but not in excess of £1,000 for	

any one claim or £5,000 during any one Period of Insurance.	
11 Subsidence, collapse or partial collapse of the storage facilities building	

## Additional Covers

### 1. Goods in Transit

You are covered for physical loss of or damage arising from fire (and/or the additional perils listed below) to home contents and personal effects occurring during the Period of Insurance shown in The Schedule whilst in transit within an enclosed car or commercial road vehicle:-

- a) to the Self-Storage Location shown on The Schedule from any location in the UK or;
- b) from the Self-Storage Location shown on The Schedule of Insurance to any location in the British Isles

The additional perils covered are:

- a) road traffic accident where the conveying enclosed car or commercial road vehicle is also damaged and
- b) theft where entry or exit was effected by forcible and violent means.

This insurance does not cover:

- a) loss or damage where the conveying enclosed car or commercial road vehicle was unattended.
- b) More than £10,000 or Your sum insured whichever is the least
- c) Claims (Action by You)

In the event of damage **You** will

- a) notify **Us** immediately of any event which might give rise to a claim under this Section
- b) hold **liable** any responsible carrier bailee or other third party in accordance with their Particular terms of trade
- c) provide **Us** with a written report of the event as soon as possible
- d) notify the Police as soon as possible of any **Vandalism or Malicious Acts** and/or **Theft or Attempted Theft** to the Property insured

### 2. Public Liability

#### What is covered:

We will insure You against legal liability for damages in respect of accidental

- a) Bodily Injury to any person
- b) Damage to Property
- c) obstruction trespass nuisance or interference with any right of way air light or water or other easement
- d) wrongful arrest wrongful detention false imprisonment or malicious prosecution

Occurring during the Period of Insurance within the British Isles arising from the storing of Your goods

### Limit of Liability

a) Our Limit of Liability for damages payable in respect of any event shall not exceed the amount stated as the Limit of Indemnity for this Subsection in The Schedule provided that

1.1) the Limit of Liability shall not exceed £1,000,000 or the amount stated as the Limit of Indemnity for this Subsection in The Schedule whichever is the lower for liability in respect of Terrorism

b) unless otherwise stated herein or endorsed hereon any costs and expenses for which an indemnity is provided under this Subsection will be payable in addition to the Limit of Liability applicable

### What is not covered:

**We** shall not provide indemnity against liability

- 1) arising from any trade, **business** or profession;
- 2) in respect of Bodily Injury to any **Employee** arising out of and in the course of employment by **You**
- 3) caused by or arising from the ownership or possession or use by **You** or on **Your** behalf of any
  - 3.1) aircraft or Aerospatiale device or hovercraft
  - 3.2) watercraft other than hand propelled watercraft or other watercraft not exceeding 8 metres in length
  - 3.3) mechanically propelled **vehicle**
    - a) for which compulsory insurance or security is required under any legislation governing the use of the **vehicle**
    - b) where indemnity is provided by any other insurance.
- 4) caused by or arising from any Product Supplied
- 5) in respect of Damage to Property
  - 4.1) belonging to **You** or **Your** family

4.2) in **Your** or **Your** family or any **Employees** custody or under their control other than personal effects including **vehicles** and their contents of any visitor director partner and/or **Employee** of **Yours**

4.3) being that part of any Property on which **You** or **Your** family or any **Employee** or agent of **Yours** is or has been working where damage arises out of such work

6) for the **Excess** amount stated in the **Schedule** to this section other than in respect of damage to Premises including their fixtures and fittings leased rented or hired to **You**

7) caused by or arising from advice design or specification **You** or **Your** family provided

8) caused by or arising from:

8.1) inhalation or ingestion of **asbestos**;

8.2) exposure to or fear of the consequences of exposure to **asbestos**;

8.3) the presence of **asbestos** in any property or on land;

8.4) investigating, managing, removing, controlling or remediation of **asbestos**

9) caused by or arising from loss, damage, claims, costs, expenses or other sums directly or indirectly arising out of or relating to **fungi** of any type, nature, or description, including but not limited to any substance whose presence poses an actual or potential threat to human health.

This exclusion applies regardless whether there is any;

a) physical loss or damage to property;

b) insured peril or cause, whether or not contributing concurrently or in any sequence;

c) loss of use, occupancy, or functionality; or

d) action required, including but not limited to repair, replacement, removal, clean-up, abatement, disposal, relocation, or steps taken to address medical or legal concerns.

For the purposes of this Exclusion **fungi** shall mean any type or form of **fungi** including mould or mildew and any mycotoxins, spores, scents or by-products produced or released by **fungi**

10) arising from animals including but not limited to cats, dogs & horses

11) arising from firearms including sporting guns

12) arising from any wilful or malicious acts by **You** or **Your** family

13) the ownership or occupation of land or buildings

## Section Conditions

### Claims (Contribution)

If at the time of any event to which this Section applies there is or but for the existence of this Section, there would be any other insurance covering the same Damage or liability We shall not be liable under this Section except in respect of any Excess beyond the amount which would be payable under such other insurance had this Section not been affected.

### Claims (Discharge of Liability)

We may at any time at Our sole discretion pay to You the Limit of Liability applicable (less any sum or sums already paid in respect or in lieu of damages) or any lesser sum for which the claim or claims against You can be settled and We shall not be under any further liability in respect of such claim or claims except for other costs and expenses for which We may be responsible incurred prior to such payment provided that in the event of a claim or series of claims resulting in Your liability to pay a sum in excess of the Limit of Liability applicable Our liability under Public Liability section for costs and expenses shall not exceed an amount being in the same proportion as Our payment to You bears to the total payment made by or on behalf of You in settlement of the claim or claims.

## The basis of settling claims

- a) For any property covered under this policy that is lost or damaged we will, at our option:
  - a) replace or repair the item or part; or
  - b) pay the cost of replacing or repairing the item or part: or
  - c) make a cash payment which will not be more than the amount it would have cost us to replace or repair the item using our own suppliers.
- b) We will not pay more than;
  - a) the individual item sum insured for any one item;
  - b) 10% of your Contents sum insured in respect of unspecified Valuables or 20% of your Contents sum insured if you have unspecified Valuables and specified Valuables that are specifically listed in the Schedule.
  - c) £1,000 for any one unspecified Valuable or Pedal Cycle unless your schedule shows otherwise;
  - d) £5,000 for any one Valuable or Pedal Cycle that is specified in your Schedule
- c) Having applied the limits, we will not pay more than the total sum insured for any property covered as shown in your schedule.
- d) In respect of property covered we will not pay the cost of replacing or altering any undamaged item solely because it is part of a set, suite, group or collection of items of uniform design nature or colour.

e) Under-insurance

If, at any time of any loss or damage, the sum insured is not enough to replace all the property covered in The Premises as new, we may take off an amount to reflect the difference between these values. For example, if the property covered sum insured is equal to 75% of the amount sum needed to replace all the property covered as new, we may pay only 75% of your claim.

f) You must pay the excess shown in your schedule or policy. If we have appointed one of our suppliers to deal with all or part of your claim, they may be asked to collect the excess directly from you on our behalf.

## General Exclusions

The policy does not cover claims arising from the following:

### Existing Damage

Any loss or damage that happened before cover started.

### Failure of computers and electrical equipment

Damage or loss, directly or indirectly due to any computer or other electrical equipment or component failing to correctly recognise any date as its true calendar date or computer viruses.

### PFAS (PERFLUORINATED COMPOUNDS, PERFLUOROALKYL AND POLYFLUOROALKYL SUBSTANCES)

#### Definition

Perfluorinated Compounds, Perfluoroalkyl and Polyfluoroalkyl Substances (PFAS) in any form, including but not limited to:

1. any organic molecule, salt, free radical or ion, the composition of which includes at least one:
  - a. perfluorinated methyl group (-CF<sub>3</sub>); or
  - b. perfluorinated methylene group (-CF<sub>2</sub>-); or
2. any breakdown of any organic molecule, salt, free radical or ion, the composition thereof; or
3. any good, product or material that has the same or similar chemical formula or structure as such Perfluorinated Compounds, Perfluoroalkyl and Polyfluoroalkyl Substances (PFAS); or
4. its presence or use in any alloy, by-product, compound or other material or waste that includes or is derived from such compounds or substances.

#### Exclusion

There is no cover under this policy for:

1. any bodily injury, property damage, personal and advertising injury loss, liability, damage, compensation, sickness, disease, death, medical payment, defence cost,

cost, expense or any other amount directly or indirectly and regardless of any other cause contributing concurrently or in any sequence, originating from, caused by, arising out of, contributed to by, resulting from, or otherwise in connection with the actual, alleged, or threatened contaminative, pathogenic, toxic or other hazardous properties of PFAS; and

2. any and all losses, costs and expenses resulting from any claim, litigation, dispute, arbitration, investigation or any other legal proceeding or dispute resolution in whole or in part directly or indirectly caused by, arising out of, resulting from, based upon or in any way related to, any of the following conducts, included but not limited to:
  - a. Actual, alleged or threatened inhalation of, ingestion of, consumption of, contact with, exposure to, existence of or presence of PFAS containing products or materials; or
  - b. Design, manufacturing, production, use, sale, installation, placing on the market, removal, distribution, handling, packaging, storage, marketing, processing of or any other similar business-related activity relating to PFAS containing products or materials; or
  - c. Testing for, monitoring, cleaning up, abating, removing, containing, treating, detoxifying, neutralizing, remediating, disposing of or in any way responding to, or assessing the effect(s) of PFAS-containing products or materials; or
  - d. Failure to report any PFAS-containing products or materials to authorities; or
  - e. Failure to warn of potential consequences arising from, or the inadequacy of any warning, relating to any of the conduct described in a) through d) above.

If We allege that this exclusion applies to any claim under this Policy the burden of proving the contrary shall be upon the Policyholder.

### **Pollution or Contamination**

Any expense, legal liability, or any loss or damage to property directly or indirectly caused by pollution or contamination, unless arising from oil leaking from any fixed heating installation during the period of insurance.

### **Radioactive Contamination**

Any expense, legal liability, or any loss or damage to property directly or indirectly caused by, arising from or contributed to by;

- Ionising radiation or radioactive contamination from any nuclear fuel or from any nuclear waste from burning nuclear fuel; or
- the radioactive, toxic, explosive or other dangerous properties, of any explosive nuclear equipment or nuclear part of that equipment.

### **Sonic Bang**

Any result of war, invasion, act of foreign enemy, hostiles (whether war is declared or not), civil

war, rebellion, revolution or similar event.

### **Terrorism**

Any expense, legal liability, or any loss or damage to property directly or indirectly caused by Terrorism. Terrorism is defined as any person or people whether acting alone or in connection with any organisation or government, using biological, chemical or nuclear force or contamination, whether or not committed for political, religious, ideological or similar purposes, including intending to influence any government or to put members of public in fear.

### **Uninsurable Risks**

Theft of specified Valuables or Pedal Cycles unless the premises are secured with a Solid Secure Gold rated padlock or equivalent

- a) Wear, tear and reduction in value
- b) Damage caused by rot, fungus or woodworm
- c) The cost of repairing or replacing any item which has suffered mechanical or electrical faults or breakdowns or which has suffered natural and inevitable failure and stopped working without damage being evident.
- d) Damage caused by cleaning, dyeing, renovating, altering, re-styling, repairing or restoring an item or items.
- e) Any damage caused gradually.
- f) Damage which has occurred as a result of natural and inevitable events unless those events are specifically covered by your policy.
- g) Faulty workmanship, faulty design or the use of faulty materials.
- h) Items held or used for business, other than business equipment or business stock

### **Virus, Disease and Pandemic**

(not applicable to Employers' Liability Section)

Notwithstanding any provision to the contrary within this policy, within any endorsement to this policy or within any extension to this policy, this policy and its endorsements (if any) and its extensions (if any) exclude any loss, damage, liability, claim, cost or expense (whether such loss, damage, liability, claim, cost or expense has been suffered by an insured or a third party) of whatsoever nature, directly or indirectly caused by, contributed to by, resulting from, arising out of, in connection with, or otherwise in any way directly or indirectly attributable to:

- a) Coronaviruses;
- b) Coronavirus disease (COVID-19);
- c) Severe acute respiratory syndrome coronavirus 2 (SARS-CoV-2);
- d) any mutation of or variation of a), b) or c) above;
- e) any infectious disease that is designated or treated as a pandemic by the World Health Organisation;

- f) any fear or anticipation of a), b), c), d) or e) above;
- g) Government Regulation, advice or restriction(s) as a result of the aforesaid matters regardless of any other cause or event contributing concurrently or in any other sequence thereto.

**War risk exclusion**

**We** will not cover:

1. any claims caused by or happening through war, invasion, act of foreign enemy hostilities (whether war is declared or not) civil war, rebellion, revolution, insurrection or military or usurped power.
2. confiscation, nationalisation, requisition or destruction of or damage to property by or under the order of any government or public or local authority.

## General Conditions

### Policy Terms and Conditions

You must keep to the policy terms, conditions and endorsements. If you do not do so you may invalidate the policy in whole or in part or reduce the amount of any claim.

### Preventing Loss

You must take all reasonable care to prevent loss, injury or liability, damage or accidents and to maintain all property covered under this policy in good condition.

### Fraud

You have a duty to be honest and truthful in your dealings with us at all times. If you, any person insured under this policy or anyone acting on your behalf dishonestly attempts to deceive us or knowingly makes a false claim, with the intention of financial gain, we will cancel your policy from the date of the dishonest behavior and may retain any premium paid. We may seek recovery of any costs we have incurred. We will not pay a claim which is in any way fraudulent, false or exaggerated. We will also not deal with any claim(s) made on or after the date of the dishonest behavior. In addition we may share details of the dishonest behavior with other organisations to prevent further fraud. We may also involve the relevant authorities to bring criminal proceedings.

### Changes that may affect your cover

You must tell us as soon as possible if there are any changes that may affect your insurance such as:

- if you change the location of where you store your property;
- if the value of items in storage increase beyond the sums insured covered under this policy;

We may then reassess your cover and/or premium. If you do not tell us about any relevant changes we may charge you the wrong premium, reject or reduce your claim or declare your policy invalid.

Note: the list above does not set out all changes you must tell us about. If you are not sure whether a change may affect your cover you should contact us.

### Changes that may affect your cover

If you do not pay a premium on time, we will assume that you intend to cancel the policy and cover under this policy will end from the date that the payment was due. If we decide to remind you to make a payment that you have missed, we will still retain our right to cancel the policy.

### Amending your policy during the period of cover

If you make a change to the policy during the period of insurance you may have to pay an administration fee as shown in The Schedule.

### **People involved in this contract**

This contract is between you and us. No-one else has any rights they can enforce under this contract, except those they have under law.

### **Cancellation by us**

We have the right to cancel this policy by sending you seven days' notice in writing to your last known address. If we do we will return the premium paid less an amount for the period the policy has been in force. If we have cancelled the policy due to your not paying the premium and you have made a claim, or one has been made against you, during the current period of insurance, then the balance of the year's premium will become payable.

## **Claims Procedures**

### **Reporting a claim Claims**

When you find out about a claim, or possible claim, under this policy you must tell us as soon as reasonably possible. If you do not do so and prejudice our position we may reject or be unable to deal with your claim or be unable to pay your claim in full.

You may report a claim as follows: By Telephone on 02920 320839

Or

By Email to: [bspokecommercialclaims1@uk.sedgwick.com](mailto:bspokecommercialclaims1@uk.sedgwick.com)

### **Claims**

For any loss or damage claim you must do the following:

- a) at your expense provide us with any information and evidence we ask for, including proof of ownership or value of the lost or damaged item and written estimates for repair;
- b) provide us, (or our appointed suppliers), with access to or inspection of the damaged property;
- c) immediately tell the police about any loss or damage by deception, theft, attempted theft, vandalism, malicious act, riot or civil commotion.
- d) In respect of any damage to property, you must not dispose of any items unless we agree to you disposing of any such items.
- e) give written notice to Us as soon as reasonably practicable of any circumstance which may give rise to a claim under this Policy with full particulars of such event
- f) forward unanswered to Us, immediately they are received, every claim form summons or other originating process or any letter of claim or other written notification of claim and all documents relating thereto

If you do not do so and prejudice our position we may reject or be unable to deal with your claim or be unable to pay your claim in full.

## Claims Settlement

Where more than one **excess** applies to any one claim only the highest **excess** will be deducted from the amount of settlement.

## Subrogation

Before or after **we** settle any claim under this policy **you** shall, at our request and at our expense do, or permit to be done, anything necessary or reasonably required by **us** in order to:

- enforce any rights and remedies against
- obtain relief or indemnity from other parties, to which **we** would be entitled after settlement of that claim.
- If the premium is payable by instalments and an instalment is not received by the due date, the policy will be cancelled from the date the instalment was due unless otherwise agreed by **us** in writing.

## Claims Procedure (Your duties)

When **you** become aware of a possible claim under this policy **you** shall (at **your** expense):

- notify **us** immediately on 02920 320839
- immediately tell the police if damage is caused by theft, attempted theft, malicious acts, riot or civil commotion
- take all practical steps to recover any property lost or to minimise the damage
- within 30 days (7 days in the case of damage by riot, civil commotion, strikers, labour disturbances and malicious persons) advise **us** in writing giving full details, and complete **our** appropriate claim form
- in respect of any claim for Business Interruption, submit to **us** within 30 days after the expiry of the indemnity period, or within such further time as **we** may in writing allow, a statement setting out particulars of the claim together with details of all other insurances covering any part of the damage or resulting business interruption
- give all assistance, information and documentation we may reasonably require within any timescales we may set at the time
- send to **us**, unanswered, every writ, summons or other communication immediately it is received
- send to **us** written details of any related inquest, legal inquiry, prosecution or procedure immediately it is known to **you**
- if we require, provide to **us** a statutory declaration of the truth of the claim. When **you** become aware of a possible claim under this policy **you** shall not:
  - admit, deny, negotiate or settle a claim without **our** written consent
  - abandon any property to **us**.

## Claims Procedure (Our Rights)

If **you** make a claim under this policy **we** have the right:

- to enter any building where damage has occurred and take, and keep, possession of any property covered by this policy
- to the salvage of any property covered by this policy
- at any time to start, take over, defend and conduct any legal action or prosecution in **your** name
- to settle any liability claim by payment of the indemnity limit (less any sum or sums already paid or incurred) or any less amount for which, at **our** discretion, the claim can be settled. **We** will then relinquish control of the claim and be under no further liability
- to arrange a post mortem at **our** expense in the event of a death benefit claim under the Personal Accident, Personal Accident or Assault cover.

## Cancellation and Cooling-off (Private Customers Only)

If **you** are an individual person and any part of the insurance by this policy has been requested by **you** for purposes which are outside **your** trade, business or profession then the following cooling-off and cancellation conditions apply.

**Your** right to cancel in the cooling-off period

If at inception or renewal of this policy and after receiving the full written documentation (either in paper or electronic format), including the schedule, **you** change **your** mind and no longer require the cover then **you** have 14 days (cooling-off period) from either the date **you** received the full documentation or the date the cover commenced, whichever is the later, to tell **us**, or **your**

insurance advisor, in writing that **you** wish to cancel the policy. In such circumstances, **we** will make a full refund of premium.

**Your** right to cancel after the cooling-off period

- If the policy is not cancelled within the cooling-off period, then the insurance is in force and **you** are committed to pay the premium.
- **You** can cancel the policy providing **you** give **us** notice in writing (including electronic format) and that there is no Long Term Undertaking in force.
- As long as **you** have not made a claim **we** will refund the premium for the remainder of the period of insurance.
- If **you** have made a claim in the current period of insurance then the full annual premium is due and no refund will be allowed.
- If the premium is paid by instalments then any premium owing for the remainder of the period of insurance must be paid by **you** or it will be deducted from any claim settlement.

Our right to cancel

- **We** have the right to cancel the policy by giving **you** 14 days' notice in writing sent by recorded delivery to **your** last known address.

- If **we** cancel the policy **we** will refund the premium for the remainder of the period of insurance, suitably adjusted if the premium is paid by instalments.
- If the premium is payable by instalments and an instalment is not received by the due date, the policy will be cancelled from the date the instalment was due unless otherwise agreed by **us** in writing.

## Cancellation (Other than in General Condition 2 above)

### Your right to cancel

- **You** can cancel this policy providing you give **us** notice in writing (including electronic format) and that there is no Long-Term Undertaking in force.
- As long as **you** have not made a claim, **we** will refund the premium for the remainder of the period of insurance, suitably adjusted if the premium is paid by instalments and provided that the amount of refund due.
- If **you** have made a claim in the current period of insurance, then the full annual premium is due and no refund will be allowed.
- If the premium is paid by instalments then any premium owing for the remainder of the period of insurance must be paid by **you** or it will be deducted from any claim settlement.

### Our right to cancel

- **We** have the right to cancel the policy by giving **you** 14 days' notice in writing sent by recorded delivery to **your** last known address.
- If **we** cancel the policy **we** will refund the premium for the remainder of the period of insurance, suitably adjusted if the premium is paid by instalments.

## Important information about your policy

### Complaints Procedure

It is always Our intention to provide a first class standard of service. However, it is appreciated that occasionally things go wrong. You can complain by contacting us as per the contact details below quoting Your Policy and/or Claim number. We will investigate Your concerns and provide a response as soon as possible.

If Your complaint is about the service We have provided You should complain to Us at [info@quotemonkey.co.uk](mailto:info@quotemonkey.co.uk).

If Your complaint is about the policy cover We have provided then You should complain to Us at [complaints@bspokecommercial.co.uk](mailto:complaints@bspokecommercial.co.uk).

If Your complaint is about how We have handled a claim then You should complain to [bspokecommercialclaims1@uk.sedgwick.com](mailto:bspokecommercialclaims1@uk.sedgwick.com) or by 'phone at 02921 010334

Should You remain dissatisfied having received a Final Response to Your complaint and You fit the definition of an 'eligible complainant', You may then be able to refer Your complaint to the Financial Ombudsman Service (FOS). Please note that the FOS allow 6 months from the date of the Final Response to escalate Your complaint to them. Further details on eligibility and the referral process can be found on the FOS Website.

Address: The Financial Ombudsman Service Exchange Tower, London E14 9SRR

Telephone: 0800 0234567 (for landline users)

Telephone: 0300 1239123 (for mobile users)

Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

Website: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

### Details about our regulator

Quote Monkey is authorised and regulated by the Financial Conduct Authority. You can visit the Financial Conduct Authority website, which includes a register of all regulated firms, at [www.fca.gov.uk](http://www.fca.gov.uk) or you can contact them on 0300 500 0597. The Financial Conduct Authority registration number for us is 589147.

### Financial Services Compensation Scheme

If You are registered in (or a resident of) the United Kingdom You may be entitled to compensation from the Financial Services Compensation Scheme if Accelerant Insurance UK Limited is unable to meet its obligations to you under this insurance.

If You are entitled to compensation under the Scheme, the level and extent of the compensation would depend on the nature of the insurance. Further information about the Scheme is available from the Financial Services Compensation Scheme (10th Floor, Beaufort House, 15 St Botolph Street, London EC3A 7QU) and on their website: [www.fscs.org.uk](http://www.fscs.org.uk)