







## Business All Risks

Item	Description	Sum Insured	Excess	Situation
1	Portable electronic and photographic equipment including portable computer equipment, digital and non digital cameras, mobile telephones, television, DVD and audio equipment designed to be carried by hand, excluding portable hand tools, portable office equipment, specialist trade equipment and all personal effects.	£86,870	£100	United Kingdom

Basis of Claim Settlement – Reinstatement unless otherwise stated.

**Situation** is defined as follows:

### The Premises

Any premises owned, hired or leased by You

### United Kingdom

Anywhere in the United Kingdom including Transit

### European Union

Anywhere in the United Kingdom including Transit and whilst temporarily removed anywhere within the European Economic Community for up to 90 days

### Worldwide

Anywhere in the United Kingdom including Transit and whilst temporarily removed anywhere in the world for up to 90 days.

**Endorsements applying to Business All Risks** (subject otherwise to the terms and conditions shown in Your policy).

## Employers' Liability

The operation of any limit of indemnity is stated in The Schedule or the relevant Clause, Condition, Section or Endorsement of Your policy.

**Limit of Indemnity:** £10,000,000

**Terrorism Limit of Indemnity:** £5,000,000

### Description of Activity

Clerical including Directors Wage	£4,600,000	Wages
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**Index Linking:** Applies to the Wages, as detailed above.

## Public and Products Liability

The operation of any limit of indemnity or excess is stated in The Schedule or the relevant Clause, Condition, Section or Endorsement of Your policy.

**Limit of Indemnity:** £10,000,000

**Terrorism Limit of Indemnity:** £5,000,000

### Description of Activities

Delivery of Take away food	£7,293,938	Turnover
Work at Insured's premises and work away	45	Premises

**Index Linking:** Applies to all the Activity Descriptions monetary amounts detailed above.

**Endorsements applying to Public and Products Liability** (subject otherwise to the terms and conditions shown in Your policy).

### Excess

We will not provide cover for the first amount of £500 of Compensation, Costs and Expenses in respect of each and every event of Damage to Property.

### North American Products Supplied Exception

We will not provide cover for Products Supplied which The Insured know, could be expected to know or knew would be used within the United States of America or Canada.