

**Changes to your
Commercial Combined Policy
January 2019**

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Renewal of your NFU Mutual Commercial Combined Policy is being invited on the basis of their up-dated policy wording which includes additional information and clarifications of the cover provided and some important enhancements and restrictions in cover. The most important changes are set out below. For ease of reference “cover enhancements” are printed in **green** and “cover restrictions” are printed in **red**.

Changes to your Policy – Applicable to all Policies

- Page 1: **Class title** – Changed to “Commercial Select” Version Number – 8.1.1
- Page 2: **New Page** – Information on “How to Make a Claim and Helpline Service”, “Emergency Helpline” and “Legal expenses insurance”.
- Page 3: **Introduction** – The law that governs the relationship between NFU Mutual and YOU has been clarified.
Contents – Updated to include new pages.
- Page 4: **Complaints** – The procedure has been up dated.
- Pages 5/6: **Your Obligations** – Explains warranties and special conditions and the Consequences if you fail to understand and comply with them. Also includes a Summary of your most important obligations contained in your policy.
- Pages 7/9: **General Definitions** – Includes the following changes:

The definition of COMPUTER EQUIPMENT has been up-dated.

The limit for personal effects other than MONEY and/or MONETARY DOCUMENTS of any director, EMPLOYEE or visitor is increased to £500 for any one person.
- Page 10: **General Exclusions** – 3 DAMAGE to COMPUTER EQUIPMENT has been re-written.
- Pages 16/19: **Perils** – Computer Breakdown is deleted as it is now included in the Property Section as an optional extension.

Flood – additional exclusions 5 to 11 are added – these relate to growing crops & Glasshouses / polytunnels only.
Impact, exclusion 3 is deleted.
Storm – additional exclusions 5 to 11 added – these relate to growing crops & Glasshouses / polytunnels only.

Changes to your Policy – Only applicable to Policies where the relevant Section is included

Property

Page A4: Reinstatement of Date – The cover provided has been re-written and the limit applying has been increased from £10,000 to £25,000.

Trace and Access – The limit applying has been increased from £5,000 to £25,000.

Page A5: An Optional Cover Extension has been added for Computer Equipment Breakdown.

Money & Malicious Attack

Page B1: For cover to apply BODILY INJURY must result from a violent assault arising from theft or attempted theft in the course of YOUR BUSINESS.

Page B2: Cover Extensions – Credit Cards, the wording has been amended to clarify that for cover to apply the credit, cheque, bank or cash card must belong to YOU or be for which YOU are responsible in connection with YOUR BUSINESS.

Business Interruption Gross Profit – Declaration Linked

Business Interruption Income – Declaration Linked

Pages D2/D5 and Pages E2/E6:

Cover Extensions:

Claims Preparation Costs with OUR consent is added with a limit of £25,000.

Essential Personnel is added with a limit of £25,000.

Exhibition Sites is added with a limit of £100,000.

Prevention of Access, the requirement for DAMAGE to PROPERTY to be in “the immediate vicinity or within a one mile radius of the PREMISES” is amended to “in the vicinity of the PREMISES”.

Public Emergency is added with a limit of £100,000.

Public Relations Expenses is added with a limit of £25,000.

Transit is added with a limit of £100,000.

Pages D5/D6 & Pages E5/E6

Optional Cover Extension:

The extension for “Computer Breakdown” has been amended to “Computer Equipment Breakdown” and re-written.

Human Diseases – Legionellosis and Legionnaires Disease are added to the list.

Machinery Breakdown has been re-written.

Page D7 & E7 Settling Claims is re-written to clarify.

Business Interruption Gross Profit – Additional Cost of Working

Pages F1/F2: **Cover Extensions –**

Claims Preparation Costs with OUR consent is added with a limit of £25,000.

Prevention of Access, the requirement for DAMAGE to PROPERTY to be in “the immediate vicinity or within a one mile radius of the PREMISES” is amended to “in the vicinity of the PREMISES”.

Transit is added with a limit of £100,000.

Pages F2/F3: **Optional Cover Extension:**

The extension for “Computer Breakdown” has been amended to “Computer Equipment Breakdown” and re-written

Machinery Breakdown has been re-written.

Employers’ Liability

Page K1: **Definitions:**

Geographical Limits 2 – is amended to include “Worldwide” in respect of an EMPLOYEE temporarily employed by YOU for not more than 60 consecutive days.

Public and Products Liability

Contractors’ Public and Products Liability

Property Owners’ Liability

Pages L2, M2 & N2

Cover Extensions:

Commercial Visits – now extends to include visits to trade shows or exhibitions and the supervision or performance of manual work at trade shows and exhibitions that YOU or any EMPLOYEE is attending is not excluded.

Group Personal Accident

Page P1: **Cover Extensions:**

Convalescence and Recuperation – this additional cover is deleted.

Loss of Fingers, Thumbs or Toes – this additional cover is added.