

## Policy Summary – Commercial Combined Insurance Policy for Archaeologists

The information provided in this summary is key information you should read

This Policy Summary does not contain the full terms and conditions of your Commercial Combined Insurance Policy. The full terms and conditions can be found in the policy document.

This policy has a renewal date of the 1<sup>st</sup> of April and runs for a period of 12 months from then. Policyholders joining during the year will pay a pro-rata premium until the 31<sup>st</sup> of March, renewable annually thereafter.

Significant Features & Benefits	Significant and unusual Exclusions or limitations	Policy Reference
<p><b>This policy provides cover against...</b></p> <p><b>Public Liability</b> To indemnify the Assured for legal liability to third parties for personal injury or property damage</p>	<p><b>You will not be able to make a claim on this policy in the event of ...</b> Liability claims arising out of claims which occur due to incidents happening at a depth lower than the depth restriction shown on the schedule</p>	<p>See depth limitation <b>definition</b> (page 18) and limit shown on your schedule of insurance</p>
<p><b>Employers' Liability</b></p> <p>This covers legal liability to pay damages consequent upon bodily injury, illness or disease sustained by an Employee in the course of their employment</p>	<p>Liability claims arising out of claims which occur due to incidents happening at a depth lower than the depth restriction shown on the schedule</p>	<p>See depth limitation <b>definition</b> (page 25) and limit shown on your schedule of insurance</p>
<p><b>Legal Defence Costs</b></p> <p>This section provides legal defence costs to defend against claims made under Health &amp; Safety at Work Act, Part II of the Consumer Protection Act</p>	<p>Fines or penalties of any kind Compensation ordered or awarded by a Court of Criminal Jurisdiction Where Injury of any person or loss of or damage to Property has occurred</p>	<p>See page 28 – Legal Defence Costs</p>
<p><b>Personal Accident General</b></p> <p>This covers all individuals in the Assured Organisation, etc whose man days have been accounted for in the declaration and provides weekly compensation in the event of temporary total disablement arising from an accident at work; a lump sum will be paid in the event of death, loss of limbs, loss of sight or permanent total disability</p>	<p>Persons aged over 77 years Limits of indemnity are as per the policy</p> <p>Only accidents arising out of the business or commuting to and from place of work will be covered</p>	<p>See exclusions Section D&amp;E on page 30</p>
<p><b>Personal Accident Specific</b></p> <p>This covers named individuals in the Assured Organisation, etc and provides weekly compensation in the event of temporary total disablement arising from an accident at work; a lump sum will be paid in the event of death, loss of limbs, loss of sight or permanent total disability</p>	<p>Persons aged over 77 years Limits of indemnity are as per the policy For part-time individuals the benefits will be halved Cover is 24 hour</p>	<p>See exclusions Section D&amp;E on page 30</p>

<p><b>All Risks Own equipment and property</b></p> <p>This covers all risks of physical loss of or damage to equipment and property which is taken away from the main premises of the Assured on site belonging to yourself and your permanent Employees or hired or leased by you or them. Also includes Employees Personal Effects of up to £500 any one employee whilst on site</p>	<p>Subject to a maximum value of £2,000 any one item unless otherwise specified on the schedule and/or proposal form. Cover is EU Wide on this section.</p>	<p>Section F – exclusions, page 34 &amp; 35</p>
<p><b>Hired in plant and equipment</b></p> <p>This covers loss of or damage to hired in plant subject to a maximum value of any one claim being restricted to the Limit of Indemnity shown on the schedule</p>	<p>Abandonment or any Damage following abandonment of Property Insured</p>	<p>Section G – exclusions, page 37 &amp; 38</p>
<p><b>Property Damage</b></p> <p>To cover physical loss or damage in respect of the Insured's Buildings and the Insured's property whilst kept in premises of the Insured, including equipment, fixtures, fittings, office machines, Contents of Museums, computers and furniture and all other contents the property of the Insured or for which the Insured is legally responsible in the Premises specified in the Schedule. All Other Contents includes; Documents, Manuscripts and Business Books, Computer Systems records, Patterns, Models, Plans and Designs; Directors', Employees', Visitors' and Customers' personal effects, pedal cycles, tools, instruments and the like, indemnity hereunder being restricted to a maximum sum of £500 in respect of any one person</p>	<p>Alarm endorsement may apply if shown on the schedule</p> <p>Minimum security requirements</p> <p>Theft cover is subject to violent and/or forcible entry to or exit from the premises</p>	<p>See Section H - Exclusions, page 50</p> <p>See also any clauses on your schedule and in the wording</p>
<p><b>Money &amp; Personal Injury (Robbery)</b></p> <p><b>Money:</b> This section covers loss of Money at the Premises. Cover is also granted whilst in transit or at the residence of an authorised employee or director. Money in transit is only covered subject to limits and numbers of people escorting it. (see accompaniment warranty) Cover includes loss or damage to safes and strong rooms</p> <p><b>Personal Injury (Robbery):</b> Bodily injury to assured persons as the result of a robbery, assault or hold-up, including medical expenses and damage to clothing</p>		
<p><b>Business Interruption – Increased Cost of Working</b></p> <p>Cover is provided for the additional expenditure necessarily and reasonably incurred in consequence of damage to the premises in order to continue the business during the indemnity period up to the limit of indemnity shown on the Schedule</p>		
<p><b>Fidelity Guarantee</b></p> <p>To cover against theft of money by employees</p>		
<p><b>General Extensions</b></p> <p>Contractual liability &amp; indemnity to principal Assured will be indemnified for injury and damage to property as required by contract. Principal will be indemnified likewise Member-to-member liability is included for societies</p>		
<p><b>For full details of the coverage you must read your policy</b></p>	<p><b>For full details of the exclusions you must read your policy document</b></p> <p><b>You may have to pay the first amount of any claim – the amount is shown in the schedule as an excess</b></p>	

The Policy is a complex document and contains a large number of specific terms relevant in specific circumstances, depending on the nature of the risks being insured and those extensions requested. The policy may also contain warranties describing actions that an assured must take or avoid for any cover to operate

If the amount insured is not as much as the value of the items you are trying to insure, then any claim may not be payable in full

#### **Claims:**

In the event of a claim, please contact:

**Lyn McAleese, Towergate Risk Solutions Fareham, Funtley Court, Funtley Hill, Fareham, Hampshire PO16 7UY**  
Tel: 0870 366 9552 Fax: 0870 366 9553 Email: [fareham@towergate.co.uk](mailto:fareham@towergate.co.uk)

#### **Complaints Procedure**

We aim to provide you with a first class service. If we have not delivered the service that you expect or you are concerned with the service provided, we would like the opportunity to put things right. Initially please raise your concerns with your usual business contact:

**Towergate Risk Solutions Fareham, Funtley Court, Funtley Hill, Fareham, Hampshire PO16 7UY**  
Tel: 0870 366 9552 Fax: 0870 366 9553 Email: [fareham@towergate.co.uk](mailto:fareham@towergate.co.uk)

If your complaint is not resolved or you are not happy with our response and the course of action proposed, you can progress your complaint to our Customer Relations Office. A separate investigation will then be carried out in an attempt to resolve your complaint and a final decision issued. However if resolution is not possible they will issue a response within 8 weeks of your original complaint.

**Customer Relations Office, Royal & Sun Alliance Insurance plc, Bowling Mill, Dean Clough Industrial Park, Halifax HX3 5WA**  
Tel: 0800 1076160 Fax: 01422 325146 e-mail: [halifax.customerrelationsoffice@uk.royalsun.com](mailto:halifax.customerrelationsoffice@uk.royalsun.com)

#### **What to do if you are still not satisfied**

If you are still not satisfied Royal & Sun Alliance is regulated by the Financial Services Authority whose arbitration service is the Financial Ombudsman Service and you may be able to refer your complaint to them.

**Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London E14 9SR**  
Tel: 0845 0801800 e-mail: [enquiries@financial-ombudsman.org.uk](mailto:enquiries@financial-ombudsman.org.uk) web: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

#### **Your rights**

Your rights as a customer to take legal action remain unaffected by the existence or use of any complaints procedures referred to above. However the Financial Ombudsman Service will not adjudicate on any cases where litigation has commenced.

#### **Law Applicable Clause**

Unless the parties have agreed otherwise in writing any dispute concerning the interpretation of the Policy shall be governed and construed in accordance with English law and shall be resolved within the non-exclusive jurisdiction of the courts of England and Wales.

#### **Compensation**

We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme in the unlikely event that we cannot meet our obligations. The FSCS will meet the first £2,000 of your claim in full plus 90% of the balance without any upper limit. Further details can be obtained from [www.fscs.org.uk](http://www.fscs.org.uk).