

Table I Standard Features and Benefits (continued)

Features and Benefits	Significant Exclusions or Limitations	Policy Section
<p>Business Interruption Insurance This cover protects you against the financial consequences of damage to your insured property, caused by the Standard Covers.</p>		
<p>Standard Covers:</p> <ul style="list-style-type: none"> • Fire, Explosion, Lightning, Aircraft, Earthquake. • Riot, Civil Commotion, Malicious Damage. • Storm, Flood, Escape of Water, Impact. • Sprinkler Leakage. • Theft. • Subsidence, Ground Heave, Landslip. • Accidental Damage. <p>• Loss of Gross Revenue Occurring during the Indemnity Period as a consequence of interruption to the business caused by a Standard Cover:</p> <p>• The Indemnity Period chosen by you The Indemnity Period starts when the loss or damage occurs and ends when the business trading position ceases to be affected by it.</p> <p>Cover extends to include:</p> <ul style="list-style-type: none"> • Additional costs reasonably incurred to reduce the amount of the loss of Gross Revenue. • Damage at third party storage premises. • Machinery or plant temporarily removed for cleaning, renovation, repair or other similar purposes. 	<ul style="list-style-type: none"> • Excludes theft not following forcible and violent entry or exit. • Some specific causes of damage may be excluded – please see your Policy Wording/ Schedule for details. • Some Standard Covers do not apply to empty/disused premises – please see your Policy Wording for details. • Excludes loss of data. • Terrorism. • Civil Commotion in Northern Ireland. • If the Sum Insured selected is less than the full insurable amount your claim may be reduced (NB Not applicable to cover on a Declaration-Linked basis). • Indemnity Periods normally 12 months. <ul style="list-style-type: none"> • Limits apply to the amounts payable – please refer to your Policy Wording. • Cover is limited to Great Britain, Northern Ireland, the Channel Islands and the Isle of Man. • Computer systems or other records. 	<p>Business Interruption</p>
<p>Optional Extra</p>		
<ul style="list-style-type: none"> • Pool closure resulting from Pool Plan Breakdown. 	<p>Exclusion of first 7 days with a maximum of 3 months cover.</p>	

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<p>Terrorism Insurance Only available where Property Damage and/or Business Interruption is chosen.:</p>		
<p>Cover is provided arising from acts of Terrorism in Great Britain only excluding Northern Ireland.</p>	<ul style="list-style-type: none"> • Terrorism cover can not be purchased selectively. If you require Terrorism cover it must apply to all your insured property. • Cover will be limited to the Sums Insured that you have selected. • Some specific causes of loss are excluded – please see your Policy Wording for details. 	<p>Terrorism</p>