

Summary of Cover

Print Protect is a dedicated Insurance programme for the Print Industry. Print Protect offers an exclusive Commercial Combined Policy, underwritten by AXA Insurance UK plc. Our policy has been designed specifically for the industry offering many extra covers not generally provided under a standard "off the shelf" commercial policy. The Print Protect policy offers excellent protection for Commercial Printers, Digital Printers, Copy Centres, Print Finishers, Packaging & Label Printers and Pre Press Studios.

In this document we have outlined details of the Print Protect package. An important aspect of Print Protect is our flexibility. The covers provided can be tailored to meet your exact requirements and the Print Protect team are on hand to give independent advice backed by a good knowledge of the industry.

This document is a summary of the insurance cover provided by the Print Protect policy and, as such, it does not contain the full terms and conditions of your insurance. You can find the full terms and conditions of the product in the policy document, a copy of which can be supplied upon request. This summary is provided to you for information purposes only and does not form part of the insurance contract.

This is an annually renewable policy.

Law Applicable:

You are free to choose the law applicable to this contract. Your policy will be governed by the law of England and Wales unless you and we have agreed otherwise.

Spreading Your Cost

You can take up the option to pay your annual premium by monthly direct debit, helping you to manage your cash flow. There is a charge associated with this. Please speak to one of our team of advisers for full details.

Under Insurance:

Correct values at risk must be advised to us. If you request inadequate sums insured we will reduce the amount we pay you in the event of a claim.

Financial Services Compensation Scheme:

AXA Insurance plc is covered by the FCSC which is triggered when an authorised firm goes out of business. In this unlikely event you may be entitled to compensation from the scheme.

- Compulsory insurance is covered in full
- Non compulsory insurance is protected for the first £2,000 and 90% of any amount above this threshold

Full details are available at www.fcsc.org.uk

Standard Package

Buildings and Contents

Cover arranged on an All Risks basis including Accidental Damage, **Full Theft** and Subsidence, subject to certain restrictions.

£250 excess is applicable for each and every loss except Subsidence where the excess is £1,000

Automatic Extensions

- > Automatic Sum Insured of £ 3 million for Buildings where insured, which can be increased if required
- > Automatic Sum Insured of £ 2 million covering Contents, Stock and Computers, which can be increased if required
- > Reinstatement of art work, negatives and other documents up to **£25,000**
- > Stock and equipment at exhibitions including transit to and from (but excluding any exhibition over 15 days) up to **£50,000**
- > Glass including lettering thereon, mirrors, sanitary earthenware, blinds, neon and illuminated signs and glass in any part of your premises – **Unlimited**
- > Cover for stock at any sub-contractors premises or storage location within the United Kingdom (i.e. print finishers) up to **£50,000**
- > Replacement of locks and keys following theft up to **£1,000**
- > Damage to buildings by theft or attempted theft, even if the buildings are not insured.
- > Business Contents at the private dwelling of a director or partner - **£ 10,000**
- > Loss of metered water - **£ 2,500**
- > Trace of access costs in locating a water leakage – **unlimited cover**
- > Reinstatement of data carrying materials included (subject to back up being stored off site and taken at least every 48hrs) - **£25,000 limit**
- > Increased Cost of Working following Computer Breakdown - **£25,000**

Business Interruption

Cover is arranged on an "All Risks" basis following Loss of Profits if premises or contents are damaged, subject to certain restrictions.

Indemnity Period 12 months with a standard limit of **£2million** – can be increased where required

Automatic Extensions

- > Additional expenses incurred in economically minimising or avoiding reduction in sales.
- > Accountants charges in certifying a claim.
- > Book Debts
- > Denial of access due to damage to property in the vicinity of your premises.
- > Unspecified customers and suppliers extension (anywhere in the UK) - **£250,000 limit**
- > Accidental Failure of the Public Utilities (water, gas, telecommunications or electricity) subject to a minimum failure period of 12 hours and **£100,000 limit**
- > Loss of attraction to the shop vicinity caused by damage to neighbouring premises - **£100,000 limit**
- > Essential Employee – loss of income following the loss of an employee as a result of accidental death or permanent disablement caused by an accident
- > Additional cover for increased leased machinery costs as a result of loss or damage - **£7,500**, increasing to **£15,000** for Computer Equipment

Liabilities

Employers Liability	any one event limit of indemnity	£10,000,000
Public Liability	any one event limit of indemnity up to	£2,000,000
Products Liability	any one period of insurance limit of indemnity up to	£2,000,000
Financial Loss	any one period of insurance limit of indemnity	£250,000
Libel and Slander	any one period of insurance limit of indemnity	£100,000

Personal Accident

Cover included to provide the following Benefits for accidents at work only:

- Death, loss of one limb, the sight of one eye or the hearing in one ear	£25,000
- Loss of two limbs or the sight of both eyes	£50,000
- Loss of speech	£50,000
- Loss of hearing in both ears	£50,000

Goods in Transit

Cover on an 'All Risks' basis for loss or damage to goods whilst in transit including loading and unloading. £250 excess applies

Cover for sendings in own vehicles, by carrier or by post

Standard Cover Limits	Own Vehicles	£25,000
	Third Party Carriers	£25,000
	By Post	£25,000

These limits can be increased where required.

Territorial Limits – United Kingdom and Republic of Ireland

Money

Cover for loss of money up to the limits stated subject to a £250 excess for each and every loss:

> loss from premises during working hours, transit and bank night safe	£5,000
from any locked safe out of business hours	£1,000
any other circumstances	£250
> crossed cheques, crossed money orders and crossed postal orders	£250,000
> Cover in event of being injured during a robbery whilst engaged in the business:	
Death or loss of one or more limbs or eyes	£20,000
Permanent Total Disablement from gainful employment of any kind	£20,000
Temporary Total Disablement per week for 104 weeks	£100

Cover includes Theft by an employee subject to a 14 day discovery period.

Legal Expenses

Cover Legal and Professional Expenses incurred in connection with your business up to **£500,000** in any period of insurance (**£50,000** any one claim) under the following headings:-

- > Employment Disputes
- > Criminal Prosecution Defence
- > Property Disputes
- > Data Protection Prosecutions
- > Tax and VAT Protection

Terrorism

Unless the optional cover is selected Terrorism cover will be excluded other than under the following sections up to the limits stated.

Employers Liability	Any one event	- £5,000,000
Public & Produces Liability	Aggregate limit	- £2,000,000

Optional Covers

Inching & Crawling

Cover for accidents suffered by employees whilst "Inching & Crawling" a Printing Press. Benefit levels in accordance with Union approved Scales.

Breach of Copyright & Confidentiality

Breach of Copyright

Cover for defending an action brought against the business following unintentional Breach of Copyright.

Cover extends to include dishonest acts of employees resulting in Breach of Copyright

£50,000 Limit of Indemnity with Legal Defence Costs covered in addition

Breach of Confidentiality

Cover for defending an action brought against the business following unintentional Breach of Confidentiality i.e. posting confidential documents to the wrong customer or leaving on display in your premises in error.

Cover extends to include dishonest acts of employees resulting in Breach of Confidentiality

£50,000 Limit of Indemnity with Legal Defence Costs covered in addition

Engineering Breakdown

Cover is available as an optional cover to Print Protect customers, which will be placed by R K Harrison with an insurer other than AXA Insurance.

Optional cover may be available for Damage to Plant and Machinery caused by it's own mechanical or electrical breakdown subject to certain exclusions.

Optional cover may be available for Business Interruption following breakdown subject to certain exclusions.

Cancellation

Our Rights

We shall not be bound to accept any renewal of this Policy and may at cancel anytime giving 21 days notice of cancellation by recorded delivery to your last known address. Thereupon you shall be entitled to the return of a proportionate part of the premium paid in respect of the unexpired terms of this Policy provided that there have been:

- > no claims made under the Policy for which we have made a payment
- > no claims made under the Policy which are still under consideration
- > no incident likely to give rise to a claim but yet to be reported to us during the current period of insurance.

In the case of Policyholders based in Northern Ireland, a copy of the letter will be sent to Department of Environment for Northern Ireland.

This termination shall be without prejudice to any rights or claims of the Insured or the Company prior to the expiration of such notice.

If a claim has been submitted or there has been any incident likely to give rise to a claim during the current Period of Insurance, no refund for the unexpired portion of the premium will be given.

Your Rights

You may cancel this Policy in the first year of insurance during the 14 days after the contract has been concluded by giving notice in writing to your insurance advisor at the address shown in their correspondence, or to the AXA Insurance address shown on your Policy Schedule. This right does not apply at the first or subsequent renewal of the Policy.

Provided that there have been;

- > no claims made under the Policy for which We have made a payment
- > no claims made under the Policy which are still under consideration
- > no incident likely to give rise to a claim but yet to be reported to us during the current period of insurance.

during this 14 day period. We will give a refund for the proportionate part of the premium paid in respect of the unexpired term of this Policy, subject to a minimum premium of £50.

If a claim has been submitted or there has been any incident likely to give rise to a claim during the current Period of Insurance, no refund for the unexpired portion of the premium will be given.

Complaints

Making Yourself Heard

Any complaint you may have should in the first instance be addressed to your insurance adviser, then claim office or helpline as applicable. If you are not satisfied with the way in which your complaint has been dealt with, you should write to The Customer Care Department of AXA Insurance.

If the complaint is still not resolved, you can approach The Financial Ombudsman Service. The Ombudsman will only consider complaints if:

- > we have provided you with written confirmation that our internal complaints procedure has been exhausted
- > your business has a turnover of less than £1,000,000.

Referral to the Financial Ombudsman will not affect your right to take legal action.

Full details of addresses and contact numbers can be found within the Policy Wording.

AXA Insurance UK plc

Registered in England No. 78950

Registered Office: 5 Old Broad Street, London, EC2N 1AD

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Contact Us

Printers - **Please contact is on 0800 052 7168 and ask for the Sales Dept**

Brokers - **Please contact us on 01234 305555 and ask for Paul Sims**

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