

**FARRIERS & BLACKSMITH
PROPERTY COMBINED INSURANCE**

THIS IS A POLICY SUMMARY AND DOES NOT CONTAIN THE FULL TERMS AND CONDITIONS OF THE COVER. THIS SUMMARY SHOULD BE USED IN CONJUNCTION WITH THE POLICY WORDING, GIVING FULL DETAILS OF THE TERMS, EXCEPTIONS AND CONDITIONS.

THIS INSURANCE IS UNDERWRITTEN by CANOPIYS MANAGING AGENTS LIMITED AS DETAILED IN THE POLICY TERMS AND CONDITIONS. A SPECIMEN WORDING IS AVAILABLE ON REQUEST.

SECTION 1 - MATERIAL DAMAGE

Use this Section with the corresponding section in the full Policy Wording

Key Features of COVER

- Physical loss of or damage to the property specified in the schedule.

Cover also Includes:

- Cups and Trophies loaned by NAFBAE to a maximum value of £250
- Debris Removal
- Automatic Reinstatement of Loss
- Public Authorities
- Non-Invalidation
- Subrogation Waiver

EXCESS each and every loss

Fire, Lightning, Earthquake, Explosion, Aircraft, Riot, Civil Commotion, Strikers, Locked Out Workers & persons taking part in labour disturbances	£NIL
All other Damage & Theft	£250

Key EXCLUSIONS

- Subsidence

SECTION 2 - CONSEQUENTIAL LOSS

Use this Section with the corresponding section in the full Policy Wording

Key Features of COVER

- Loss of Gross Profit due to interruption of the insured business following loss or damage to property insured under section 1 of the policy.
- Automatically includes cover for a Maximum Limit of Indemnity of 10 X Contents Sum Insured

OPTIONAL EXTENSIONS

- Specified Suppliers
- Unspecified suppliers
- Prevention of Access

SECTION 3 - BUSINESS MONEY / PERSONAL INJURY – ASSAULT

Use this Section with the corresponding section in the full Policy Wording

Key Features of COVER

- Loss of Money belonging to the Insured subject to the Limits of Liability contained within the policy schedule.
- Compensation to an insured person sustaining bodily injury as a result of theft or attempted theft of Money or other property of the insured.

Key EXCLUSIONS

- Any loss arising from fraud or dishonesty of any employee of the insured, employed by the Insured in connection with the premises shown in the schedule.
 - (a) Unless discovered within fourteen days of its occurrence
 - (b) Which is covered by Fidelity Guarantee insurance
- Loss from an unattended vehicle

MEMORANDA

- Keys The keys or combination of any safe or strongroom shall be removed from the Business Premises outside business hours.
- Notification The Insured shall immediately inform the Police of any loss or damage and offer them all reasonable assistance.

SECTION 4 - GOODS IN TRANSIT

Use this Section with the corresponding section in the full Policy Wording

Key Features of COVER

Loss or damage to goods and tools belonging to the Insured whilst in transit within the territorial limits whilst carried by the means of conveyance shown in the schedule to this section

Excess:

- £250 increasing to £500 for losses happening outside business hours where the value of property exceeds £2,500

Vehicle Protection:

- If tools and equipment are left in your van outside normal working hours cover is restricted to £2,500 unless the Van is alarmed and immobilised or kept in a locked garage or compound

OPTIONAL EXTENSIONS

- Exhibitions
- Travellers samples

CLAIMS NOTIFICATION

In the event of a claim or possible claim under this insurance the Insured should notify Davies Managed Systems on 0844 856 2425 or e mail newclaims.canopuscommercial@davies-group.com

CANCELLATION

This Policy allows a cooling off period. If after receiving the Certificate of Insurance and full policy terms and conditions the Insured is not happy with the policy there are 14 days during which the policy can be cancelled by sending written confirmation to KBIS British Equestrian at the above address.

The Insured does have the right to cancel this Policy outside of the 14-day cancellation period provided written confirmation is received by KBIS British Equestrian at the above address, and a pro-rata premium will be considered based on time on risk. Any claims pending will result in the full premium being due payable.

This insurance may also be cancelled by or on behalf of the Insurers by 30 days' notice given in writing to the Insured at his last known address, and the premium hereon shall be adjusted on the basis of the Insurers receiving or retaining "pro rata" premium. Where the premium is calculated on an adjustable basis the Insurers shall receive or retain the earned premium or pro-rata of the minimum premium whichever is the greater. Notice shall be deemed to be duly received in the course of post if sent by pre-paid letter post properly addressed.

DUE DILIGENCE

The Insured shall use due diligence and do and concur in doing all things reasonably practicable to:-

- prevent accidents and to maintain all buildings, furnishings and Insured Property in proper repair.
- employ only competent Employees and to act in accordance with all statutory obligations and regulations.

The Insured shall forthwith make good or remedy any defect or danger, which becomes apparent or take such additional precautions as the circumstances may require.

COMPLAINTS

Any complaint should be addressed in the first instance to

KBIS Limited
Cullimore House
Peasemore
Newbury
Berkshire RG20 7JN
Telephone: 01635 247474
Email: ask@kbis.co.uk

In the event of the situation not being resolved the **Insured** may in certain circumstances contact the Complaints Department at Lloyd's at the following address:

Policyholder and Market Assistance
One Lime Street
London
EC3M 7HA
Telephone: 020 7327 5693
Fax No: 020 7327 5225
Email: Complaints@Lloyds.com

Complaints that cannot be resolved by the Complaints Department may be referred to the Financial Ombudsman Service. Further details will be provided at the appropriate stage of the complaints process.

The Financial Ombudsman Service

South Quay Plaza

183 Marsh Wall

London

E14 9SR

Helpline: 0800 023 4567

Switchboard: 020 7964 1000

Website: www.financial-ombudsman.org.uk

REGULATION

Syndicate 4444 is managed by Canopus Managing Agents Limited registered number 01514453. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Registered Office: Gallery 9, One Lime Street, London EC3M 7HA. Registered in England and Wales.