

BAPIA – Commercial Combined Insurance

Bronze, Silver and Gold Packages – these are standard terms, please note this is an indication and full terms will be issued shortly.

Insurer – Pen Underwriting and Covea Insurance

Standard Excess £500 material damage

£250 in respect of loss or damage to items covered under the all risks section

Subject to the following specific endorsements and conditions

CP35 -Minimum Security Requirements - Material Damage (Buildings and Contents)	It is a condition precedent to liability that the following minimum security is installed at the Premises and maintained in efficient working order while the Policy remains in force 1) All external doors at the Premises and any internal doors which give access to any part of the building not occupied by the Insured must be of solid construction and fitted with a mortise deadlock conforming to British Standard 3621 Where the doors are double leaf in addition to the said mortise deadlock the first closing leaf must be fitted with internal flush or mortise rack bolts at the top and bottom of the leaf Any outward opening doors should in addition to the above have each hinge fitted with a hinge bolt 2) All accessible opening windows fanlights and skylights including those accessible from decks roofs fire escapes or downpipes must be fitted with key operated window locks except those opening windows protected by solid steel bars grilles expanded metal or weld mesh
CP15 – Portable Heating Condition – Material Damage (Buildings and Contents)	It is a condition precedent to the liability of Underwriters that in respect of any portable heating appliances used at the Premises other than electrically powered the following conditions are to be complied with: an area of at least one metre is to be kept clear at all times around the heater at no time is any object to be placed on top of the heater the heater is to be adequately secured into one position all empty fuel bottles and canisters are to be removed from the building on a daily basis and stored in a locked compound or chained together in an open area. Furthermore they are to be removed from the entire premises at no more than weekly intervals
BAPIA Member – All Sections	This policy must run alongside your BAPIA membership
Minimum and Deposit – All Sections	This policy is non-refundable if cancelled mid-term

<p>Infectious Diseases Endorsement – Business Interruption Section</p>	<p>The Section Definition of Disease within the Business Interruption Section is deleted and replaced as below</p> <p>Disease means any of the following diseases sustained by any person acute encephalitis acute infectious hepatitis acute meningitis acute poliomyelitis anthrax botulism brucellosis cholera diphtheria enteric fever (typhoid or paratyphoid) food poisoning haemolytic uraemic syndrome(HUS) infectious bloody diarrhoea invasive group A streptococcal disease legionellosis leprosy malaria measles meningococcal septicaemia mumps plague rabies rubella scarlet fever smallpox tetanus tuberculosis typhus viral haemorrhagic fever (VHF) whooping cough and yellow fever</p> <p>The Infectious Diseases Extension within the Business Interruption Section is deleted and replaced as below</p> <p>Infectious Diseases</p> <p>The insurance by this Section extends to include interruption of or interference with Your Business in consequence of closure of the Premises or part thereof on the order or stipulation of any government or local authority as a result of any Disease manifested by any person whilst at the Premises (but excluding any Disease manifested by any Person whilst at the Premises which at the time of its manifestation is Pandemic) murder or suicide occurring at the Premises injury or illness sustained by any visitor arising from or traceable to foreign or injurious matter in food or drink provided on the Premises defects in the drains or other sanitary arrangements at the Premises or the Premises becoming infested with vermin or pests 1) – 4) are stated in the Schedule as Infectious Diseases. Our maximum liability under this Extension shall not exceed the Sum Insured shown in the Schedule in respect of any one occurrence or in the aggregate within any one Period of Insurance</p> <p>For the purpose of this Extension Indemnity Period means the period during which the results of Your Business are affected in consequence of the outbreak or Event beginning with the date when the closure of the Premises or part thereof on the order or stipulation of any government or local authority is imposed and ending not later than 3 months after or in respect of 1) above at the time when the Disease is Pandemic whichever is the soonest. We will not indemnify You under this Extension for any interruption of or interference with Your Business which exceeds 3 months in the aggregate within any one Period of Insurance</p> <p>We will not indemnify You for any amount which is recoverable from any government initiative scheme or payment from which You are entitled to benefit from</p> <p>For the purposes of this Extension Pandemic means a widespread outbreak of a human infectious disease resulting from the human-to-human spread of a virus which causes disease within humans which occurs within at least three countries on two different continents or such an outbreak which has been declared a pandemic by either the World Health Organization or the government of the United Kingdom</p> <p>An additional Section Exclusion has been added to the Business Interruption Section</p>
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	<p>Section Exclusions We will not indemnify You for loss damage liability claim cost or expense directly or indirectly caused by contributed to by resulting from or arising out of any infectious or contagious virus or disease but this exclusion shall not apply in respect of the Extension Infectious Diseases</p>
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