



# CRAFT COVER

Prospectus & Summary

**Tailored Cover**

This policy has been tailored with the requirements of CraftCover and its members in mind and achieves the highest product standards to support your activities.

The policy is insured by Covea Insurance plc and we take pride in our professionalism, our ability to provide your business with a leading insurance solution and our exceptional support.

**Covea Insurance plc**

Covea Insurance plc (Covéa Insurance) is a public limited company, registered in England and Wales under number 613259. It underwrites general insurance business. It is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. The Financial Conduct Authority and the Prudential Regulation Authority are independent watchdogs that regulate financial services. Covea Insurance's Financial Services Register number is 202277. You can check this on the Financial Services register by visiting the Financial Conduct Authority website [www.fca.org.uk](http://www.fca.org.uk) or by contacting the Financial Conduct Authority on 0300 500 8082.

**Registered Office**

2 Norman Place, Reading, Berkshire, RG1 8DA

**Craftcover.com**

Your CraftCover policy is arranged by Craftcover.com.

Craftcover.com is a trading division of Walmsleys Commercial Insurance Brokers Ltd (WCIB).

WCIB are a leading firm of independent insurance brokers based in Wigan in the North West. They have been trading since 1926, providing a specialist insurance service to a wide range of clients, both locally and nationally.

WCIB are registered in England No: 4947118 and are authorised and regulated by the Financial Conduct Authority ([www.fca.org.uk](http://www.fca.org.uk)) Ref No 307247

The Chartered Insurance Institute has awarded WCIB Chartered Insurance Broker Status, under which WCIB commit to the CII's Code of Ethics & Conduct reinforcing the highest standards of professional practice in their business dealings.

WCIB is also a member of the Brokerability group of independent insurance brokers.

The CraftCover policy has been designed especially for people who produce hand crafted goods for sale. Craftcover.com has worked with Covéa Insurance to bring you a bespoke policy that provides the cover you need to protect your business.

If you are unsure about any aspect of the CraftCover policy, please call Craftcover.com on 0345 463 3003 to speak to an advisor.

**Confidentiality**

We promise complete confidentiality and security in all matters relating to your business insurance arrangements, which will be handled by a skilled underwriter nominated to look after your needs.

## **Versatile and Flexible Protection**

The CraftCover policy has been designed to help support and secure the valuable assets and earnings of your business and to cover your legal liabilities. We recognise that each Craft business is individual and therefore we are able to offer you the option to purchase the following covers, creating a single policy solution covering all your needs.

## **Public and Products Liability**

This cover is mandatory, providing wide legal liability cover for your business. £1m, £2m or £5m Limits of Indemnity are available with cover provided as standard for:

- Attendance at exhibitions, shows or fairs anywhere in the European Union (EU)
- Libel and Slander.

## **Demonstrations, tuition or workshops**

You have the option to include Public Liability cover for demonstrations, tuition or workshops.

## **USA &/or Canada exports**

Products Liability cover may be available for your exports to the USA &/or Canada (subject to additional information).

## **Optional sections of cover**

The following optional covers are available to fully protect your business:

Employers Liability

Property All Risks including automatic cover for Specified Stock, Money & Goods in Transit\*

Business Interruption

Deterioration of Refrigerated Stock

Terrorism

\* Up to specified limits with the option to increase

The following significant benefits are available exclusively to you as a CraftCover policyholder.

## **No Claims Discount**

If you are 'Claims Free', we will reward you with up to 20% No Claims Discount off your premium.

## **Preferential terms for homeworkers**

We recognise that many within the Craft industry work from home and we are pleased to be able to offer a premium discount and preferential terms for homeworkers.

## **All Risks Cover as Standard**

Property Damage and Business Interruption covers are not restricted to loss or damage at your business being attributed to specified events.

## **Wide territorial limits**

We provide standard cover under the Public and Products Liability section for attendance at exhibitions, shows or fairs anywhere in the EU, so the Property All Risks section also automatically extends to include loss or damage to stock, machinery or other contents whilst here too, including in transit to and from.

## **Stock and Specified stock**

When you insure your Trade Contents this automatically includes:

Stock and materials in trade including raw materials, work in progress, finished goods and goods in trust;

Specified stock up to 20% or £2,500 (whichever is lower) for wines, spirits, jewellery, watches, precious metals & stones, and non ferrous metals, with the option to increase this limit if required.

## **Helplines**

A number of 24 hour helpline services will be available to you, your business and employees including business assistance following premises damage or glass breakage plus commercial legal & tax advice and employee counselling.

## **Policy**

A copy of the CraftCover policy is available on request from Craftcover.com online at [www.craftcover.com](http://www.craftcover.com), or by phone on 0345 463 3003.

# CraftCover Policy Summary

This document is a summary of the insurance cover provided by the CraftCover Policy and, as such, it does not contain the full terms and conditions of your insurance coverage. You can find the full terms and conditions of the CraftCover product in the policy document. This summary is provided to you for information purposes only and does not form part of your insurance contract.

## Public and Products Liability Section

Significant Features and Benefits	Significant Exclusions and Limitations
<p>Covers damages for which you are legally liable to pay in respect of accidental bodily injury to any person accidental loss or damage to material property or accidental obstruction, trespass nuisance or wrongful arrest arising from the ownership of the premises or in the course of the business or caused by your products</p> <p><b>Maximum amount payable</b> – as selected by you up to £5,000,000 in respect of</p> <ul style="list-style-type: none"> <li>any one claim against you or series of claims against you arising out of one cause within the territorial limits for public liability and</li> <li>in the aggregate of all claims arising from any one occurrence caused by products anywhere in the world.</li> </ul> <p><b>Territorial Limits</b> - Great Britain, Northern Ireland, the Isle of Man or the Channel Islands and elsewhere in the world if performing clerical work.</p> <p>The following additional cover extensions are automatically provided up to the maximum amount payable unless otherwise stated:</p> <p>Compensation for court attendance – up to £250 per person per day</p> <p>Contingent motor liability</p> <p>Corporate manslaughter</p> <p>Cross liabilities</p> <p>General Data Protection Regulations</p> <p>Defective Premises Act 1972</p> <p>Health and Safety at Work etc. Act 1974</p> <p>Indemnity to other persons</p> <p>Libel and slander – up to £25,000</p> <p>Overseas personal liability</p> <p>Premises leased, hired, rented or in custody or control</p> <p>Consumer Protection and Food Safety Acts</p> <p>Legal Defence Costs</p> <p>Full details of the cover provided by these extensions can be found under pages 22-25 of the CraftCover policy wording.</p>	<ul style="list-style-type: none"> <li>bodily injury to any employee</li> <li>loss or destruction of or damage to property or bodily injury sustained by any person arising from the ownership, possession or use of :             <ol style="list-style-type: none"> <li>any aircraft, aerospace device, hovercraft or watercraft other than hand propelled watercraft and other watercraft not exceeding 7 metres in length</li> <li>any lift, elevator, hoist, crane, steam boiler or other apparatus operating under steam pressure, for which a statutory inspection certificate is required but which is not in force</li> <li>any mechanically propelled vehicle or plant or trailer attached in circumstances in respect of which insurance or security is necessary to meet the requirements of road traffic legislation other than as insured under the Contingent Motor Liability of this section</li> </ol> </li> <li>loss or destruction of or damage to property owned by or leased, hired or rented to you</li> <li>property belonging to you or held in your care, custody or control</li> <li>legal liability under a contract unless liability would have attached in the absence of such contract</li> <li>liability arising from or caused by             <ul style="list-style-type: none"> <li>the provision of advice or any plan, design, formula or specification given separately for a fee or for which a fee is normally charged</li> <li>the making up sale or supply of animal feeds, seeds, fertilisers, insecticides, or pesticides</li> <li>professional neglect, errors, omissions in treatment, medication, advice, certification or other services by you</li> </ul> </li> <li>loss or destruction of or damage to products or the cost of making good or recalling such products nor the cost of rectifying defective work</li> <li>loss or destruction of or damage to property which you are working on</li> <li>in respect of products which with your knowledge are exported directly or indirectly to the United States of America or Canada</li> <li>finis, penalties or liquidated, punitive or exemplary damages</li> <li>the excess stated in the schedule.</li> </ul>

# CraftCover Policy Summary

## Employers' Liability Section (optional)

Significant Features and Benefits	Significant Exclusions and Limitations
<p>Covers damages for which you are legally liable to pay in respect of accidental bodily injury to your employees</p> <p><b>Maximum Amount Payable</b> - £10,000,000 in respect of any one claim against you or series of claims against you arising out of one cause</p> <p><b>Territorial Limits</b> - worldwide</p> <p>The following additional cover extensions are automatically provided up to the maximum amount payable unless otherwise stated:</p> <p>Compensation for court attendance – up to £250 per person per day</p> <p>Corporate Manslaughter</p> <p>Cross liabilities</p> <p>Health and Safety at Work etc. Act 1974</p> <p>Indemnity to other persons</p> <p>Unsatisfied Court Judgements</p> <p>Full details of the cover provided by these extensions can be found under pages 26-28 of the CraftCover policy wording.</p>	<ul style="list-style-type: none"> <li>• injury to any employee where motor insurance is required by any road traffic legislation</li> <li>• working on any offshore installation or whilst in transit to or from any offshore installation</li> <li>• cover for acts caused by Terrorism is limited to £5,000,000</li> <li>• damages where action is brought in a Court of Law outside a member state of the European Union.</li> </ul>

## Property All Risks Section (optional)

Significant Features and Benefits	Significant Exclusions and Limitations
<p>We will pay for damage to the property insured whilst</p> <ul style="list-style-type: none"> <li>• at your premises</li> <li>• at your or any authorised employees home</li> <li>• temporarily removed to the premises of any trade fair, show or exhibition within Europe</li> <li>• in transit to or from the above.</li> </ul> <p>Portable computer equipment and photographic equipment insured is additionally covered whilst temporarily removed anywhere in the world, including in transit.</p> <p><b>Goods In transit</b> – Stock and specified stock is covered in the course of transit to a destination within the territorial limits.</p> <p><b>Debris removal costs</b> – the cost of debris removal of the damaged property up to the sum insured.</p>	<ul style="list-style-type: none"> <li>• specified stock exceeding 20% of the trade contents sum insured or £2,500, whichever is lesser</li> <li>• animals and growing crops, bullion, furs, fine art, curiosities, relics, money, tobacco, cigars, cigarettes, explosives and contraband</li> <li>• theft or attempted theft or malicious damage to property in a garden, yard, open space or any open fronted or open sided building</li> <li>• storm or flood unless the property is contained in an enclosed vehicle or in a building</li> <li>• subsidence, ground heave or landslip</li> <li>• theft or attempted of specified stock, portable computer equipment or photographic equipment from any unattended vehicle</li> <li>• theft or attempted theft from any unattended vehicle unless all windows and other openings have been closed, all doors have been secured and any other protective devices put into full and effective operation</li> <li>• theft or attempted theft from any unattended vehicle overnight or after the completion of any working day of the driver unless all windows and other openings have been closed and the vehicle is locked and garaged in a secure building</li> <li>• theft or attempted theft from a building at the premises unless such theft or attempted theft involves forcible and violent entry to or exit from the building</li> <li>• theft or attempted theft other than from the premises or any vehicle unless all windows and other openings have been closed and the vehicle is locked and garaged in a secure building</li> <li>• damage to property insured in transit resulting from faulty packing or labelling</li> <li>• losses not directly associated with the incident that caused you to claim</li> <li>• the excess stated in the schedule.</li> </ul>

# CraftCover Policy Summary

## Money Section (optional)

This section of cover is automatically insured when the Property All Risks Section is insured.

Significant Features and Benefits	Significant Exclusions and Limitations
<p>We will cover loss of non negotiable money up to £250,000 and cash and other negotiable money to the limit stated in the schedule:</p> <ul style="list-style-type: none"> <li>• in transit or in a bank night safe,</li> <li>• on premises during business hours,</li> <li>• on premises - out of business hours in a locked safe,</li> <li>• on premises - out of business hours not in a locked safe,</li> <li>• at your home or home of authorised employee,</li> </ul> <p><b>Safes</b> – up to £1,000 for repair or replacement of safes following theft or attempted theft</p> <p><b>Credit Card</b> – up to £1,000 following fraudulent use of your business credit or debit cards</p> <p><b>Personal Assault</b> – covers you and your employees aged between 16 and 65 years for bodily injury following a robbery or hold up:</p> <ul style="list-style-type: none"> <li>• Death £10,000</li> <li>• Loss of limb £10,000</li> <li>• Loss of sight £10,000</li> <li>• Permanent total disablement £10,000</li> <li>• Temporary total disablement £100 per week</li> <li>• Personal Effects £250 per person</li> </ul>	<ul style="list-style-type: none"> <li>• clerical or accounting errors or shortages due to error or omission</li> <li>• any loss due to the fraud or dishonesty of any director, partner or employee unless the loss is discovered within seven working days of its occurrence</li> <li>• loss caused by dishonoured cheques or by the use of counterfeit money</li> <li>• loss from any unattended vehicle</li> <li>• loss from any coin-operated vending, gaming or amusement machine or payphone unless specially agreed as insured and stated in the schedule</li> <li>• damage caused by theft or attempted theft occurring outside business hours to any till or cash register unless its drawer has been left in an open position</li> <li>• losses not directly associated with the incident that caused you to claim</li> <li>• the excess stated in the schedule.</li> <li>• cover for bodily injury under the Personal Assault section where the injured party was under the influence of or being affected by intoxicating liquor or drugs except any drugs taken in accordance with proper medical prescription.</li> </ul>

## Business Interruption Section (optional)

Significant Features and Benefits	Significant Exclusions and Limitations
<p>Loss of gross profit resulting from interruption of or interference with the business in consequence of damage occurring at the premises.</p> <p>The following additional cover extensions are automatically provided up to £25,000 or 20% of the sum insured, whichever is lower :</p> <ul style="list-style-type: none"> <li>• Prevention of Access</li> <li>• Public Utilities</li> <li>• Deeds and Documents</li> <li>• Compulsory Closure</li> <li>• Unspecified Suppliers</li> <li>• Unspecified Customers</li> <li>• Property in Transit</li> <li>• Exhibition Sites</li> <li>• Book Debts</li> </ul> <p>Full details of the cover provided by these extensions can be found under pages 33-36 of the CraftCover policy wording.</p> <p><b>Professional Accountants</b> – includes accountants charges incurred in connection with a claim</p>	<ul style="list-style-type: none"> <li>• any interruption of or interference with the business in the absence of insured damage (other than compulsory closure)</li> </ul>

## Deterioration of Refrigerated Stock Section (optional)

Significant Features and Benefits	Significant Exclusions and Limitations
<p>We will cover damage to refrigerated stock following a change in temperature caused by breakdown or failure of the public electricity supply.</p>	<ul style="list-style-type: none"> <li>• refrigerated stock contained in any refrigeration unit which is more than ten years old</li> <li>• losses not directly associated with the incident that caused you to claim</li> <li>• the excess.</li> </ul>

## Terrorism Section (optional)

Significant Features and Benefits	Significant Exclusions and Limitations
<p>We will pay for Terrorism cover within Great Britain for Property Damage, Business Interruption and Book Debts where insured by your policy</p>	<ul style="list-style-type: none"> <li>• riot, civil commotion, war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection or military or usurped power</li> <li>• damage to any computer system or any alteration, modification, distortion, erasure or corruption of data except in certain circumstances. For full details, please refer to the Terrorism Section Exclusions in the policy</li> <li>• loss, destruction or damage or business interruption in respect of               <ul style="list-style-type: none"> <li>a) any nuclear installation or nuclear reactor</li> <li>b) any property not being a block of flats which is insured in the name of a private individual and is occupied by that individual for residential purposes</li> <li>c) any property which is insured by or would but for the existence of this policy be insured by any form of transit or aviation or marine policy other than any Goods in Transit Section</li> </ul> </li> <li>• any other type of property which is specifically excluded elsewhere in this policy.</li> </ul>

## ***What happens if I take out cover and then change my mind?***

You may cancel the policy within 14 days from the date your policy begins or from the date you receive your policy document, whichever is the later, and receive a full refund of premium.

But if there has been an incident which has resulted or could have resulted in a claim, you must reimburse us for any amounts we have paid or may be required to pay, in respect of the incident.

## ***How long will I be covered for?***

The policy operates for a period of 12 months (unless shown differently on your schedule) and it is annually renewable.

## ***How do I make a claim?***

Full details of how to make a claim are given in your policy on page 7. In all cases you should telephone Craftcover.com on **0345 463 3003** or Covea Insurance plc on 0330 134 8187 with details of what has happened.

## ***Would I receive compensation if the Insurer is unable to meet its liabilities?***

Covea Insurance plc who provide insurance protection under this policy is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the FSCS if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim. Further information is available from

The Financial Services Compensation Scheme,  
10th floor, Beaufort House,  
15 St Botolph Street  
London EC3A 7QU  
Website: [www.fscs.org.uk](http://www.fscs.org.uk)

## ***How do I make a complaint?***

If you have a complaint under this policy, you or your professional adviser should contact us at:

The Customer Services Manager,  
Covea Insurance plc,  
50 Kings Hill Avenue, Kings Hill,  
West Malling,  
Kent ME19 4JX

or telephone us on: 0330 134 8194 or e-mail us on: [information@coveainsurance.co.uk](mailto:information@coveainsurance.co.uk)

If you remain dissatisfied you may, under certain circumstances, refer your complaint to The Financial Ombudsman Service and following this procedure will not affect your legal rights.

The Financial Ombudsman Service, Exchange Tower, Harbour Exchange Square, London E14 9SR

Telephone: **0800 023 4567** calls to this number are normally free for people ringing from a "fixed line" phone – but charges may apply if you call from a mobile phone

**0300 123 9123** calls to this number are charged at the same rate as 01 or 02 numbers on mobile phone tariff

Website: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

Details of the internal complaint-handling procedure for any of the above are available on request.

## ***Law Applicable***

You and we can choose the law which applies to your policy. We propose that the law of England and Wales apply. Unless we and you agree otherwise, the Law of England and Wales will apply to your policy.

## ***Sum Insured***

Correct values at risk must be advised to us. If sums insured you request are not adequate this may result in the amount that we pay you in the event of a claim being reduced.





**CRAFT**COVER.com

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