

## CX Shop Certificate Summary

### Purpose of this Document

The purpose of this document is to provide you with a summary of the cover available under your CX Shop Insurance Certificate. The information provided is "Key Information" you should read, it Does Not contain the full terms, conditions & exclusions. This are detailed in the certificate wording, a copy is available on request.

### About the Insurer

CX Shop is underwritten by Great Lakes Reinsurance (UK) PLC and International Insurance Company of Hannover Ltd. Great Lakes Reinsurance (UK) PLC and International Insurance Company of Hannover Ltd are authorised and regulated by the Financial Services Authority.

### Period of Insurance.

Your Insurance will operate for a period of 12 months unless otherwise agreed.

<b>The Standard Cover Available</b> Your Certificate is written on a package basis, the core sections are as follows:	<b>General Exclusions</b> General Exclusions Include.
<ul style="list-style-type: none"> <li>▪ Buildings</li> <li>▪ Contents</li> <li>▪ Business Interruption</li> <li>▪ Money</li> <li>▪ Goods in Transit</li> <li>▪ Book Debts</li> <li>▪ Frozen Food</li> <li>▪ Employers Liability</li> <li>▪ Public Liability</li> <li>▪ Products Liability</li> </ul>	<ul style="list-style-type: none"> <li>▪ Terrorism,*</li> <li>▪ Asbestos (other than Section F, Employers Liability where this coverage is limited to £5,000,000 any one occurrence)</li> <li>▪ War Risks</li> <li>▪ Contamination &amp; Pollution</li> <li>▪ Radioactive Contamination</li> <li>▪ Sonic Booms</li> <li>▪ Nuclear Energy Risks</li> <li>▪ Mirco-Organism</li> <li>▪ Confiscation by Local Authority of Government</li> <li>▪ Loss of Electronic Data</li> </ul>

### Cancellation Rights

Cooling Off period - If this insurance does not meet your requirements, please advise your Broker, Intermediary or Agent who arranged the Certificate in writing within the first 14 days of the Period of Insurance and return any documents issued in relation to this Certificate. The Certificate will be null and void and any premium paid will be returned in full. Please refer to General Certificate Conditions, No 3 Cancellation.

<b>Features &amp; Benefits</b>	<ul style="list-style-type: none"> <li>▪ Wide range of perils that can be extended to include Accidental Damage &amp; Subsidence.</li> <li>▪ Buildings cover includes Debris removal &amp; Architects, Surveyors &amp; Engineers Fees.</li> <li>▪ Claims settled on a reinstatement basis.</li> <li>▪ Denial of Access</li> <li>▪ Accidental Damage to Underground Services</li> <li>▪ Trace &amp; Access</li> </ul>

<p><b>Excess Applicable</b> Unless other wise stated you will be responsible for the following portion of each and every loss</p>	<ul style="list-style-type: none"> <li>▪ Building £250</li> <li>▪ Contents £250</li> <li>▪ BI £250</li> <li>▪ Money £250</li> <li>▪ Liability £250</li> <li>▪ Third Party Property Damage £250</li> <li>▪ Frozen Food £100</li> <li>▪ Loss of Licence Nil</li> <li>▪ Book Debts £100</li> <li>▪ Subsidence £1,500</li> </ul>
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**Law Applicable to Contract.**

You are free to choose the law applicable to this insurance contract. Unless specifically agreed to the contrary, the insurance shall be subject to English Law.

**The Duty of Disclosure**

Your insurance is based on the information provided, it is important that this information is accurate as in the event of a claim, your cover may not be operative. It is also important that all material facts likely to affect the insurers assessment of your insurance be disclosed. If you are in any doubt as to what constitutes a material fact, please contact 0845 094 2077 for assistance

**Certificateholder Obligations**

The certificate of insurance contains certain warranties & conditions, which must be complied with for cover to be operative, please study these carefully.

**Data Protection**

All personal information provided will be treated as private & confidential, except where the disclosure is made at your request, with your consent, in relation to the administering of your insurance or where the law requires us. As part of the FSA duties, we may be asked to provided them with access to our customer records in order that they may carry out a reviews of our activities

**Making a Complaint**

**Our** aim is to provide a first class standard of service. However, if you have any cause for complaint, you should in the first instance, contact the intermediary who arranged this Certificate for you. If you are in any way dissatisfied with their response or require further information or assistance, then you should contact:

Commercial Express Quotes Limited  
Unit 4, Castlegate Court,  
Castlegate Way,  
Dudley  
DY1 4RD

If you are not satisfied with the way a complaint has been dealt with you may ask your insurer/**Underwriter** to review your case.

In respect of Sections A - E then please write to

The Compliance Officer  
Great Lakes Reinsurance (UK) PLC  
Plantation Place  
30 Fenchurch Street  
London  
EC3M 7AJ

Telephone: 020 3003 7000  
Fax: 020 3003 7010

In respect of Section F please write to

The Compliance Officer  
International Insurance Company of Hannover Ltd  
L'Avenir  
Opladen Way  
Bracknell, Berkshire  
RG12 0PE

Telephone: 01344 397 600  
Fax: 01344 397 601

If you remain dissatisfied and wish to make a complaint, and you are an eligible complainant, you may refer the matter at any time to:

Financial Ombudsman Service  
South Quay Plaza  
183 Marsh Wall  
London E14 9SR

Telephone: 0845 080 1800

Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

### **Definition of an Eligible Complaint**

An eligible complaint is either a private individual, a **Business** with a group annual turnover of less than £1million or a trustee of a trust with a net asset value of less than £1 million at the time of complaint.

### **Financial Services Compensation Scheme**

Great Lakes Reinsurance (UK) PLC and International Insurance Company of Hannover Ltd are members of the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if Great Lakes Reinsurance (UK) PLC or International Insurance Company of Hannover Ltd is unable to meet its obligations to you under this contract. If you are entitled to compensation under this Scheme, the level and extent of the compensation would depend on the nature of this contract. Further information about the Scheme is available from the

Financial Services Compensation Scheme

7th Floor, Lloyd's Chambers,  
Portsoken Street  
London E1 8BN  
and on their website [www.fscs.org.uk](http://www.fscs.org.uk)

### **Information about the Underwriters**

Great Lakes Reinsurance (UK) PLC. Registered in England and Wales No.2189462. Registered Office: Plantation Place,  
30 Fenchurch Street, London EC3M 3AJ.  
Authorised and regulated by the Financial Services Authority. FSA No. 202715.

### **Financial Services Authority (FSA)**

The FSA register can be checked by visiting their website on [www.fsa.gov.uk](http://www.fsa.gov.uk) or by calling 0845 606 1234