

## Dry Cleaner and Launderette Policy Summary

### **IMPORTANT**

This document is a policy summary for information only and does **not** contain the full terms and conditions of the insurance contract. The full terms of and conditions of the insurance contract may be found in the policy wording, a specimen copy of which is available on request.

**Type of Insurance** – This policy is intended to provide property and liability cover for dry cleaners and launderettes

The insurance outline in this summary is underwritten by **Evergreen Underwriting Services Limited acting on behalf of MSF Pritchard Syndicate 318 at Lloyds**

This insurance only relates to the benefits of the insurance which you request and we agree to insure.

**Significant Features & Benefits** (the headings in bold below refer to the sections contained in the policy wording)

**Contents** are defined as: All trade contents including employee's effects, tenant's improvements, interior decorations, documents and business books, computer systems records, customers goods and stock.

Contents cover over also includes:

- Up to £10,000 for customers goods at tailors or seamstresses
- Up to £5,000 for carpet cleaning machines whilst on hire

Up to £2,500 for customers goods handed out incorrectly

- Up to £3,000 for damage to customers goods arising from washing, dyeing, repair or alteration (single article limit of £1,500 applies)
- Accidental damage to underground pipes services and cables
- Up to £5,000 for trace and access
- Up to £5,000 for loss of oil or metered water

Contents are covered for loss or damage caused by: Fire, Explosion or Lightning, Theft, Storm or Flood, Escape of Water, Riot civil commotion, Malicious persons, Aircraft, Earthquake, Impact by a road vehicle or animal, Escape of oil, or Breakage or collapse of radio or television aerials.

Cover can be extended to include Accidental Damage

**Glass** including signs, blinds, and canopies plus the cost of boarding up and repairing window frames

**Business Interruption** up to £500,000 cover for loss of income and additional expenditure

Cover is also included for:

- Up to £50,000 for Notifiable Diseases within 25 miles
- Up to £50,000 for prevention of access, loss of utilities, and damage to suppliers premises

**Money** at the premises, in transit, in machines, or in private residences

**Assault** up to £10,000 for bodily injury arising out of the business

**Liability to Others** cover for sums which the policyholder becomes legally liable to pay for bodily injury and loss or damage to property.

Cover also includes legal costs and solicitor's fees.

**Other extensions to cover available: Buildings, Goods in Transit, Book Debts, All Risks, Personal Accident and Fidelity Guarantee**

### **Special Conditions**

**The following conditions apply to the whole of this insurance (please see page 36 of the policy):-**

- Unoccupied Buildings
- Electrical Circuits
- Portable Heaters

**The following excess levels apply (please see page 2):-**

- You will be responsible for the first £250 of each claim under the Contents (including treatment cover), Buildings or Fidelity Guarantee sections (or £1,000 for subsidence where this cover is included)
- You will be responsible for the first £100 of each claim under the Glass, Money, Goods in Transit, and All Risks sections.

### **Significant Exclusions**

**The following exclusions apply to the whole of this insurance (please see pages 32 & 33 of the policy):-**

- Radioactive Contamination
- Sonic Bangs

