



The information provided in this document is a summary of the key features and exclusions of the policy and does not form part of the contract between us. Complete pre contract and contractual information about the product is provided in your policy documents and policy.

What is this type of insurance?

This is a specialist commercial combined policy for small to medium sized enterprises in the service sector. We can offer you flexible protection for your property, loss of earnings and legal liabilities.



What is insured?

There are 12 different sections to choose from offering you flexible cover which can be tailored to suit your business.

Section 1 Material Damage

Covers your property against loss or damage caused by fire, specified perils and accidental damage (depending on what covers you choose)

Other covers include

- Architects, Surveyors & Consultants Fees
- Capital Additions (up to 10% or €650,000)
- Contents of Common Parts (up to €15,000)
- Drain Clearance (up to €7,000)
- Fire Brigade Charges (up to €25,000)
- Fire and Alarm equipment costs (up to €7,000)
- Landscape Gardens (up to €15,000)
- Loss of Metered Utilities (up to €15,000)
- Automatic Reinstatement of sum insured after a loss
- Removal of Debris Costs
- Damage to Buildings caused by Stealing
- Subrogation Waiver
- Theft of Keys (up to €1,000)
- Trace and Access (up to €20,000).

Section 2 Loss of Money & Assault

We will protect you against loss of money;

- On your premises (outside business hours) in a locked safe
- In a bank night safe
- On your premises (outside business hours) NOT in a locked safe
- In your home (or that of an authorised employee)
- From any gaming or vending machine
- Whilst in transit to or from the bank to your premises during business hours.
- From an ATM permanently installed on your premises.
- We will also provide up to €30,000 death/serious injury benefit if you or one of your employees are assaulted as a result of a money robbery

Section 3 Accidental Damage to Machines

We will protect business machines on your premises against loss or damage.

Cover can be extended to include loss or damage anywhere in;

- Ireland or the UK
- Europe
- Worldwide

Section 4 Computers

We will protect main frame business computers, software and accessories including

- a. Laptops, palmtops and notebooks.
- b. Personal digital assistants.
- c. Projectors, printers and other peripheral devices which are designed to be carried and used in conjunction with other portable computer equipment.
- d. Removable satellite navigation systems.
- e. Digital cameras. (up to the agreed values)

We will also pay for (up to the agreed sums insured)

- reinstatement of data
- increased cost of working

Section 5 Frozen Foods

We will protect you against loss or damage to food due to deterioration putrefaction or contamination whilst contained in any Refrigeration Cabinet, Deep Freezer, Cold Room, Cold Store or Chilled Cabinet

Section 6 Goods In Transit

We will protect your property against loss or damage whilst in transit in your vehicle(s) anywhere in Ireland or the UK. We will also provide a €250 limit for personal effects lost or stolen at the same time as business property

Section 7 Glass

We will protect your all fixed glass on your property against loss or damage, including removal of broken glass and temporary boarding. We will also protect sanitary ware on your property against loss or damage.

Section 8 Burglary

We will protect your; stock contents (excluding landlords fixtures & fittings)

All other property (as advised to us) Up to the sum(s) insured, against loss or damage caused by stealing involving;

- Forcible & violent entry to or exist from the premises
- The threat of or actual violence toward you or your employees to gain entry to or exit from the premises.

Cover will include damage to the fabric of the premises caused by stealing or attempted stealing.

Section 9 Fidelity Guarantee

We will protect your business against financial loss caused by the dishonesty of any employee for personal gain, up to the agreed limit.

Section 10 Business Interruption

Covers loss of Earnings or fees through interruption of the business following any loss or damage insured under Section 1 Material Damage

AXA Enterprise also provides:

- Capital Additions (up to 20% of the building sum insured or €30,000, whichever is less)
- Disease, Infestation, Murder or Defective Sanitation (up to €50,000)
- Prevention of Access (up to 25% of the building sum insured)
- Public Utilities Costs (up to 25% of the building sum insured)
- Professional Accountants Fees.

Section 11 Liabilities

Public Liability Cover of €3M (with the option to increase to €6.5M)

Products Liability Cover of €3M (with the option to increase to €6.5M)

Employers Liability Cover of €13M

Section 12 Legal Expenses

Protection for professional expenses incurred by you in any Revenue Commissioners Investigation Employer

Compliance dispute or VAT dispute against you in respect of your business.

In addition we will cover legal expenses incurred in pursuit or defence in respect of certain property disputes.



What is not insured?

- ✗ Wear and tear
- ✗ Any act of fraud or collusion
- ✗ Loss or damage by theft from an unattended vehicle unless such motor vehicle has been securely locked at all points of access
- ✗ Theft not involving entry to or exit from the premises by forcible and violent means (Sections 1,3, 8)
- ✗ Unoccupied Buildings - special terms apply to unoccupied buildings – you must advise AXA immediately if any premises becomes unoccupied
- ✗ Cyber Liability (not applicable to Employers Liability Section)
- ✗ Gradual Pollution & Contamination – (not applicable to Section 11 - Liabilities)
- ✗ The first portion of any claim (known as an excess)



Are there any restrictions on cover?

- ! Fire Extinguishers Condition – You must maintain all extinguishers in proper condition
- ! Money in transit is limited to the following
 - up to €4,000 by 1 person
 - over €4,000 up to €10,000 by 2 persons
 - over €10,000 up to €15,000 by 3 persons
 - amounts in excess of €15,000 (if this limit is noted on the Schedule) will require transit by professional cash carrier under arrangements as prior agreed by us
- ! Food contained in units that are more than 10 years old
- ! Theft of goods in transit (between 6pm and 9am) unless the vehicle is securely locked and stored in a gated compound or where there is a 24 hour static guard



Where am I covered?

- ✓ Republic Of Ireland



What are my obligations?

- You must disclose all facts likely to influence the acceptance of your application
- Your application must be accurate and truthful
- You must take all reasonable precautions to prevent occurrences which may give rise to loss destruction or damage
- All claims or incidents must be reported to us immediately
- You must ensure your sums insured represent replacement costs(to avoid the effects of under-insurance)
- You must advise us of any changes to the risk immediately
- You must adhere to all relevant Health & Safety legislation



When and how do I pay?

Please ask your Insurance Broker for payment option information



When does the cover start and end?

The cover will start on the date your application or renewal is accepted and will end one year later. This will be shown on your schedule.



How do I cancel the contract?

You can cancel your policy within 14 days of purchase, we will refund your entire premium provided there are no claims. You must give us written instruction to cancel your policy

If you cancel during the period of insurance, we will refund the premium on a proportionate basis provided there are no claims.