

Policy Summary

About this document

This product is designed for various types of horticultural businesses:

- ♦ Growers and Horticultural Nurseries;
- ♦ Garden Centres;
- ♦ Work away from premises for Domestic or Commercial Landscapers;
- ♦ Office Plant supplies and Garden Maintenance;

in the United Kingdom. This summary of cover has been prepared to help you to:

- ♦ decide whether this product or certain Sections of this product will meet your needs.
- ♦ compare this product with other products you may be considering.

It sets out a summary of the policy, including significant features & benefits as well as significant & unusual exclusions or limitations.

Please note that this is only a summary and does not contain the full terms and conditions of the insurance contract which can be found in the policy wording and your certificate.

The Insurers

This insurance is underwritten by certain Underwriters at Lloyd's London whose names and proportions underwritten by them, which will be supplied on application.

Lloyd's is Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

Information about your business

You will need to provide us with information about your business, which must be a fair presentation of facts. We will rely on this information when deciding whether we can insure your business and what terms, conditions and premium are appropriate. Once the policy has started you will still need to tell us if you find that any of the information is incorrect or if it changes at any time during the period of insurance.

Type of insurance and cover

You should discuss with your Insurance Broker exactly what your insurance needs are. You will then be provided with a written quotation based on the information provided.

The Insurers will insure only those Sections you request and they agree to insure. The quote you receive should give a breakdown of the total price as well as any related fees, charges, expenses, commissions and taxes applicable.

The quotation will be valid for a specified period. Under some circumstances, your Insurance Broker may make some additional charges during the life of the policy – please check with your Insurance Broker for details.

This insurance policy provides the following optional Sections, from which you can choose the covers you need:

- **Property Damage**
covering loss or damage to buildings and/or contents by an insured event up to the sum(s) insured as specified in your schedule.

Type of insurance and cover ...continued

- **Money (and Assault)**
covering:
 - ♦ theft of money at your premises, in transit, in night safes or in the custody of collectors; and
 - ♦ benefits payable for insured persons injured during the theft; up to the sum(s) insured, as specified in your schedule.
- **Business Interruption**
which is the result of an insured event resulting in:
 - ♦ loss of gross profit or income; or
 - ♦ increased cost of working; up to the sum(s) insured, as specified in your schedule.
- **Glass**
which is part of your business premises and is broken accidentally.
- **Goods in Transit**
covering loss of or damage to goods resulting from an insured event while being loaded on, carried by or unloaded from a vehicle and/or attached trailer belonging to on loan to or on hire to you.
- **Accidental Damage**
covering loss or theft of or damage to property within the territorial limits up to the sum(s) insured, as specified in your schedule.
- **Plant**
covering loss of or damage to plant (whilst in the United Kingdom) and lost hire charges resulting from that damage, up to the sum(s) insured, as specified in your schedule.
- **Deterioration of Frozen Food**
in your deep freeze cabinet lost or damaged, up to the sum(s) insured, as specified in your schedule.
- **Legal Liability**
giving protection against your legal liability for damages and legal costs arising from:
 - ♦ (Employers' Liability)
injury to any person employed by you in the course of their employment in your business in the territorial limits.
 - ♦ (Public and Products Liability);
 - ~ accidental injury to members of the public, or accidental damage to their property, in the territorial limits
 - ~ accidental injury or accidental damage to property resulting from products made or supplied by you.
- **Personal Accident**
providing benefits payable in respect of death or disablement following an accident occurring within the territorial limits during the period of insurance:
 - ♦ for employees whilst in the course of employment by You in connection with the business; and/or
 - ♦ for named individuals

The actual cover provided is shown in your Quotation, Schedule & Policy Wording.

Important notice

The policy contains conditions of the insurance that you need to meet as your part of the contract. If you do not meet any of these conditions and that either causes a claim or contributes to a claim, we may reject that claim or payment in respect of that claim could be reduced.

Significant Features & Benefits

Significant general conditions
<ul style="list-style-type: none"> As well as providing a fair presentation to us before the insurance starts you must also tell us about any alteration or circumstance which materially affects the risks insured after the insurance has started. CLAIMS: In the event of a claim or an incident which could give rise to a claim, in the first instance you should contact your broker. Please see "How to make a claim" later in this document. You must also follow the claims procedure in the policy, applicable to your claim.
<p>Significant limitations</p> <p>! Claims, where applicable, may be subject to the application of "Average" or "Contribution" (<i>except in respect of Sections 2 & 3 and the Prosecution Defence Costs Extension</i>)</p> <p>You must</p> <ul style="list-style-type: none"> ! comply with all applicable statutory or local authority laws obligations or requirements ! take reasonable care in the selection and supervision of employees ! maintain all motor vehicles in an efficient and roadworthy condition and all other property in sound repair ! take and cause to be taken all reasonable precautions to prevent loss, damage or injury
<p>Significant exclusions</p> <ul style="list-style-type: none"> × Costs incurred by you in preparing any claim × Claims for which you have other insurance (<i>except in respect of Sections 8 & 9</i>) × Radioactivity × Sonic bangs and Marine risks × Terrorism (<i>except as stated in Section 2</i>) and War × Pollution (<i>except as stated in Sections 2 & 3 and the Prosecution Defence Costs Extension</i>) <p>In respect of Northern Ireland only:</p> <ul style="list-style-type: none"> × any unlawful, wanton or malicious act (committed maliciously by a person or persons acting on behalf of or in connection with any unlawful association) and civil commotion

Section 1 - Property Damage

Significant features
<ul style="list-style-type: none"> Loss of or damage to buildings, fixtures & fittings, contents stock, growing crops caused by an insured event in Great Britain, Northern Ireland, the Isle of Man and the Channel Islands, stated in your schedule, including: <ul style="list-style-type: none"> ♦ the cost of professional fees necessarily incurred in reinstatement of the property ♦ additional costs in reinstating the property necessarily incurred in order to comply with statutory building or other regulations or with bylaws of any municipal or local authority Automatic cover for: <ul style="list-style-type: none"> ♦ your property temporarily removed to any other premises, market, show ground or sale within the territorial limits and whilst in transit ♦ other people's property in your custody or control within the territorial limits Cover for damage to glass and framework forming part of the premises provided that such damage has arisen as a result of or in connection with theft or attempted theft Cover for additional items of property or additions or extensions to existing property for an additional amount not exceeding 25% of the total sum insured on all property at each location and only up until the following renewal when sums insured should be reviewed and updated by you Claims will not reduce the sum(s) insured stated in your schedule
<p>Significant limitations</p> <ul style="list-style-type: none"> ! Claims in respect of buildings will be settled in accordance with the applicable "Basis of Settlement", "Condition of Average" and/or Reinstatement options stated in your schedule ! Claims in respect of contents will be settled in accordance with the "Basis of Settlement" and the "Condition of Average" stated in your policy ! Not exceeding £25,000 any one loss of computer records, documents, manuscripts and business books, but limited to £2,500 in respect of re-instatement of the loss of information in them ! Loss or damage of personal effects limited to £300 per person ! Replacement locks following loss of keys by theft is limited to £500 ! Wines, spirits, cigarettes and tobacco held for business entertainment purposes limited to £500, unless agreed by us ! Damage caused by explosives in the act of theft from your premises is limited to £10,000
<p>Significant exclusions</p> <ul style="list-style-type: none"> × Confiscation or destruction or requisition of your property by order of the Government or any Public Authority × Theft not involving forcible or violent entry to or exit from the premises/buildings, or theft by or in collusion with any family member, domestic servant or employee × Unexplained shortage or disappearance of property × Loss of or damage to bonds, bills of exchange, promissory notes, money or securities for money, coins or stamps × The excess stated in your policy or schedule, but nil excess for loss or damage caused by fire (including smoke), lightning, explosion, aircraft or earthquake

Section 2 - Employers' Liability

Significant features
<ul style="list-style-type: none"> • Limit of indemnity up to £10,000,000 inclusive of legal costs and expenses • Indemnity to Principal, providing cover to your Principal where required under your contract with them • Unsatisfied court judgments
<p>Significant limitations</p> <ul style="list-style-type: none"> ! It is a condition of the policy that you do not manufacture, mine, process, distribute, test, remediate, remove, store, dispose of, sell or use asbestos or materials or products containing asbestos ! £5,000,000 limit of indemnity for claims arising from Terrorism ! £5,000,000 limit of indemnity for claims arising from Asbestos ! Compensation for court attendance, at the Insurer's request, is limited to £500 per day for you or £250 per day for your employees
<p>Significant exclusions</p> <ul style="list-style-type: none"> × Liability for bodily injury to an employee where compulsory insurance or security is required by Road Traffic Acts × Work offshore × Punitive, exemplary or aggravated damages and liquidated damages × Fines or penalties of any kind

Section 3 - Section B – Public and Products Liability

Significant features
<ul style="list-style-type: none"> • Choice of limit of indemnity: £1,000,000, £2,000,000 or £5,000,000, plus legal costs and expenses • Covers you legal liability for accidental bodily injury, accidental loss of or damage to property and obstruction, loss of amenities, trespass, nuisance or interference with any right of way, light, air or water occurring during the period of insurance • Indemnity to Principal, providing cover to your Principal where required under your contract with them • Contingent liability (non-owned vehicles) • Options to include cover for: <ul style="list-style-type: none"> • play areas and food/refreshment facilities • 'work away' from your premises • work which includes the use of heat and welding equipment, subject to terms and conditions
<p>Significant limitations</p> <ul style="list-style-type: none"> ! Options to include cover for <ul style="list-style-type: none"> ! play areas and food/refreshment facilities ! 'work away' from your premises ! Pollution arising from a sudden, identifiable, unintended and unexpected incident up to the policy limit in total for all pollution occurring during the period of insurance
<p>Significant exclusions</p> <ul style="list-style-type: none"> × The first £250 in respect of loss or damage to third party property × Sale and/or supply of fertilisers and/or animal feeding stuffs other than pre-packaged proprietary brands × Property in your/your employees' care, custody and control, except (a) your employees' personal effects; (b) premises not owned or leased by you at which you are undertaking work in connection with the business × Ownership or use of any craft or vehicle licensed for road use × Punitive, exemplary or aggravated damages and liquidated damages × any loss, cost or expense directly or indirectly arising out of, resulting from or in respect of which a link has been or is established to asbestos × Fines or penalties of any kind

Prosecution Defence Costs Extension

Significant features
<ul style="list-style-type: none"> • Prosecution defence costs and representation at inquiries (e.g. Health & Safety and Corporate Manslaughter legislation, Consumer Protection Act and Food Safety Act) in respect of an offence, breach or incident in the United Kingdom during the period of insurance which is covered under Sections 2 or 3

Continued...

Prosecution Defence Costs Extension...continued

Significant limitations

- ! £1,000,000 aggregate limit of indemnity for prosecution defence costs, representation at inquiries inclusive of up to £100,000 aggregate limit for prosecution costs awarded against you

Significant exclusions

- × Punitive, exemplary or aggravated damages
- × Fines or penalties of any kind

Section 4 - Money (including Assault)

Significant features

- Theft, loss of or damage to your money (and non-negotiable documents)
 - at your premises
 - in transit and in the custody of collectors for 24 hours from the time of receipt or until the next working day whichever is later
 - in a bank night safe until removed by a bank official up to the agreed sum insured
- Assault on you or your employees by thieves, resulting in injury theft

Significant limitations

- ! Money in transit must be accompanied by the required number of people, depending upon the value of the consignment
- ! Benefit in respect of death or permanent disablement or loss of sight: £10,000 per person
- ! Benefit in respect of temporary total disablement: £100 per week for up to 104 weeks, plus necessary medical expenses up to an additional 15%

Significant exclusions

- × shortages following clerical or accounting errors or falsification of accounts, depreciation or the use of counterfeit money
- × fraud or dishonesty by, or in collusion with, any member of the Insured's family, business staff or domestic servants or any other person lawfully on the premises
- × theft occurring outside Great Britain Northern Ireland the Channel Islands and the Isle of Man or from unattended vehicles
- × benefits for death of or injury to anyone under 16 years old or who is 70 years old or over at the time of the assault
- × benefits for death of or injury sustained outside Great Britain Northern Ireland the Channel Islands and the Isle of Man

Section 5 - Business Interruption

Significant features

- Optional cover for either:
 - loss of gross profit or income by; or
 - increased cost of working incurred by;
 the business and caused by an insured event resulting in damage at the premises during the period of insurance up to the sum(s) insured, as specified in your schedule
- Options to include cover insured events:
 - causing failure of utilities
 - resulting in book debts

Significant limitations

- ! Cover only available if purchased in conjunction with Section 1 - Property Damage
- ! Basis of settlement:
 - ! Loss of profit or income option:
 - ! loss of gross profit due to the interruption; or
 - ! loss of income during an agreed indemnity period; or
 - ! increased cost of working i.e. additional expenditure necessarily and reasonably incurred for the sole purpose of avoiding or diminishing the reduction in gross profit/income which (but for that expenditure) would have taken place during an agreed indemnity period
 - ! Increase in cost of working option; additional expenditure necessarily and reasonably incurred (but not exceeding the amount of the reduction in income avoided) in order to prevent or minimise the interruption of or interference with the business during the indemnity period.

Significant exclusions

- × jewellery, precious stones, precious metals, bullion, furs, curiosities, works of art or rare books
- × glass, china, earthenware, marble or other fragile or brittle objects

Section 6 - Accidental Breakage of Glass

Significant features
<ul style="list-style-type: none"> • Glass which is broken accidentally, whether plate and/or sheet glass fixed in windows and doors of the buildings comprising the business portion of the premises up to the sum(s) insured, as specified in your schedule
Significant limitations
<ul style="list-style-type: none"> ! Standard limit £1,000 with the option to increase to £2,000 or £5,000 ! Additional limit £1,000 in total for stock, damaged by the breakage of glass, displayed in windows and for temporary boarding up
Significant exclusions
<ul style="list-style-type: none"> × Decorated and non-standard glass and mirrors × Removal, repair, restoration and replacement of frames × Breakage of glass in the course of being fitted × Loss or damage insured under Section 1 - Property Damage × The excess: £50 each loss or as stated in your policy or schedule

Section 7 - Goods in Transit

Significant features
Covering loss of or damage to goods resulting from an insured event while being loaded on, carried by or unloaded from a vehicle and/or attached trailer belonging to on loan to or on hire to you anywhere in Great Britain Northern Ireland the Isle of Man and the Channel Islands, as specified in your schedule
Significant limitations
<ul style="list-style-type: none"> ! Sum insured per vehicle as stated in the policy schedule ! Up to £1,000 for sheets, tarpaulins, ropes, chains and pallets ! Up to £1,000 for costs of re-loading, transferring to another conveyance or debris removal as a result of an accident ! Up to £250 per person for driver's (and mate's if applicable) personal effects
Significant exclusions
<ul style="list-style-type: none"> × The excess: £50 each loss or as stated in your policy or schedule × Loss of or damage to goods in any unattended vehicle between the hours of 7.00pm and 8.00am unless in a locked garage or locked compound × Livestock × Losses occurring outside Great Britain Northern Ireland the Isle of Man or the Channel Islands × Deterioration of chilled or frozen goods × Losses due to delay of or in transit × Loss or damage insured under Section 10 - Accidental Loss or Damage

Section 8 - Personal Accident (Individual)

Significant features
<ul style="list-style-type: none"> • In the event of a named insured person sustaining injury during the period of insurance we will pay the applicable benefit
Significant limitations
<ul style="list-style-type: none"> ! The applicable benefit amount stated in the Table of Benefits multiplied by the number of "capital units" or "weekly units" (requested by you and agreed by us at inception of the policy) stated in the policy schedule ! Total Benefits payable for all insured persons in the same air accident limited to £250,000 ! Weekly benefits limited to 104 weeks, excluding the first 7 days
Significant exclusions
<ul style="list-style-type: none"> × Being under the influence of drugs or alcohol × Suicide × Venereal infection, HIV and AIDS × Pregnancy, childbirth, miscarriage or abortion or any consequences of those. × Military service; racing; winter sports; professional sports; mountaineering, potholing; parachuting; swimming/diving requiring the use of underwater breathing apparatus, martial arts and contact sports × All flying other than as a fare paying passenger in a fully licensed passenger carrying aircraft

Section 9 - Personal Accident (Employees)

Significant features
<ul style="list-style-type: none"> In the event of an employee sustaining injury during the period of insurance we will pay the applicable benefit
Significant limitations <ul style="list-style-type: none"> The applicable benefit amount stated in the Table of Benefits if "LIMIT A" was requested by you and is stated in the policy schedule. If "LIMIT B" was requested by you, agreed by us at inception of the policy and is stated in the policy schedule we will pay double the applicable benefit amount Total Benefits payable for all insured persons in the same air accident limited to £250,000 Weekly benefits limited to 52 weeks, excluding the first 7 days
Significant exclusions <ul style="list-style-type: none"> Being under the influence of drugs or alcohol Suicide Veneral infection, HIV and AIDS Pregnancy, childbirth, miscarriage or abortion or any consequences of those. Military service; racing; winter sports; professional sports; mountaineering, potholing; parachuting; swimming/diving requiring the use of underwater breathing apparatus, martial arts and contact sports All flying other than as a fare paying passenger in a fully licensed passenger carrying aircraft

Section 10 - Accidental Loss or Damage

Significant features
<ul style="list-style-type: none"> Theft (including damage as a direct result) or accidental loss of or damage to any items of property specified in the schedule Basis of settlement: replacement (or value) as new provided that if at the time of any loss or damage to any property the sum insured in respect of the relevant item is less than the value of that property the amount payable will be proportionately reduced
Significant limitations <ul style="list-style-type: none"> Losses occurring during the period of insurance within Great Britain, Northern Ireland, the Isle of Man and the Channel Islands or as stated in the schedule
Significant exclusions <ul style="list-style-type: none"> The excess: £50 each loss, but £100 each loss for theft from unattended vehicles, or as stated in your policy or schedule Delay, confiscation or detention by Her Majesty's Revenue and Customs or other officials or authorities Loss or damage by theft from buildings unless accompanied by forcible and violent entry to or exit from the buildings Loss or damage by theft from unattended vehicles unless totally locked and keys removed Loss or damage insured under Section 7 - Goods in Transit or Section 11 - Plant

Section 11 - Plant

Significant features
<ul style="list-style-type: none"> Loss of or damage to plant stated the schedule Liability for damage and loss of hire charges (as defined in the terms of a hiring agreement, not being a hire purchase agreement) in respect of plant hired to you
Significant limitations <ul style="list-style-type: none"> Limited to plant used in the course of your business in the United Kingdom, up to the applicable limit or sum insured specified in the schedule for "own plant" or for "hired-in plant" Basis of settlement:
Significant exclusions <ul style="list-style-type: none"> Excess: £100 or 5% of the loss whichever is greater Watercraft Use for purposes beyond the designed capability of the plant or as specified by us, whilst under your control Caravans, site huts and their contents, scaffolding, shuttering, tarpaulins, ladders, hand tools, temporary bridges and similar equipment Penalties or liability for delay or detention or arising out of guarantees of performance or efficiency or indirect loss of any nature other than loss of hire charges under any hiring agreement, which is not a hire purchase agreement, as defined in that agreement

Section 12 - Deterioration of Frozen Food

Significant features
<p>Loss of or damage to the stock of food kept deep freeze cabinets caused by:</p> <ul style="list-style-type: none"> • mechanical or electrical breakdown to the plant • the effects of escaping refrigerant fumes • accidental failure of public electricity or gas supplies
<p>Significant limitations</p> <ul style="list-style-type: none"> ! Limited to the sum insured stated in the policy schedule ! Claims will be settled in accordance with the "Average Clause" stated in the policy ! Any appliance over 5 years old at the start of the period of insurance must be subject to an annual maintenance programme with a suitably qualified electrical engineer and you must keep the record of those inspections and maintenance
<p>Significant exclusions</p> <ul style="list-style-type: none"> × The excess: £50 each loss or as stated in your policy or schedule × Your deliberate act or wilful neglect × Loss of or damage to the stock of food caused by an electricity power cut which the supplier had planned and which was notified to its customers

General information

Your duties

If you decide to purchase insurance you must:

- inform your Insurance Broker of any change in circumstances that could materially affect your insurance.
- keep the sums insured at a level which represents the full value of the property.
- take reasonable steps to prevent loss, damage or an accident and keeping the buildings in a good state of repair.
- notify your Insurance Broker of any claim or possible claim under this insurance as soon as possible; and:
 - ◆ provide us with any information we may reasonably require including proof of ownership or value and, in respect of liability, any letter, writ, summons or other legal document you may receive;
 - ◆ not admit liability or offer or agree to settle any claim without the Insurer's written permission.
 - ◆ not act in a fraudulent manner (For example, by making a claim under this insurance knowing it to be fraudulently exaggerated in any respect);
 - ◆ inform the police:
 - a) as soon as possible following malicious acts, violent disorder, riots, theft, attempted theft or lost property; and
 - b) within 24 hours of discovery in respect of loss of money.
- observe and fulfil the terms, conditions and exceptions of the policy as stated in your policy wording and schedule.

If you fail to comply with any of the above duties this insurance may become invalid.

Endorsements

This policy may contain endorsements which enhance or restrict the standard policy coverage. These endorsements are listed in the schedule and it is important you read them carefully and raise any queries with your insurance broker.

Choice of Law and Jurisdiction

In the absence of any agreement to the contrary, the laws of England and Wales will apply and this policy will be subject to the exclusive jurisdiction of the courts of England unless, at the commencement of the period of insurance, you are either:

- a resident of; or
- a business with its registered office or principal place of business is situated in;

Scotland, Northern Ireland, the Channel Islands or the Isle of Man, in which case (in the absence of agreement to the contrary) the law of that country, crown protectorate or dependency will apply and this policy will be subject to the exclusive jurisdiction of the courts of that country, crown protectorate or dependency.

Changes in your circumstances

It's important you let us know as soon as possible if your circumstances change either before the start date of your policy or during the period of cover. Examples of changes we need to know about include:

- if you need to increase or decrease any sums insured you have declared to us, or
- you move premises or make alterations to the premises you occupy; or
- the security and protections you have declared to us change.

If you don't tell us, we may reject a claim or reduce the amount of payment we make.

Period of Insurance

The policy will remain in force for 12 months from date of commencement, unless shown differently on your quotation or schedule. You will be given at least 21 days' notice, before the renewal date of the policy, of the renewal terms.

We strongly urge you to review your sums insured each year to ensure you have adequate cover in place.

Policy Summary

How to make a Claim

In the first instance, you should contact your insurance broker who will provide a claim form for completion and advise you how to proceed. If you are unable to contact your insurance broker please contact BIB Underwriters Limited at:

Post: Claims Team, BIB Underwriters Limited,
2nd Floor, Pioneer House, Pioneer Court, Morton
Palms, Darlington, DL1 4WD.

Telephone: 01325 254400
Fax: 01325 253967

Cancellation Rights

This insurance has a cooling off period of 14 days, should you cancel your policy within this time, you are entitled to a full refund, subject to no claims being made.

For cancellation outside of the statutory cooling off period you can cancel this insurance at any time by writing (by e-mail, fax or letter) to us.

If this insurance is cancelled then, provided you have not made a claim and there hasn't been an incident that could give rise to a claim, you will be entitled to a refund of any premium paid, subject to a deduction for any time for which you have been covered. This will be calculated on a proportional basis. For example, if you have been covered for 6 months of a 12 months period of insurance, the deduction for the time you have been covered will be half of the annual premium or £25 + Insurance Premium Tax (IPT) whichever is greater.

We may cancel this policy where there is valid reason by giving you 30 days' notice in writing to your last known address, examples of valid reasons are set out in your policy wording. Any return premium due will depend on there being no claims made and the policy not being on a 'minimum and deposit' basis.

Compensation

We are members of the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from this scheme if we cannot meet our obligations, depending on the type of insurance and the circumstance of your claim. Further information about the scheme is available from the FSCS website: www.fscs.org.uk or write to Financial Services Compensation Scheme, 10th Floor Beaufort House, 15 St. Botolph Street, London, EC3A 7QU.

Complaints

BIB Underwriters Limited's aim is to ensure that all aspects of your insurance are dealt with promptly, efficiently and fairly. At all times BIB Underwriters Limited are committed to providing you with the highest standard of service.

If you have any questions or concerns about your policy or the handling of a claim you should, in the first instance, contact BIB Underwriters Limited or the broker where applicable. In the event that you remain dissatisfied and wish to make a complaint, you can do so at any time. Making a complaint does not affect any of your legal rights. Please contact BIB Underwriters Limited at:

Post: Complaints Department
Team, BIB Underwriters Limited,
2nd Floor, Pioneer House, Pioneer Court, Morton
Palms, Darlington, DL1 4WD.

Telephone: 0344 346 0251
Fax: 01325 253967

Email: uw@bibinsurance.co.uk

Website www.bibinsurance.co.uk

If for any reason we are unable to resolve your complaint you may refer it to Lloyd's and subsequently to the UK Financial Ombudsman Service (if you are an eligible business) and full details will be provided at each stage of the process. Further details can be found in "How to make a complaint" in the policy wording.

To receive more detailed information regarding this or any of the other policies offered by B.I.B., please contact your insurance advisor or visit our website at: www.bibu.co.uk