



COMMERCIAL
COMBINED



Summary

Commercial Combined Policy Summary

This document is a summary of the significant features, benefits, limitations, exclusions, obligations and conditions of the cover, but does not form or contain full terms of the Policy.

Full details can be found in the Policy Wording. Please take time to read it in conjunction with the Policy Schedule.

It is important that you read these fully before making any decision about your insurance.

Correct values at risk must be advised to us. If the Sums Insured you request are not adequate this will result in the amount that your Insurers pay you in the event of a claim being reduced.

Some of the covers provided are optional and will only apply if you have selected them and they are shown in the Policy Schedule.

The cover is valid for a period of 12 months or as detailed in the Policy Schedule.

Significant Policy Conditions	
Alteration	The Insured must give notice to the Company of any material fact or event affecting the risks insured
Cancellation - Company's Rights	The Company may cancel the Policy from inception or renewal due to non-payment The Company may cancel any or all cover under the Policy for other reason by giving 30 days' notice with a return of premium in respect of days left in the period of insurance No return premiums are payable if there has been a claim or incident
Cancellation - Insured's Rights	The Insured has 14 days' cooling off period from the start of the Policy with full premium refund The Insured may cancel the Policy after that with a return of premium in respect of days left in the period of insurance No return premiums are payable if there has been a claim or incident
Claims - Insured's Duties (excluding Legal Expenses)	The Insured must notify the Company as soon as possible of any circumstance which could give rise to a claim
Fair Presentation of the Risk	If the Insured does not make a fair presentation of the risk to the Company at inception, renewal or variation of the Policy, the Company may: <ul style="list-style-type: none"> • declare the Policy void (treat it as if it had never existed) • change the terms of the Policy • refuse to deal with all or part of any claim or reduce the amount of any claims payments
Fraud	If a fraudulent or exaggerated claim is made, the Company shall be entitled to: <ul style="list-style-type: none"> • refuse to pay the whole claim • recover from You any sums paid in respect of the claim • treat the Policy as cancelled with effect from the time of the fraudulent act
Jurisdiction	The Policy does not cover legal liability to pay compensation awarded in any country operating under the laws of the United States of America or Canada unless a North American Jurisdiction extension has been added. The Employers Liability Section will not respond to any action brought in any court outside the United Kingdom or European Union

Significant Policy Exclusions

Abuse	legal liability directly or indirectly resulting from caused by contributed to attributed to or in any way related to Abuse
Communicable Disease (First Party Coverages)	Loss, destruction, damage, cost or expense of whatsoever nature directly or indirectly caused by contributed to by resulting from or in consequence of a Communicable Disease or the fear or threat (whether actual or perceived) of a Communicable Disease
Cyber Risks - Third Party	Defamation and Intellectual Property Rights, Personal Rights, Computer Virus, Data Protection, Computer Fraud and Misuse and Denial of Access
Liability Coverages - Asbestos (Public and Products Liability Section)	Actual, alleged or threatened absorption ingestions or inhalation of asbestos in any form or the existence of asbestos
Liability Coverages - Silica (Public and Products Liability Section)	Actual alleged or threatened absorption ingestion or inhalation of silica in any form by any person or the existence of asbestos
Punitive Damages	Punitive and non-compensatory damages
Terrorism	Damage, liability, cost or expense caused by the act of, or prevention of, the act of terrorism but not in respect of: <ul style="list-style-type: none"> • Terrorism Section • General Exclusion 4 Liability Coverages – Terrorism (Special Provision Employers Liability Section) • Public and Products Liability where a £2,000,000 limit of indemnity is available on request providing the Property Terrorism Section is also operative

Standard Cover

Property Damage Section

Cover is available for the following property:

- Buildings
- Stock
- Machinery, Plant and All Other Contents (including Computers and Telecommunications Equipment – unless these are more specifically insured under the Computer All Risks section)
- Rent payable

Significant Features & Benefits	Significant Exclusions or Limitations (increased limits may be available on request)
<p>Basis of Cover: All Risks (excluding subsidence)</p> <p>Subsidence is available on request</p>	<p>Damage caused by wear and tear, frost, defective design or materials, faulty/defective workmanship, vegetation, corrosion, rot, vermin, insects, contamination, light, inherent vice, latent defect, freezing, breakdown, pollution or explosion of boilers.</p> <p>Damage (other than fire, explosion, aircraft) to property unoccupied for more than 30 consecutive days</p> <p>Weather damage to moveable property in the open</p> <p>Computer System damage from hacking or computer virus and erasure of programs/data</p>
Capital Additions	15% of the Sum Insured up to £500,000
Clearance of Drains, Sewers and Gutters following Damage	£10,000 any one event
Day One Basis of Settlement other than Stock and Rent	Declared Value plus 15%
Exhibitions Stock and Equipment including transit	£5,000 any one event Excluding losses from unattended vehicle
Glass	Costs incurred in replacing fixed glass and boarding up regardless of whether or not buildings are insured
Inadvertent Omission to Insure (excluding stock)	£500,000 any one period of insurance

Keys (replacement of locks)	£2,500 any one event
Loss of Metered Water and Gas arising from Damage	£10,000 any one event / £50,000 any one period of insurance
Outdoor Property and Landscaping	£250 any one item £10,000 any one event
Temporary Removal (renovation, repair, service or cleaning)	£10,000 any one event
Temporary Removal of Deeds and Documents	£25,000 any one event
Temporary Repairs following Damage	The lower of 15% of the total cost of repair/replacement or 15% of the Item Sum Insured
Theft of Building Parts	£25,000 any one event / £2,500 deductible
Trace and Access	£5,000 any one event / £25,000 any one period of insurance

Optional Extensions	Significant Exclusions or Limitations (increased limits may be available on request)
Deterioration of Stock	Failure of plant over 10 years old Consequential Loss
Goods in Transit by Hauliers or in Own Vehicles	Dangerous goods or jewellery and precious metals and similar, theft losses from unsecured unattended vehicles Security Conditions apply to unattended property
Money	Fraud or dishonesty, losses not discovered within 7 days and money in vending/gaming/ATM machines Amounts per person apply to Money in transit Safe keys must be away from the Premises when closed
Personal Accident (Assault)	Applies to persons between the ages of 16 and 70 years

Property Damage Section - Significant Conditions	
Fire Precautions	Fire Break Doors, Fire Extinguishing Appliances, Fire Alarm Installations and Automatic Sprinkler Installations must be maintained, tested and operationally set if they are under the Insureds control
Goods in Transit	Security Conditions apply to unattended Property
Money	Amounts per person apply to Money in transit Safe keys must be away from the Premises when closed
Theft Precautions - Business Premises	Where required by the Company, an Intruder Alarm must be maintained, tested and operationally set. The Company must be notified should warning that response to an activation may be reduced is received All other security devices must be in full and effective operation when the Premises are closed for business
Underinsurance	Loss will be adjusted for underinsurance depending on the basis of settlement applicable
Unoccupancy	The Company must be notified if any Building or part thereof is unoccupied for more than 30 consecutive days The Building must be secured, all services disconnected, letterboxes sealed, clear of combustible materials and inspected at least weekly

Please see also the Property Damage Section, General Exclusions and General Conditions in the Policy wording.

Optional Covers

Business Interruption Section

Significant Features & Benefits	Significant Exclusions or Limitations
Basis of Cover: All Risks (excluding subsidence) Subsidence is available on request	For a claim to be paid under Business Interruption there must be a Property Damage claim although it need not be under this policy
Bases of Settlement options: <ul style="list-style-type: none"> ▪ Gross Profit ▪ Gross Revenue ▪ Rent Receivable ▪ Increase in Cost of Working 	<ul style="list-style-type: none">) Declaration Linked) Limited to 133⅓% of the) Estimated sum insured Up to 50% of the Sum Insured in the first 3 months and monthly pro-rata thereafter up to the Indemnity Period
Automatic Reinstatement of Sum Insured following loss	Up to the Sum Insured or Limit - not available for Food and Drink Poisoning or Murder, Sanitary Arrangements and Vermin
Customers - Unspecified	£50,000
Prevention of Access	£50,000
Public Utilities - Electricity, Gas, Telecommunications, Water	£50,000 each utility Deliberate act of a supply undertaking withholding the supply is excluded
Suppliers - Unspecified	£50,000

Optional Extensions	Significant Exclusions or Limitations (increased limits may be available on request)
Additional Increase in Cost of Working	Optional up to the Sum Insured
Bomb (Hoax or Actual)	£50,000 No cover for the first 2 hours of each interruption
Closure of Business Premises (Murder, Sanitary Arrangements and Vermin)	£50,000
Contract Sites	£50,000
Customers - Specified	£50,000
Exhibition Loss of Expenses	£50,000
Exhibition Sites	£50,000
Fines and Damages	£50,000
Food or Drink Poisoning	£50,000
Loss of Attraction	£50,000
Outstanding Debit Balances	£50,000
Property Stored	£50,000

Public Utilities - Electricity, Gas, Telecommunications, Water (including Terminal Ends)	£50,000 Deliberate act of a supply undertaking withholding the supply is excluded No cover for the first 12 hours of each interruption
Suppliers - Specified	£50,000
Transit	£50,000

Please see also the Business Interruption Section, General Exclusions and General Conditions in the Policy Wording

Computer All Risks Section

Cover is available for the following items: Computer and Telecommunication Equipment Media and Ancillary Equipment

Standard Cover	Standard Limits
Accidental Discharge of Gas Flooding Systems	£10,000
Additional Property Acquired	£10,000
Additional Rental	£10,000
Automatic Reinstatement of Sum Insured following a Claim	Subject to payment of any required premium if the claim exceeds £10,000
Consulting Engineers' Fees / Repair Investigation Costs	Included within the Sum Insured
Day One Basis	Declared Value plus 15%
Fire Extinguishing Expenses	Up to the Sum Insured
Incompatibility of Computer Records	£10,000
Increase in Cost of Working (including professional accountants charges)	3 Months Indemnity Period
Measures Taken in Avoidance of Impending Loss or Damage	Up to the Computer and Telecommunication Equipment Media and Ancillary Equipment Sum Insured
Programs and Data	Accidental or malicious erasure of programs or data on computer media unless resulting from damage otherwise covered
Reinstatement of Data	£25,000
Reinstatement of Programs	£25,000
Removal of Debris	£10,000
Subrogation Waiver	Against authorised users of the equipment
Temporary Repairs and/or Expediting Costs	£10,000

Computer All Risks Section - Significant Conditions	
Fire Precautions	Fire Break Doors, Fire Extinguishing Appliances, Fire Alarm Installations and Automatic Sprinkler Installations must be maintained, tested and operationally set if they are under the Insureds control
Theft Precautions Business Premises	Where required by the Company, an Intruder Alarm must be maintained, tested and operationally set. The Company must be notified should warning that response to an activation may be reduced is received All other security devices must be in full and effective operation when the Premises are closed for business
Underinsurance	Loss will be adjusted for underinsurance depending on the basis of settlement applicable
Unoccupancy	The Company must be notified if any Building or part thereof is unoccupied for more than 30 consecutive days The Building must be secured, all services disconnected, letterboxes sealed, clear of combustible materials and inspected at least weekly

Computer All Risks Section - Significant Exclusions	
Breakdown or Derangement	Damage to equipment unless it is subject of a maintenance, rental, hire or lease agreement which must provide a minimum service of on-call remedial/corrective maintenance at inclusive cost. Exclusion does not apply to Increase in Cost of Working cover
Consequential Loss	Consequential loss or damage of any kind Exclusion does not apply to Increase in Cost of Working cover
Hacking	Hacking event or computer virus
Maintenance	Damage recoverable under any guarantee or maintenance, rental or lease agreement
Programs and Data	Accidental or malicious erasure of programs or data on computer media unless resulting from damage otherwise covered
Satellite Telecommunications	Increase in Cost of Working due to failure of satellites in certain circumstances
48 Hour Exclusion Increase in Cost of Working	Additional expenditure incurred during the first 48 hours following breakdown if a maintenance, rental, hire or lease agreement providing a minimum service of on-call remedial/corrective maintenance at inclusive cost is not in force

Please see also the Computer All Risks Section, General Exclusions and General Conditions in the Policy Wording

Terrorism Insurance Section	
Cover is available as an extension to the following sections: Property Damage, Goods in Transit, Money, Computer All Risks and Business Interruption	
Section Significant Exclusions	
Cyber Risks	Damage to Computer Equipment or Data, Computer Virus or Similar Mechanism, Hacking or Phishing and Denial of Service Attack
Non-Damage	Non-Damage Business Interruption

Please see also the Terrorism Section, General Exclusions and General Conditions in the Policy Wording

Employers' Liability Section

Legal Liability to pay Compensation for Bodily Injury to Employees arising in the course of employment including claimants and defence costs and expenses – Limit of Indemnity £10,000,000

Significant Features & Benefits	Significant Exclusions or Limitations
Compensation for Court Attendance	£500 per day – Director, Principal or Partner £200 per day – Employee
Corporate Manslaughter and Corporate Homicide Act	£1,000,000 any one period of insurance aggregated across this Section and Public and Products Liability Section
Indemnity to Principal where required under contract	Up to the Limit of Indemnity
Private Duties undertaken by an Employee for a director, partner or senior official	Up to the Limit of Indemnity
Terrorism	£5,000,000 any one event
Unsatisfied Court Judgements	Up to the Limit of Indemnity

Employers Liability Section - Significant Exclusions

Motor Insurance Cover	Excluding any liability for which motor insurance or security is required under compulsory Road Traffic Act legislation
Offshore Work	Visits or work (including transportation) to or from an offshore installation or associated structure
Workmens Compensation	Excluding amounts payable under workmen's compensation, social security or health insurance legislation

Please see also the Employers Liability Section, General Exclusions and General Conditions in the Policy wording

Public and Products Liability Section

Legal Liability to pay Compensation for Injury (other than to Employees) or Damage to property arising in connection with the Business and products supplied and, in addition, claimants costs and defence costs and expenses

Significant Features & Benefits	Standard Limits (increased limits may be available on request)
Limits of Indemnity: <ul style="list-style-type: none"> general from Products supplied 	£1,000,000 any one occurrence £1,000,000 in total any one period of insurance
Claimants' Costs and Expenses and Defence Costs and Expenses	In addition to the Limit of Indemnity
Compensation for Court Attendance	£500 per day – Director, Principal or Partner £200 per day – Employee
Corporate Manslaughter and Corporate Homicide Act	£1,000,000 any one period of insurance aggregated across this Section and Employers Liability Section
Data Protection	£500,000 any one period of insurance
Defective Premises Act	Up to the Limit of Indemnity
Indemnity to Principal where required under contract	Up to the Limit of Indemnity
Overseas Personal Liability	Up to the Limit of Indemnity
Property in the Insured's Custody or Control consisting of personal effects or premises	Up to the Limit of Indemnity

Motor Contingent Liability	Up to the Limit of Indemnity
Private Duties undertaken by an Employee for a director, partner or senior official	Up to the Limit of Indemnity

Public and Products Liability Section - Significant Exclusions	
Contractual Liability	Liability assumed under contract or agreement providing liability would not have attached by virtue of such contract or agreement
Coronavirus Diseases (Only applicable if shown on the schedule)	Liability cost or expense arising out of directly or indirectly resulting from caused by contributed to attributed to or in any way related to: <ul style="list-style-type: none"> • Severe Acute Respiratory Syndrome Coronavirus 2 (SARS-CoV-2) or • Coronavirus Disease 2019 (Covid-19) or • any mutation or variation of any of (a) or (b) above
Damage to property	<ul style="list-style-type: none"> • Belonging to the Insured • Being worked upon • In the Insured's custody or control (other than leased or rented premises)
Health Care	Bodily Injury arising from an act or omission in the provision of or failure to provide Health Care
Heat Work (this is excluded unless agreed by the Company in writing)	Work away from the Insured's premises involving the use of grinding wheels, cutting discs, angle grinders, electric oxy-acetylene or other welding or cutting equipment, blow torches, blow lamps or flame guns or hot air guns, heated tar, bitumen or asphalt or any other application of heat (but this does not include soldering irons)
Loss of Information	Loss of information or the provision of wrong information in or from computer programmes tapes or data recording equipment
Pollution	Unless caused by a sudden identifiable unintended and unexpected incident which takes place at a specific time and place
Products Liability	Products connected incorporated in or on any aircraft, spacecraft or military or naval missile or ground support or control equipment used in guidance navigation or direction of any aircraft spacecraft or military or naval missile
Professional Duty	Liability arising out of advice design plan formula specification or omission to perform a professional duty provided for a fee or in circumstances where a fee would normally be charged
Vessels or Craft	Liability arising from the ownership, possession, use of any vessel or craft intended to float, travel through water, air or space other than small low powered watercraft (not exceeding 30 feet in length)

Please see also the Public and Products Liability Section, General Exclusions and General Conditions in the Policy Wording

Loss of Licence Section

Depreciation in the value of the Insured's interest in the Premises resulting from loss of a licence for the sale of liquor

Significant Features & Benefits	Significant Exclusions or Limitations
Appeal Costs and Expenses	Up to the Sum Insured
Consequential Loss	Consequential loss of any kind
Town Planning	Loss due to any scheme of town or country planning improvement, redevelopment or compulsory purchase

Section Significant Conditions

Notification	<p>You must notify the Company on becoming aware of:</p> <ul style="list-style-type: none"> any change in tenancy or management of the Premises or proposed transfer of the licence a complaint against the Premises or proceedings against a conviction of the licence holder for any breach of licencing laws objection to renewal of the licence <p>within 24 hours of the losing the licence</p>
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Loss of Licence Section - Significant Exclusions

Closure	Loss by the Premises being closed for any period which is not required by law or for not being correctly maintained
Compensation	Where the Insured is entitled to compensation by virtue of any legislation
Loss of Licence	Caused by the misconduct, connivance, neglect, delay, error or omission of the Insured or alteration of the premises without consent of the appropriate authority

Please see also the Loss of Licence Section, General Exclusions and General Conditions in the Policy Wording

Legal Expenses Section

Sections of cover	The most that we will pay any one claim	Excess – any one claim	
	*The standard limits available to you are: £50,000, £100,000 or £250,000.	Our choice of representative	Your choice of representative
Employment disputes	£*	£0	£1,000
Employment compensation awards	£*	£0	£1,000
Property and landlord and tenant disputes	£*	£0	£1,000
Criminal defence	£*	£0	£1,000
(Interview under caution)	£2,500	£0	£1,000
Tax protection	£*	£0	Not applicable
(Aspect enquiry)	£*	£1,000	Not applicable
(Current tax year enquiry)	£1,000	£0	Not applicable
Regulatory compliance	£*	£0	£1,000
Court attendance costs	£1,000	£0	Not applicable
Employee extra protection	£*	£0	£1,000
Contract disputes	£*	£500	£2,000
The most that we will pay for all claims in the period of insurance	£1,000,000		
Territorial limits	UK		
Minimum sum in dispute	Contract disputes - £1,000		
Maximum construction project value	Contracts for construction and repairs - £500,000		

Legal Expenses Section - Significant Conditions	
Employment Tribunal	The Insured must follow the advice of the Company or the ACAS code of practice before taking any action
Claims	<p>The Company must be notified as soon as possible (and within the period of insurance) of any cause, event or circumstance which may give rise to a claim, dispute, legal proceedings or tax investigation</p> <p>Costs must only be incurred with the consent of the Company</p> <p>The Company will appoint a legal representative, there may be circumstances where the Insured may appoint their own</p> <p>Response to any offers of settlement must be authorised by the Company</p>

Legal Expenses Section - Significant Exclusions	
Abatement Notice Appeals	More than one claim in each period of insurance and any connected to planning applications, decisions or disputes
Civil Proceedings	Defence of civil legal proceedings concerning injury, disease, loss/destruction of property or an alleged breach of professional duty
Contract Disputes – Contracts for construction and repairs	<p>Claims in dispute are not covered:</p> <ul style="list-style-type: none"> • Over construction projects estimated to cost more than the maximum construction project value • If the Insured's Business is in the construction industry • Over construction contracts where the Insured is carrying out the works
Costs	Incurred in connection with breach of confidentiality, passing off, defamation, malicious falsehood, ownership of intellectually property rights or a judicial review
Fines and Penalties	Including taxes, duties or interest
Property and Landlord and Tenant Disputes	Planning or building regulations or decisions or compulsory purchase orders or works by or under the order of an authority
Prospects of Success	There is no cover if there is less than 51% chance of success as determined by the Company based on legal opinion and professional advice
Tax Protection	Disputes involving late tax returns, fraud, criminal prosecution, National Minimum Wage or Living Wage

Please see also the Legal Expenses Section, General Exclusions and General Conditions in the Policy Wording

Standard Policy Deductibles (excluding Legal Expenses – see above for details)

Property Damage:	
Subsidence or ground heave or landslip	£1,000
Theft of Building Parts	£2,500
Flood	£350
All Other Property Damage	£350
Optional Extensions	£250
Money	£250
Goods in Transit	£250
Deterioration of Stock	£250
Computer All Risks:	
Subsidence	£1,000
All Other Property Damage	£350
Public Liability:	
Third Party Bodily Injury	Nil
Third Party Property Damage	
a) in respect of heat work (where included)	£1,000
b) Data Protection	£500 or 10% of the cost of any claim or claims whichever is the greater
c) Property in the Insured's custody or control	£500 for any claim or claims unless caused by fire or explosion
d) all other	£250
Products Liability:	
Third Party Bodily Injury	Nil
Third Party Property Damage	£250

Insurance Providers

Q Underwriting Services Limited trading as Q Underwriting is authorised and regulated by the Financial Conduct Authority. Firm Reference Number: 657367

Registered in England under No. 08946569

Registered Office: Rossington's Business Park, West Carr Road, Retford DN22 7SW

Q Underwriting Services Limited is part of the PIB Group

Q Underwriting Services Limited trading as Q Underwriting act in an underwriting capacity on behalf of the following insurers:

In respect of the Legal Expenses Section:

The Company is Markel International Insurance Company Limited trading as Markel Legal Expenses Insurance is authorised by the Prudential Regulatory Authority and regulated by the Financial Conduct Authority and the Prudential Regulatory Authority. Financial Services Register Number: 202570.

Registered in England and Wales under No. 00966670.

Registered Office: 20 Fenchurch Street, London EC3M 3AZ

Markel Corporation is the ultimate holding company for Markel International Insurance Company Limited

In respect of all other Sections:

The Company is Travelers Insurance Company Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

Registered in England under No. 1034343

Registered Office: One Creechurch Place, Creechurch Lane, London EC3A 5AF

Privacy Notice

The privacy and security of your personal information is very important to us. Please see our Privacy Notice in the Policy Wording

How to Make a Claim

Legal Expenses Section

If you need to make a claim or let us know about a situation that could lead to a claim, you should contact us as soon as possible providing your number and brief details of the circumstances by either:

- a) telephoning us on 0345 481 8863
- or
- b) writing to us at

The Claims Department
Markel Legal Expenses Insurance
81-85 Station Road
Croydon
CR0 2AJ
LElclaimsuk@markel.com

If you write to or email us a claim form will be sent to you for completion which must be returned without delay

All Other Sections

Travelers Insurance Company Limited
Telephone: 01737 787787
On-line guidance: www.travelers.co.uk

Making a Complaint

If you have any questions or concerns about your Policy or the handling of a claim you should, in the first instance, contact the Insurance Broker who arranged this insurance. In the event that you remain dissatisfied and wish to make a complaint, you can do so at any time by using the appropriate contact details below. Please ensure to provide details of your Policy and in particular your Policy number to ensure that your complaint is dealt with efficiently and promptly.

1. Legal Expenses Section

The Customer Services Manager
Markel Legal Expenses Insurance
20 Fenchurch Street
London EC3M 3AZ
Tel: 0345 350 1099
Email: LElunderwritersuk@markel.com

2. All Other Sections

Claims Related Complaints

If you have a complaint, please contact us on 0203 207 6000 or email us at CustomerRelations@travelers.com

For full information on your rights and how we handle your complaint, please see our website
<https://www.travelers.co.uk/documents/ComplaintsProcedure.pdf>

For Any Other Complaints

Q Underwriting Services Limited
Rossingtons Business Park
West Carr Road
Retford
Nottinghamshire DN22 7SW
Email: complaints@qunderwriting.com

Complaints will be acknowledged within 5 business days of receipt and you will be kept informed of progress we will endeavour to resolve matters to your satisfaction within 8 weeks. This will be either in a final response or in a letter informing you that we need more time for our investigation.

Legal Expenses Customer Helplines

To talk to us about your policy

If you need any help to fully understand what is covered under this Business Legal Expenses section please contact your insurance broker or let us know by either:

- a) telephoning on 0345 350 1099
- or
- b) e-mailing us at LElunderwritersuk@markel.com

For advice or stress counselling

The cover provides access to a 24/7 year round telephone advice line. This service provides advice on general legal matters on the law which applies in the UK.

You can also get advice on tax and health and safety matters in the UK by calling the same number 9-5 Monday to Friday (excluding public holidays).

In addition, the cover provides you with access to a 24/7 year-round stress counselling line.

The telephone number to call is 0333 234 8042 and you will need your policy number to access the advice.

For legal resources, news and documents

To complement the legal advice line you have access to the Markel Law Hub, an online resource of expert legal and business guides, templates and content, provided by Markel Law LLP. This covers everyday legal issues around employment, health and safety, trading and contracts, cyber and data, debt and insolvency and business law resources.

To access, visit markellaw.co.uk and click the Markel Law Hub tab to log in using your policy number (token code) which can be found in your policy schedule



Q Underwriting Services Ltd
1 Minster Court, Mincing Lane, London, EC3R 7AA
www.Qunderwriting.com

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