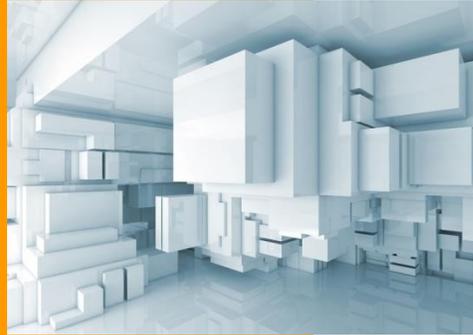




CHINA TAIPING INSURANCE (UK) CO LTD

keyfacts®



**TRADERS
COMMERCIAL COMBINED
POLICYSUMMARY**



History

You are in good hands.

China Taiping Insurance (UK) Company Limited received its trading license in 1983 and commenced underwriting business on 1 October 1985, it is a member of the ABI.

Since China Taiping UK began trading, it has established a prominent business stature within the Chinese community as well as in the UK's society in general and we have more than 30 years of experience in underwriting.

We are committed to delivering an excellent and sincere customer service so we can give you the peace of mind you deserve.

We are authorised by the Prudential Regulation Authority and Regulated by the Financial Conduct Authority and Prudential Regulation Authority in the UK no. 202690.

China Taiping UK strictly adheres to the principals of prudent business underwriting and we transact business with the concept of 'Diligent Management and Sincere Service' in mind.

We have expert technical underwriters that fully understand your trade and your challenges as a business owner so we are confident that we can protect your business against the insured risks and give you the peace of mind you need.

We also have an excellent professionally trained in-house claims team who understand your needs and will diligently and sincerely listen to you so as to provide you with the best solutions to get your business back on track as soon as possible after a loss.

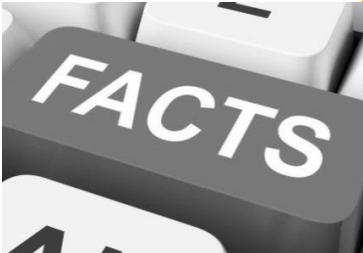
Your Policy is built of different parts that we advise you read carefully so as to understand all terms and conditions and also to check that all details are correct and relevant as they form the basis of your contract with us including this Proposal Form.

Please ensure that you contact us or your insurance adviser as appropriate as soon as reasonably possible if you think that there are amendments to be made or new circumstances that would affect your insurance.

If you would like to find out more about us please visit our web site at:
www.uk.cntaiping.com



For better or for 'Insured'



Cover Features:



Cover

This Traders Combined product is designed to cater for legal liabilities, assets and loss of earnings for a commercial combined risk and it includes unique extensions which make this a first class product of its kind and ensures you get the best value for money you deserve.

To enhance the benefits further, following the Insurance Act (2015), we have gone beyond the obligations of the Act and have made our policies all warranty free.

- **Contents** of the premises
- **Glass** breakage including sanitary ware and signs
- **Loss of Income** subsequent to loss or damage
- **Money** lost or stolen from the premises or whilst in transit Assault of Insured or employees whilst in the course of the Business
- **Liability** to others (employees and third parties) an indemnity against all sums for which you become legally liable to pay involving injury loss or damage up to the policy limits of indemnity
- **Goods in Transit** loss or damage

Optional Covers

- ✓ **Buildings** should the insured be also the owner of the property or obliged to insure it under a lease agreement
- ✓ **Specified All Risks** cover for specific items of business equipment
- ✓ **Frozen Food** loss or damage due to freezer unit or refrigerator breakdown
- ✓ **Failure of Extractor Unit** due to mechanical failure necessitating the closure of the business
- ✓ **Personal Accident** a specified benefit payable to Insured and or Employees in the event of death or accidental bodily injury
- ✓ **Loss of License** depreciation in value of the business as the result of the license being refused revoked or suspended

Cyber Services

- ✓ Working in partnership with Cyberscout, your policy includes access to bespoke cyber protection support and relevant educational services to help you avoid becoming a victim of a cyber incident. The details of how to access this service can be found in your policy schedule.



Additional Information:

How do I make a Claim?

If You need to notify a claim or any circumstances that may give rise to a claim, You should contact your insurance adviser in the first instance.

Alternatively, you may contact us as follows:

Claims Department
China Taiping Insurance (UK) Company Ltd
2 Finch Lane
London
EC3V 3NA

Telephone: 020 7839 1888

Fax: 020 7621 1202

Email: newclaims@uk.cntaiping.com

More information can be found on the policy wording.

What happens if we were unable to meet our obligations?

China Taiping Insurance (UK) Company Ltd contributes to the Financial Services Compensation Scheme (FSCS) so you may be entitled to compensation if we were unable to meet our obligations.

Further information about the compensation scheme is available at www.fscs.org.uk or by calling the FSCS on 0800 6781100 or 020 7741 4100.

What can I do if I change my mind?

If you are a sole trader or an individual You can cancel within 14 days, the cooling off Period. You will receive a full refund of paid premium provided there have been no notified or paid claims.

For any subsequent cancellation after 14 days, this Policy can be cancelled at any time upon your request and provided there have been no claims paid, reported or outstanding, we will refund a pro-rata proportion of the paid premium. More details can be found in Your policy wording.

How do I make a complaint?

We make every effort to deliver a high quality service to our policyholders. If you wish to make a complaint you should contact:

The Compliance Officer
China Taiping Insurance (UK) Company Ltd
2 Finch Lane
London
EC3V 3NA

Telephone: 020 7839 1888

Fax: 020 7621 1202

Email: compliance@uk.cntaiping.com

More information on how we deal with complaints can be found on the policy wording. If we are unable to resolve the complaint, we will provide details of the Financial Ombudsman Service, which offers free independent advice on complaints solutions.

Financial Ombudsman Service
Exchange Tower
Harbour Exchange Square
London, E14 9SR
Tel: 0800 023 4567 or 0300 123 9123
Email: complaint.info@financial-ombudsman.org.uk
Website: www.financial-ombudsman.org.uk

Governing law

The policies we issue are governed by English Law. We may, if we both agree in writing, deem a policy to be governed by a different law. However, if there is a dispute, it will only be dealt with in the courts of England or of the country within the United Kingdom in which your main residence is situated.

Our Locations

London Office

China Taiping Insurance (UK) Co. Ltd
2 Finch Lane
London EC3V 3NA
Tel: 020 7839 1888

Manchester Office

China Taiping Insurance (UK) Co. Ltd
Manchester One, 53 Portland Street
Manchester M1 3LD
Tel: 0161 236 2631



Data Protection & Privacy of Data

The General Data Protection Regulations place strict rules on the transfer of personal data relating to EU citizens, outside of the EU (Article 44-50). In the course of our business China Taiping Insurance (UK) Co Ltd (CTI UK) may store data, including personal records, at our China Taiping IT centre located in China. CTI UK have implemented 'Standard Data Protection Clauses' adopted by the Commission in accordance with the examination procedure referred to in Article 93 (2) as a safeguard mechanism to ensure CTI UK is fully compliant.

