

Policy Summary

Amateur Radio Policy

This is a summary of your policy, giving important information about the cover provided so you can check that it is right for you

Arch Amateur Radio Policy Summary

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This is a summary of the cover provided by your policy and does not contain the full terms and conditions of the cover, which can be found in the policy document. It is important that you make a fair presentation of the risk to us and read the policy document carefully when you receive it.

Insurance Provider

Your insurer will be Arch Insurance (UK) Limited, Registered address:

5th Floor,
Plantation Place South,
60 Great Tower Street,
London,
EC3R 5AZ.

Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. FCA Register Number 229887, with the exception of certain sections within your policy wording, which may be covered by another named insurer.

Key Covers, Features and Exceptions

Your policy includes the following key covers, features and exceptions, which are detailed in your policy documentation.

Type of Insurance

This policy provides a comprehensive range of covers with the flexibility to select from a range of covers aimed at general industry to meet your needs.

Policy Term

The duration of the policy is 12 months from cover inception date, or as detailed in your policy schedule

Amateur Radio Policy

Legal Liabilities Section

Employers' Liability sub-section

Cover, Features and Benefits

Protection against your legal liabilities to pay compensation in respect of injury sustained by your employees in the course of the business up to a limit of £10,000,000 including costs and expenses

Cover includes:

- Injury to Working Partners
 - Indemnity to Principal
 - Corporate Manslaughter and Corporate Homicide Act 2007 (up to £1million)
 - Legal costs and expenses in defending prosecutions under all relevant health and safety legislation up to Your limit of Indemnity
 - Trainees and personnel undergoing work experience
 - Unsatisfied court judgments in favour of employees injured in your employment by third parties
 - Compensation for court attendance as a witness in connection with any claim under this section
 - Worldwide cover (other than USA and Canada) for non-manual employees normally resident in the UK who are temporarily working overseas
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Significant Exceptions and Limitations - Please refer to your Policy document

- Cover for acts of terrorism is limited to £5,000,000 any one event
 - Work in or on or travel to or from any offshore installation
 - Injury to an employee for which compulsory motor insurance is required under Road Traffic Acts legislation
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Public Liability sub-section

Cover, Features and Benefits

Protection against your legal liability for injury to third parties and damage to their property including nuisance, trespass, obstruction or interference up to the limit stated in the schedule including costs and expenses

Cover extends to include:

- Contingent motor third party liability arising out of the use of vehicles not owned by you within Great Britain, Northern Ireland, the Channel Islands and the Isle of Man
- Legal costs and expenses in defending prosecutions under all relevant health and safety legislation
- Defective Premises Act liability
- Personal liability of employees, directors or partners whilst they are overseas on your business
- Employees' and visitors' personal belongings
- Compensation for court attendance as a witness in connection with any claim under this section
- Liability arising out of the hiring, borrowing, and using of bicycles causing bodily injury and/or property damage following Your negligence or fault of the product.

Significant Exceptions and Limitations - Please refer to your Policy document

- Loss or damage to property in your custody or control or to products supplied
 - Pollution unless caused by a sudden and identifiable incident
 - Territorial Limits exclude USA and Canada unless specifically agreed
 - Work in or on or travel to or from any offshore installation
 - Cover for any design, formula and advice provided by you for a fee or where a fee would normally be charged is excluded
 - Fines penalties or punitive damages
 - The first part of any claim - your excess
 - Exposure to, inhalation of, fears of the consequences of exposure to/inhalation of, costs incurred in repairing, removing, replacing, recalling, rectifying, reinstating or managing any property arising out of the presence of asbestos
 - All costs and awards relating to bodily injury and or property damage to third parties caused by the actions of a customer whilst hiring, borrowing, and using of bicycles
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All Risks section

Cover, Features and Benefits

- Cover for radio equipment following accidental loss or damage
 - Cover can be extended to anywhere in Great Britain Northern Ireland the Channel Islands and the Isle of Man or anywhere the world (up to a maximum of 21 days)
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Significant Exceptions and Limitations - Please refer to your Policy document

- Wear and tear, gradual deterioration, frost, faulty or defective design or materials or workmanship
 - Mechanical or electrical breakdown or derangement
 - Losses from unattended vehicles unless certain conditions are met
 - The first part of any claim - your excess
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Cancellation

If this cover does not meet with your requirements please return all your documents and any Employers Liability Certificate(s) to your insurance agent who has arranged the cover within 14 days of receipt and We will return part of the premium proportionate to the unexpired Period of Insurance provided that no claims have been paid or outstanding during the current Period of Insurance.

We may cancel this policy or any part thereof by giving 30 days notice to your last known address Provided there have been no claims made under the policy or that no incident has occurred that is likely to give rise to a claim or that there has been no breach of any policy conditions, you shall be entitled to the return of a proportionate part of the premium in respect of the unexpired period of insurance.

If you wish to terminate the cover at any other time please contact your insurance agent who arranged it and any return premium will be at the discretion of Arch Insurance (UK) Limited.

How to Make a Claim

To report or make a claim follow the instructions provided in the General Conditions – Claims Procedure

To register a claim under any other Section You should email full details of the claim including your Arch policy number to commercial.claims@archinsurance.co.uk or call 0345 258 3880.

To register a claim under the Essential Business Legal Expenses Section you should contact ARAG including if you are planning any redundancy

Please do not instruct your own lawyer or accountant as we will not pay costs incurred and you may invalidate Your cover

Telephone - 0117 917 1698 or visit www.arag.co.uk/newclaims

How to Complain

Our goal is to provide excellent customer service to all our customers but we recognise that sometimes things may go wrong. If for any reason you are unhappy with our service we would like to hear from you

If You have any enquiry arising from Your Policy please contact Your insurance agent who arranged the Policy for You or the local Arch office quoting the Policy number in all cases

If You have a complaint arising from Your Policy please write to the Complaints Manager, Arch Insurance (UK) Limited, 5th Floor, Plantation Place South, 60 Great Tower Street, London EC3R 5AZ

complaints@archinsurance.co.uk

After this action if You are still not satisfied with the way a complaint has been dealt with Your complaint may also be referred to the Financial Ombudsman Service The address is

Financial Ombudsman Service Exchange Tower

London E14 9SR

www.financial-ombudsman.org.uk

Telephone: 0800 023 4567/ 0300 123 9 123

Fax: 020 7964 1001

Email: complaint.info@financial-ombudsman.org.uk

Following the complaints procedure does not affect Your rights to take legal proceedings

Financial Services Compensation Scheme

Arch Insurance (UK) Limited and the insurers of this policy are covered by the Financial Services Compensation Scheme (FSCS).

If we are unable to meet our obligations, you may be entitled to compensation from the scheme, depending on the type of insurance and the circumstances of the claim.

Further information is available from the FSCS at www.fscs.org.uk



Arch UK Regional Division

Arch Insurance (UK) Limited, 5th Floor, Plantation Place South, 60 Great Tower Street, London EC3R 5AZ – (FCA Register No 229887) authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

The Arch Insurance Group includes FCA registered companies, such as Thomas Underwriting Agency Limited (FCA number 304302) and Axiom Underwriting Agency Limited (FCA number 441460), registered at the address provided, who may act as intermediaries for certain insurers.