

Business Interruption Policy Summary

The following is a summary of the key features, benefits, and significant limitations of the policy provided by QUINN - *Insurance*. Full terms and conditions of cover can be found in the policy document. This summary is intended as a generic document, the purpose of which is to outline the general scope of cover provided under our standard policy.

Policy Type & Cover Provided

Business Interruption cover can only be provided in conjunction with a property damage policy.-

The purpose of the cover is to compensate the insured for any loss of Gross Profit following an interruption to the business as a consequence of insured property damage. The standard policy duration is twelve months however longer term policies can be provided.

Significant Features & Benefits of the Policy

- Cover is provided in respect of loss of gross profit due to:
 - Reduced turnover.
 - Increased cost of working.
 - Reduced tax relief.
- Covers costs of professional accountants charges if required when pursuing a claim.
- Can be extended, at additional cost, to include the following:
 - Denial of access
 - Public utilities
 - Notifiable disease
 - Vermin
 - Murder
 - Suicide
 - Loss of licence

Significant & Unusual Exclusions or Limitations

- The first amount of each claim for loss or damage (known as the “excess”). The excess will be shown on the schedule.

Please refer to the policy document for full details of the policy, and also the limitations and exclusions that apply. Optional extensions to these policies will incur additional benefits, limitations, and exclusions. In the event that you choose to extend the standard policies, please refer to the full policy documents.

QUINN - *Insurance* is registered in Ireland, registration number: 240768. We are regulated by the Financial Regulator in Ireland and regulated by the Financial Services Authority for the conduct of UK business, registration number 202942, which can be checked at www.fsa.gov.uk/register or by calling the FSA on 0845 606 1234.

Cancellation Rights

The Insured may cancel the policy at any time by writing to QUINN - *Insurance*. Full details of charges that may be incurred and applicable refund procedures are detailed in the policy document.

Claims Notification

Please call 0845 850 0845 to notify a claim.

Complaints

We aim to give you the highest standard of service at all times. If at any time you feel dissatisfied with the service provided or feel that you have cause for complaint, you should write to:

QUINN-direct, QUINN-direct Insurance and QUINN-Insurance are registered business names of QUINN-Insurance Limited (Under Administration). QUINN-Insurance Limited (Under Administration) is regulated by the Financial Regulator in Ireland and regulated by the Financial Services Authority for the Conduct of UK business.

The Customer Services Manager
QUINN - *Insurance*
Dublin Road
Cavan
Ireland

If following our response to your complaint you are not fully satisfied with the outcome you may contact the Financial Ombudsman Service at:

South Quay Plaza
183 Marsh Wall
London
E14 9SR

Tel: 0845 080 1800

In the event that we are unable to meet our obligations you may have entitlement to compensation through the Financial Services Compensation Scheme (FSCS). The FSCS can be contacted on 020 7892 7300. Further information is available on the website www.fscs.org.uk.

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