

TRADE PROTECTION POLICY

We are pleased to welcome you as a policyholder of Sterling Insurance Company Limited.

This policy is evidence of the contract which you have made with the Company and the completed proposal form incorporating the declaration which you have signed and any other information provided by you in addition to the proposal form or in substitution therefor is the basis of the contract.

The policy, schedule, endorsements and warranties are to be read together as one contract and words and expressions to which specific meanings have been given in any part of the contract shall have such specific meanings wherever they appear. Any reference to a statutory provision shall include reference to any statutory amendment or modification thereof.

The policy contains solely the sections that you have selected or requested. Please consult your professional adviser if you require cover which is available under other sections so that these can be incorporated into the policy, details of which can be found in the Summary of Cover.

The Company will indemnify or compensate you the insured, by payment or, at its option, by replacement, reinstatement or repair in the event of loss, destruction, damage, accident or liability occurring during any period of insurance, subject to the terms and conditions of the policy.

The policy consists of the	Page(s)
Schedule (including Endorsements and Warranties applicable)	Inside front cover
Customer service information	GEN 2
Definitions and interpretation	GEN 3-4
General Conditions	GEN 5-6
Deductible clause	GEN 6
General Exclusions	GEN 7-8
Sections	
Property Damage	PD 1-6
Business Interruption	BI 1-4
Book Debts	BD 1-2
Deterioration of Refrigerated Stock	DS 1
Loss of Licence	LL 1
Goods in Transit	GT 1-2
Money and Personal Assault	MY 1-2
All Risks	AR 1
Personal Accident	PA 1
Employers' Liability	EL 1-2
Public Liability	PL 1-4
Products Liability	PR 1-2
Terrorism	TM 1-2
Fidelity Guarantee	FG 1
Legal Expenses	LE 1-5

The policy has been prepared in accordance with your instructions - please read it carefully to make certain that it meets your requirements. Your professional adviser will be pleased to provide any further information which you may require.

Alterations to the cover will be confirmed by the issue of a new schedule which you should file with your policy. Please refer to these replacement documents and the policy to obtain precise details of the cover currently in force.

Our promise of satisfaction and service

We are confident that your Trade Protection policy will bring you complete satisfaction.

We undertake to refund the premium in full if you are not satisfied with the cover provided by your policy if it is returned within 14 days of issue, but if there has been an incident which has resulted or could result in a claim you must reimburse us for any amounts we have paid or may be required to pay in respect of that incident.

We wish to provide you with a high standard of service and to meet any claims covered by this policy fairly and promptly. The next page of your policy provides information on how to proceed with enquiries or complaints and gives details of Sterling's important and valuable Helplines - there to provide you with quality advice.

Confidentiality

We promise complete confidentiality and security in all matters relating to your insurance arrangements.



John Blundell
Managing Director
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Registered in England and Wales No. 00498605
Registered Office: Ambassador House, Paradise Road, Richmond upon Thames, Surrey, TW9 1SQ

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