

## Uninsured Risks

For your information Insurance Linx detail below some of the risks which are presently uninsured via Insurance Linx. This list is only a guide and should not be taken as an exhaustive list. If you are in any doubt, please advise Insurance Linx.

Should you wish to discuss these or any other insurances before our next meeting, please contact Insurance Linx.

### Properties

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Fire and Specified Perils  
Subsidence  
Sprinkler Leakage  
Theft/Larceny  
All Risks  
Money  
Computer  
Deterioration of Stock  
Terrorism  
Difference in Conditions/Limits  
Glass

### Business Interruption

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Loss of Profit/Revenue  
Reinstatement of Computer Records  
Reinstatement of Documents  
Loss of Rent Payable/Receivable  
Book Debts  
Increased Cost of Working  
Loss of License  
Research Expenditure  
Suppliers/Customers Dependency  
Utilities Dependency (full cover or substation)

### Motor

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Motor Legal Expenses  
Breakdown/Recovery Expenses  
Airside Liability  
Shortfall Insurance  
Mobility Insurance  
Occasional Business Use

### Liabilities

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Employers Liability  
Public Liability  
Products Liability  
Professional Indemnity  
Medical Malpractice Liability  
Libel/Slander  
Directors and Officers Liability  
Employment Practice Liability  
Pension Trustee Liability/Pension Crime  
Environmental Impairment Liability  
Financial Loss/Efficacy  
Cyber Liability  
Product Recall/Guarantee

### Miscellaneous

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Goods in Transit/Marine  
Personal Accident  
Sickness  
Travel  
Commercial Legal Expenses  
Computer Fraud  
Extended Warranty  
Intellectual Property Legal Expenses  
Kidnap & Ransom  
Fidelity Guarantee/Crime  
Private Medical Insurance  
Contract Works/JCT Clause 21.2.1  
Engineering Inspection/Breakdown  
Loss Assessor Fees  
Credit  
Exhibition  
Hired in Plant  
Latent Defects  
Life & Pensions/Financial Services