

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

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

Business Interruption

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

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

Liabilities

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

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