Retail Business Insurance

Insurance Product Information Document (IPID)

Company: Lukango Ltd

Pro MGA Solutions Limited trading as Lukango Ltd is Authorised and regulated in the UK by the Financial Conduct Authority (FRN: 770419 and registered in England and Wales (registered number 10575665) with its registered address at Southgate House, Southgate Street, Gloucester GL1 1UB and its principal place of business at 7 Bevis Marks, London, EC3A 7LN. Underwritten by Certain Underwriters at Lloyd's led by Carbon Syndicate 4747. Carbon Syndicate 4747 is managed by Asta Managing Agency Limited. Asta Managing Agency Limited registered office is 5th Floor, 20 Gracechurch Street, London EC3V 0BG. Company Registration Number: 1918744. Firm Reference Number 204897.

Product: Lukango Shops, Offices and Leisure Policy

This document summarises key information you need to know about Lukango Business Insurance. As no advice is given, it should be read together with your Policy Wording and Policy Schedule, which set out your cover, limits, exclusions, and conditions. Please refer to these documents for details of how to make a claim or complaint, any fees or charges that may apply, and your rights under the Financial Services Compensation Scheme (FSCS).

What is this type of insurance?

Lukango Retail Business Insurance is designed for retail businesses operating from premises in Great Britain. It provides cover for property damage, liability, business interruption, money risks, goods in transit, and loss of licence, where selected.

What is insured?

Cover applies only where shown as selected in your Policy Schedule and may include:

✅ Property Damage (Buildings, Contents, Stock)
✅ Public and Products Liability
✅ Business Interruption following insured damage
✅ Money & Assault
✅ Goods in Transit
✅ Loss of Licence

What is not insured?

❌ Communicable diseases (including COVID-19, unless specifically endorsed)
❌ War, terrorism, civil commotion or similar events
❌ Nuclear risks
❌ Biological / Biochemical Materials
❌ Pollution or contamination (unless sudden and accidental)
❌ Asbestos or asbestos-containing materials
❌ Mould / Fungi
❌ Cyber risks, electronic data loss or computer-related incidents. However, this exclusion does not apply where an insured peril results in subsequent physical loss or damage to property, which will be covered in accordance with the policy terms and conditions.
❌ Deliberate, dishonest or illegal acts
❌ Gradual causes, wear and tear, or lack of maintenance

❌ Sonic or supersonic pressure waves
❌ Fraudulent claims
❌ Losses arising outside Great Britain
Each section of cover also contains product-specific exclusions (for example under Property Damage, Liability, Money, Goods in Transit and Loss of Licence). Please refer to the Policy Wording for full details.

Are there any restrictions on cover?

❗ Cover applies only to the business activities and premises shown in the Policy Schedule
❗ Excesses, limits, and sub-limits apply
❗ Security, safety, and maintenance conditions must be complied with
❗ Unoccupied premises – If your premises are left unoccupied for more than 30 consecutive days, cover will be restricted, and only limited cover will apply, as detailed in the policy wording.

Where am I covered?

All cover applies within Great Britain.

Products Liability cover applies to claims arising from Products supplied from Great Britain, where the incident occurs anywhere in the world.

However, this insurance applies only to legal actions brought in, and judgments made or recognised by, courts within Great Britain.

What are my obligations?

- Take reasonable care to prevent loss or injury
- Provide accurate and complete information
- Let us know as soon as possible if there are any changes during the period of insurance that may affect your cover
- Notify claims as soon as reasonably practicable

When and how do I pay?

Premium may be paid annually in a single amount in advance or, if offered, by monthly instalments using a continuous card payment method. Monthly instalments will be taken automatically on the same card on or around the same day each month.

Lukango receives a commission from the insurer for arranging this policy.

When does the cover start and end?

The start and end dates of your cover are shown in your Policy Schedule. This policy runs for one year and may be renewed at the end of the period.

How do I cancel the contract?

You can cancel your policy at any time by contacting us using the details shown in your Policy Schedule or your online account.

If you cancel within 14 days and no claim has been made, the policy will be treated as if cover had never been in place and a full refund will be provided.

If you cancel after 14 days, a pro rata refund of premium may be provided for the unused period of insurance, subject to any minimum retained premium, administrative costs, and provided no claim has been made or is pending. Please refer to the policy wording for full details.

Please be aware that once your policy has been cancelled, you may not be covered for work carried out before the cancellation date. Full details are set out in the Policy Wording.

We are committed to supporting all our customers. If you require this document or any information in an alternative format, or need additional support, please contact us on 0330 165 5716 or support@lukango.com.