Small Business Insurance

Insurance Product Information Document (IPID)

Company: Lukango

Pro MGA Solutions Limited trading as Lukango 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 17 Bevis Marks, London, EC3A 7LN.
Underwritten by Certain Underwriters at Lloyd's: Carbon Syndicate 4747 and Chaucer Syndicates Limited (No. 1084). 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. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority. Chaucer Syndicates Limited is registered in England & Wales with its registered office at 52 Lime Street, London, United Kingdom, EC3M 7AF. Company Registration Number: 184915. Firm Reference Number 204915. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority.
Property Damage, Business Interruption, Money and Assault, Goods in Transit and Loss of Licence are underwritten by Certain Underwriters at Lloyd's: Carbon Syndicate 4747.
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The subscribing insurers' obligations under contracts of insurance to which they subscribe are several and not joint and are limited solely to the extent of their individual subscriptions. The subscribing insurers are not responsible for the subscription of any co-subscribing insurer who for any reason does not satisfy all or part of its obligations.

Product: Lukango Small Business Policy

This document summarises key information you need to know about Lukango Small 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 Small Business Insurance is designed for small businesses operating from premises in Great Britain. It provides cover for property damage, public and products liability, employers' 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
✅ Employers' 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.

Employers' Liability cover applies in the United Kingdom and elsewhere in the world for temporary non-manual visits.

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



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.