



OFFICE & SURGERY INSURANCE

Our Office & Surgery policy is designed for businesses operating from offices or surgeries with no element of manual work.

KEY SELLING POINTS

- Introductory no claim discount available at new business
- No claim discount available at renewal
- Minimum premiums from £200
- Legal Expenses included as standard
- Standard excess of £200 for Contents and Buildings with an option to vary

FEATURES

- Business Interruption included as standard
- Engineering breakdown covers essential items such as office equipment including telephone services, fax machines, copiers and printers
- Free 24 hour advice lines for health and medical assistance, emergency assistance, glazing, legal advice and stress counselling
- Up to £15,000 cover for frozen or chilled foods and up to £5,000 for any other perishable goods
- Access to a dedicated risk management service
- Option to add accidental damage to Buildings and Contents

PREFERRED RISK

- | | |
|-------------------------------|--------------------------|
| Solicitors | Doctors Surgeries |
| Accountants | Dentists |
| Lawyers | Architects |
| Chartered Surveyors | Bookkeepers |
| Management Consultants | |

STANDARD COVERS

Cover	Maximum Limits
Contents	£5,000,000*
Public/Products Liability	£5,000,000 (£2,000,000)
Employers Liability	£10,000,000
Business Interruption	£2,000,000 (£500,000)
Glass	Unlimited
Goods In Transit	£10,000 (£5,000)
Fixed Signs	£1,000
Money	£12,000 (£5,000)
Personal Accident (Assault)	Capital Benefits £10,000
Legal Expenses - Employment Disputes and Compensation Awards, Legal Defence, Property Protection and Bodily Injury and Tax protection	£100,000

OPTIONAL COVERS

Cover	Maximum Limits (up to)
Buildings	£5,000,000*
All Risks on Machinery and/or Apparatus	£10,000*
Personal Accident	Capital Benefits £50,000
Legal Expenses - Statutory Licence Protection, Contract Disputes and Debt Recovery	£100,000

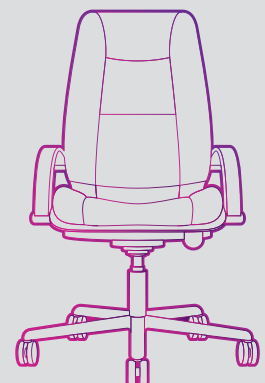
* higher limits available on request

** must insure at least one of Buildings or Landlords Contents

The amount in brackets denotes the standard limit provided.

This is a summary of the cover available. Please refer to the Policy Booklet for full terms and conditions.

COVER THAT SUPPORTS YOUR OFFICE OR SURGERY



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