

Offices & Surgeries

Policy Summary

The Offices & Surgeries product is designed to meet the requirements of the professional services industry and surgeries that wish to protect their business.

As standard, the Policy will provide cover for:

- **Contents including fixed glass**
- **Money**
- **Personal Accident Assault**
- **Business Interruption**
- **Employers, Public and Products Liability**

The following optional covers are also available:

- **Buildings**
- **Computer Breakdown**

This Policy Summary does not describe all the terms and conditions of your Policy, so please take time to read the Policy booklet to make sure you understand the cover it provides.

All information in this booklet is correct at the time of printing (May 2018), for full up to date information please visit our website

Your cover is valid for 12 months and is renewable annually.

Registration and Regulatory Information

Insurance cover is provided by Covea Insurance plc. Registered in England and Wales No. 613259. Registered office: Norman Place, Reading, Berkshire RG1 8DA.

Covea Insurance plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Its Firm Reference Number is 202277.

Significant features and benefits of the Policy

The table below shows the benefits of this Policy and the maximum amounts we will pay in the event of a claim:

Description	Cover
<p>Section 1A – Contents Loss of or damage to business equipment belonging to the Insured or for which they are responsible Accidental damage to fixed glass at the Insured's premises</p>	<p>Accidental loss or damage</p>
<p>Section 1B – Money Loss of money belonging to the Insured within the Insured's premises or whilst in transit</p>	<ul style="list-style-type: none"> • Crossed Cheques, etc, £250,000 • In transit and in your premises during business hours £5,000 • In a bank night safe £5,000 • In a business premises whilst closed for business <ul style="list-style-type: none"> (a) contained in a locked safe/strongroom £2,000 (b) not locked in a safe/strongroom £500 • In the dwelling of the Insured or an authorised employee £500
<p>Section 1C – Personal Accident - Assault Bodily injury caused directly as a result of robbery or attempted robbery in the course of business</p>	<ul style="list-style-type: none"> • Death, loss of limb(s)/eye(s) or permanent total disablement £10,000 • Temporary total disablement (up to 104 weeks) £100 per week • Damage to clothing and personal effects £500
<p>Section 1D – Legal Liabilities Indemnity is provided for legal liability incurred for damages and expenses in respect of injury or damage caused to persons (including employees) or property not owned by the Insured</p>	<ul style="list-style-type: none"> • Employer's Liability £10,000,000 any one occurrence • Public Liability £2,000,000 or £5,000,000 any one occurrence • Product Liability £2,000,000 or £5,000,000 any one occurrence

Significant features and benefits of the Policy

continued

<p>Cover is provided for the reduction of trading profit, additional expenditure and increased cost of working following damage to your contents and / or buildings</p>	<p>£250,000 Sum Insured with 24 month indemnity period with an option to increase</p>
<p>Section 3 – Buildings (Optional) Loss of or damage to the Insured's buildings, permanent outbuildings, walls, gates, fences, landlords fixtures and fittings and / or tenants improvements</p>	<p>Accidental loss or damage</p>
<p>Section 4 – Computer Breakdown (Optional) Breakdown or failure of computer equipment, or loss/damage to computer records</p>	<p>Up to a selected limit for computer equipment and £5,000 for computer records</p>
<p>Significant features and benefits of the Policy</p> <ul style="list-style-type: none"> • Extensive list of acceptable Office and Surgery trades • Electronic equipment temporarily removed up to £5,000 any one loss • Outstanding Debit Balances up to £50,000 • Stock and prescription drugs up to £2,500 • Exhibition cover up to £5,000 • Trace and Access up to £25,000 • Capital Additions up to £25,000 • Landscaping Costs up to £10,000 • Replacement of locks following theft of keys up to £1,500 • Automatic reinstatement of sum insured following a loss • Personal effects or tools up to £500 per person • Court attendance costs • Cross liabilities • Contingent motor liability cover • Damage to underground services • Health and Safety at Work Act legal fees and costs • Option to pay by instalments • 24/7 Claims helpline • 24 hour business legal helpline 	

Significant and unusual exclusions or limitations of the Policy

The table below shows exclusions that are contained in your Policy and where they can be found. For full details of the exclusions, please refer to the Policy booklet.

Description	See Policy Booklet
<p>Section 1A: Contents</p> <ul style="list-style-type: none"> • Theft not involving forcible and violent entry or exit from the premises • Damage to electronic equipment whilst temporarily left in unattended and/or unlocked motor vehicles • Damage caused by mechanical or electrical breakdown • Damage to business files resulting from erasure or distortion of information on computer systems or other records • Damage to fixed glass or sanitary ware in vacant or unoccupied portions of the premises • Subsidence ground heave or landslip (unless specifically extended) • Acts of Terrorism (unless specifically extended) • The first £250 of each and every loss or damage excluding glass • The first £100 of each and every loss or damage in respect of glass 	<p>Page 23</p> <p>Page 23</p> <p>Page 23</p> <p>Page 23</p> <p>Page 23</p> <p>Page 22</p> <p>Page 16</p> <p>Page 16</p> <p>Page 16</p>
<p>Section 1B: Money</p> <ul style="list-style-type: none"> • Loss or theft from an unattended vehicle • Damage resulting from a safe or strongroom being opened by the use of a key or combination code through the key combination having been left on the premises while closed for business • Damage resulting from dishonesty by the Insured or an employee unless discovered within seven working days • The first £250 of each and every loss or damage 	<p>Page 24</p> <p>Page 24</p> <p>Page 24</p> <p>Page 16</p>

<p>Section 1D: Legal Liabilities</p> <ul style="list-style-type: none"> • Injury or damage due to the giving of advice or treatment • Injury or damage caused directly or indirectly from gradual pollution or contamination • Injury or damage caused by the use, removal, disposal, sale or storage of 	<p>Page 33</p> <p>Page 33</p> <p>Page 34</p>
<p>Section 2: Business Interruption</p> <ul style="list-style-type: none"> • Subsidence ground heave or landslip (unless specifically extended) • Acts of Terrorism (unless specifically extended) 	<p>Page 22</p> <p>Page 16</p>
<p>Section 3: Buildings (Optional)</p> <ul style="list-style-type: none"> • Subsidence ground heave or landslip (unless specifically extended) • Acts of Terrorism (unless specifically extended) • Damage to fences or gates caused by storm or flood • The first £250 of each and every loss or damage 	<p>Page 40</p> <p>Page 16</p> <p>Page 40</p> <p>Page 16</p>
<p>Section 4: Computer Breakdown (Optional)</p> <ul style="list-style-type: none"> • Breakdown unless an approved maintenance agreement in force providing a minimum service of on-call remedial and / or corrective maintenance at inclusive costs • Where more specific insurance is in force or a guarantee applies • Damage caused by wear and tear or deterioration • The first £250 of each and every loss or damage 	<p>Page 44</p> <p>Page 44</p> <p>Page 44</p> <p>Page 45</p>

Customer Information

Commercial Careline

0330 024 2266

How to contact us to make a claim Should you need to make a claim, [Covéa Insurance Commercial Careline](#) will manage all aspects of the claim for you from the time it is reported.

Covéa Insurance Commercial Careline

- Dedicated telephone number – [0330 024 2266](tel:03300242266)
- Dedicated fax number – [0330 024 2623](tel:03300242623)
- By e-mail – newcommercialclaims@coveainsurance.co.uk
- In writing to – [Covéa Insurance Commercial Careline, Norman Place, Reading, Berkshire RG1 8DA](#)

[Covéa Insurance Commercial Careline](#) is a service operated [24 hours a day, 365 days a year](#) by staff trained in managing commercial claims. They can:

- Take the details of your claim over the phone, in most cases removing the need for completion of an incident report form.
- Help outside normal opening hours with practical advice and assistance.
- Arrange replacement of goods lost or stolen using the latest product information.
- Take control of the management of claims from start to finish.

How to cancel your Policy

If you do not want to accept the Policy you have the right to cancel it within 14 days from the date of purchase of your Policy or the day you receive your Policy documentation, whichever is later. To do this you must return the Policy documentation to your broker when giving your instruction to cancel.

If cover has not yet started a full refund will be given. If cover has started we will refund the premium for the exact number of days left on the Policy, less an additional charge of £25 plus the prevailing rate of Insurance Premium Tax as stated on your Policy Schedule. No refund will be given if a claim has been submitted or there have been any incidents likely to give rise to a claim during the current period of insurance. We will also do this if you want to cancel the Policy within 14 days after the renewal date.

You may cancel the Policy at any other time by contacting your broker.

If you cancel your Policy after 14 days and a claim has been submitted or there have been any incidents likely to give rise to a claim during the current period of insurance, we will not refund any part of the premium. If you have a Loan Agreement with us, all outstanding monies must be paid to us as described in your Loan Agreement.

Customer Information

continued

If no claims have been submitted and there have been no incidents that are likely to give rise to a claim during the current period of insurance, we will refund the premium for the exact number of days left on the Policy less an additional charge of £25 plus the prevailing rate of Insurance Premium Tax as stated on your Policy Schedule.

How to make a complaint

It is always our intention to provide a first class standard of service. However we do appreciate that occasionally things go wrong. In some cases the broker who arranged your insurance will be able to resolve any concerns, particularly if your complaint relates to the way the Policy was sold and you should contact them directly.

Alternatively please contact us using the following details quoting your Policy or claim number.

Customer Relations, Covéa Insurance,
Norman Place, Reading, Berkshire RG1
8DA. Telephone: 0330 221 0444

Website:

www.coveainsurance.co.uk Email:
[customer.relations-
rdg@coveainsurance.co.uk](mailto:customer.relations-
rdg@coveainsurance.co.uk)

Full details of the Covéa Insurance Internal Complaints Procedure are detailed in our leaflet 'Complaints Procedure' which is available on request or may be downloaded from our website at www.coveainsurance.co.uk/complaints.

You may be eligible to refer your complaint to the Financial Ombudsman Service. There are a few instances where they will not be able to assist and they will confirm if your complaint is eligible when you contact them. Their contact details are:

Financial Ombudsman
Service Exchange Tower,
Harbour Exchange Square,
London E14 9SR
www.financial-ombudsman.org.uk Email:
complaint.info@financial-ombudsman.org.uk

Financial Services Compensation Scheme (FSCS)

We are covered by the Financial Services Compensation Scheme. You may be entitled to receive compensation from the scheme if we cannot meet our obligations.

Further information is available from the Financial Services Compensation Scheme, 10th Floor Beaufort House, 15 St Botolph Street, London EC3A 7QU.
Telephone: 020 7741 4100
Email:
enquiries@fscs.org.uk
Website: www.fscs.org.uk

Covéa Insurance

Norman Place

Reading

RG1 8DA

Telephone: 0330 221 0444

Fax: 0118 955 2211

www.coveainsurance.co.uk

Covea Insurance plc

Registered Office: Norman Place, Reading, Berkshire

RG1 8DA Registered in England and Wales No. 613259

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