

Offices and Surgeries

Product Guide

Our Offices and Surgeries Insurance package product is designed to protect surgery based and clerical businesses operating from a dedicated office/surgery space. We provide a bespoke solution which also accommodates hybrid and working from home business models.

Key benefits

- Ability to quote on 200 trades with 20 trades further considered via referral
- Public / Products Liability Limit of Indemnity up to £5m
- New business ventures accepted
- 1 hour new business referral service level agreement
- Ability to support hybrid working and working from home arrangements

Risk examples within appetite

- Accountancy
- Insurance Broking
- Solicitors
- Consultancy
- Dentists
- Doctors
- Physiotherapy
- Veterinary Practices
- Optometrists
- Graphic Design
- Architecture
- Health Centres
- Estate Agencies excluding Property Management/
- Maintenance Services

Risk examples outside appetite

- Property Management Services
- Art Dealing and Valuation
- Auctioneers
- Cash Holding Financial Services (Banks, Building Societies, Bureau de Change, Bookkeepers, Securities Dealing)
- Driving Schools or Vehicle Hire
- Government/Political Services
- Freight Forwarding
- Taxi Operators
- Risks with manual work away (e.g. Building Contractors, Cleaning Services, Electrical Contractors)

Standard covers

Material Damage

- Contents, Stock and Specified Items
- Fixed glass and sanitaryware up to £25,000
- Shop Front cover up to £2,000
- All Risks including Subsidence

Business Interruption

- Gross Revenue £500,000 with 24 months indemnity period
- Prevention of Access (including non-damage)
- Failure of utilities after 30 minutes
- Notifiable disease, vermin, defective sanitary & murder / suicide
- Unspecified suppliers up to £25,000 (subject to territorial limitations)
- Book Debts £25,000

Money

- Loss of negotiable money (cross cheques) up to £250,000
- In transit / during business hours £5,000
- Personal Accident (Assault) cover included

Goods in Transit

- £5,000 consignment limit

Deterioration of Stock

- £10,000 per location

Public / Products Liability Limit of Indemnity

- £2,000,000
- Chargeable option of £5,000,000 Limit of Indemnity
- Employees, directors and visitor's personal belongings up to £500 per claim

Employers' Liability Limit of Indemnity

- £10,000,000
- £5,000,000 Terrorism
- Overseas Business trips and journeys
- Court attendance £750 per day for directors/partners and £500 other employees

Legal Expenses

- Limit of Indemnity up to £250,000 for any one loss
- Employment compensation awards up to £1,000,000 in the aggregate
- Crisis communication service

Computer Breakdown

- Limit of Liability as stated in schedule
- Virus Seek and Destroy £25,000 per claim

Optional covers

Buildings, Tenants Improvements & Landlords Fixtures / Fittings

- All Risks including Subsidence
- Additions up to 10% or £2,000,000, whichever is less
- CCTV / Alarm system equipment £5,000
- Removal of vermin / nests
- Fly Tipping at the premises subject to T&Cs
- Professional Fees incurred in reinstatement or repair of the buildings

Terrorism

- In respect of Material Damage and Business Interruption

Fidelity (Theft by Employee)

- Limit of Indemnity up to £100,000
- Up to £10,000 limit per employee
- Auditor's fees up to £2,500

All Risks

- Damage to Property Insured in the UK, EU or Worldwide territorial limits (as selected)

Contact our experienced team

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To sign up please contact

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