



Offices and Surgeries

September 2026

Why choose AXA's Offices and Surgeries Insurance policy?

About this document

This document is a summary of the insurance provided by the Offices and Surgeries insurance and does not contain the full terms and conditions of your insurance. You can find the full terms and conditions of the product in the policy document. This summary is provided to you for information purposes only and does not form part of your insurance contract. A copy of the full policy wording is available on request.

Tailor-made for your business

Our Offices and Surgeries Insurance offers a range of covers and caters for customers who operate from up to 10 locations with turnover up to £12.5 million. Cover applies to Great Britain, Northern Ireland, the Isle of Man and the Channel Islands and additionally in respect of business liability to temporary visits abroad.

We offer cover for

- Buildings
- Contents
- Specified all risks
- Business interruption
- Public liability
- Employers liability
- Computer breakdown
- Terrorism
- Legal expenses

Someone to help you when you need it

As accidents and incidents don't only happen between 9am and 5pm the Offices and Surgeries Insurance provides a 24 hour emergency helpline to ensure there's someone to help you when you need it most. A legal and tax helpline, providing free advice, is also available Monday to Friday between the hours of 9am to 5pm.

Glass replacement service

Broken glass? Not to worry, the Offices and Surgeries Insurance offers a 24 hour replacement service which can fix windows, doors or partitions. Just call and assistance can be provided.

Inflation protection

The Offices and Surgeries Insurance helps to take away the burden of keeping your buildings and contents sums insured in line with inflation – we use recognised independent cost indices to amend your sums insured to reflect inflation at each renewal.

Expert loss management

We take on the burden of negotiating with third parties on your behalf, allowing you to concentrate on running your business.

Offices and Surgeries summary of cover – Standard covers

Contents

Cover offered	Standard cover
Cover for computers and electronic equipment, and all other contents where selected by you	Up to £1 million at any one location, including up to £300,000 for Computers and electronic equipment
Fire and specified perils including accidental damage subject to certain exclusions	✓
Loss of metered water charges	Up to £10,000 per claim
Breakage of fixed glass	Up to £2,500 per claim
Damage to fixed signs	Up to £1,000 in any one period of insurance
Goods in transit	Up to £2,000 in any one vehicle
Cost of replacement locks and keys following theft of keys	Up to £2,500 in any one period of insurance
Exhibition and trade fair cover	Up to £5,000 per claim
Deterioration of stock cover	Up to £5,000 in any one period of insurance

Business interruption

Cover offered	Standard cover
Loss of business income following a claim under the Buildings or Contents section. Cover can be taken on a full gross income or increased cost of working only basis	£250,000 gross income with a 12 month indemnity period unless you choose a different sum insured, indemnity period or basis of cover. Up to £5 million at any one location
Cover for outstanding debit balances where records are lost following damage	Up to the book debts sum insured
Denial of access as a result of damage to property within a 1 mile radius of your premises	Up to £250,000 or 25% of the total sum insured whichever is the lower. 3 months maximum indemnity period in any one period of insurance
Failure of public utilities	Up to £50,000 or 25% of the total sum insured whichever is the lower. 3 months maximum indemnity period in any one period of insurance

Loss of money

Cover offered	Standard cover
Loss of money	
1 money during business hours	1 £5,000
2 money in a bank night safe	2 £5,000
3 money in a locked safe when closed for business	3 £3,000
4 money in transit	4 £5,000
5 money not in a locked safe when closed for business	5 £500
	You can change limits 1 to 4 if you need to

Offices and Surgeries summary of cover – Standard covers *continued*

Employers liability

Cover offered	Standard cover
Legal liability for bodily injury to employed persons in the course of their employment in connection with the business, carried out primarily within Great Britain, Northern Ireland, the Isle of Man and the Channel Islands.	£10 million
Additional business activities including • benefit, welfare, fire, safety and security facilities • maintaining premises, vehicles and machinery • private work for directors, partners and officers are covered automatically	✓
Terrorist act cover	£5 million in any one period of insurance
Data protection cover	£1 million in any one period of insurance
Manslaughter costs cover	£1 million in any one period of insurance
Safety legislation costs cover	£1 million in any one period of insurance
Personal liability cover. Cover applies whilst performing normal duties, carrying out private work for a director, partner or officer, or whilst acting in a personal capacity during a business trip.	✓
Work overseas cover. This extends your public liability cover to include non-manual work temporarily undertaken worldwide	✓

Public liability

Cover offered	Standard cover
Legal liability (including claim costs) for injury, damage to material property and nuisance or wrongful arrest for your business activities within Great Britain, Northern Ireland, the Isle of Man and the Channel Islands. This includes sudden, identifiable and unexpected pollution and contamination.	Flexibility to select a limit of cover from £1 million to £5 million (certain inner limits apply)
Additional business activities including • benefit, welfare, fire, safety and security facilities • maintaining premises, vehicles and machinery • private work for directors, partners and officers are covered automatically	✓
Data protection cover	£1 million in any one period of insurance

Offices and Surgeries summary of cover – Standard covers *continued*

Environmental clean up cover	£100,000 in any one period of insurance
Manslaughter costs cover	£1 million in any one period of insurance
Safety legislation costs cover	£1 million in any one period of insurance
Personal liability cover. Cover applies whilst performing normal duties, carrying out private work for a director, partner or officer, or whilst acting in a personal capacity during a business trip.	The limit of cover will be the same as the standard limit selected
Work overseas cover. This extends your public liability cover to include non-manual work temporarily undertaken worldwide	✓

Terrorism – included automatically where the combined buildings, contents, computer breakdown, specified all risks and business interruption sums insured are less than £25,000,000

Cover offered	Optional cover
Damage caused by terrorist acts	Up to the sum insured under each section
Non damage denial of access cover	£25,000 all losses any one period of insurance

Offices and Surgeries summary of cover – Optional covers

Buildings

Cover offered	Optional cover
Buildings including architects, surveyors, legal and consulting engineers fees	Up to £3 million at any one location
Fire and specified perils including accidental damage subject to certain exclusions	✓
Cables and underground pipes as a result of insured damage	✓
Electric vehicle chargepoints	✓
Solar panels fixed to the building	✓
Cover for tracing and accessing the source of damage to leaking underground pipes	Up to £25,000 any one period of insurance
Flood resilience and protection expenses	✓
Option to include subsidence cover	

Offices and Surgeries summary of cover – Optional covers *continued*

Theft by employees

Cover offered	Optional cover
Theft of money by employees	Up to a limit of £5,000
Specified all risks	For the area covered and sum insured selected by you. Cover can be selected for UK only, Europe or worldwide

Computer breakdown

Cover offered	Optional cover
Damage to computer equipment caused by breakdown or failure of electricity supply	£25,000 in any one period of insurance
Loss of computer records	£5,000 in any one period of insurance

Legal expenses

Cover offered	Optional cover
Claims where you first become aware of the insured event within the period of insurance, the proceedings take place within Great Britain, Northern Ireland, the Channel Islands or the Isle of Man, and the insured event arises from your business. Claims must be notified as soon as possible within (and no later than 30 days after) the period of insurance.	£50,000 per claim and £500,000 any one period of insurance
Attendance expenses cover	Up to £50 for each person for up to 4 hours in any one day or up to £100 for each person for more than 4 hours in any one day. A maximum of £1,000 applies for any one claim.
Bodily injury cover	✓
Contract disputes cover	✓
Commercial identity fraud cover	✓
Criminal pre-proceedings cover	✓
Data protection and information commissioner registration cover	✓
Employee civil legal defence cover	✓
Employment disputes and compensation awards cover	✓

Offices and Surgeries summary of cover – Optional covers *continued*

False imprisonment cover	✓
Jury service cover	Up to £50 for each person for up to 4 hours in any one day or up to £100 for each person for more than 4 hours in any one day. A maximum of £1,000 applies for any one claim
Property damage cover	✓
Property infringement cover	✓
Prosecution defence for employers and employees cover	✓
Social media defamation cover	✓
Statutory licence and notice protection cover	✓
Tax disputes cover	✓
Tenancy disputes cover	✓
Legal expenses cover is administered by Arc Legal Assistance Ltd, PO Box 8921, Colchester CO4 5YD	

Significant or unusual exclusions, conditions and limitations

Exclusion, condition or limitation	Applicable section(s)
Average condition applies. You must tell us the correct property values at risk.	Buildings, Contents, Specified all risks and Business interruption – Gross income
Change in risk condition. You must tell us about any change or alteration in risk which may affect this insurance. This includes changes to the number of persons shown in your statement of fact	All
Fair presentation of risk condition. You must disclose all information relevant to this insurance and not make any statement which is incorrect. This condition sets out the action we may take if you fail to disclose all relevant information	All
Fraud condition. You and anyone acting for you must not act in a fraudulent way. This condition sets out the action we may take if you, or anyone acting on your behalf, acts in a fraudulent way	All
Special terms apply to empty buildings – you must tell AXA immediately if any premises become empty	All
Minimum security conditions apply	Buildings and Contents

Significant or unusual exclusions, conditions and limitations *continued*

Gradual deterioration exclusion applies. We will not pay any claim caused by or consisting of wear and tear or that results from a gradual cause that occurs over time	Buildings, Contents and Specified all risks
Flat roof inspection condition	All
Money in transit condition – where money in transit exceeds £2,500	Contents (money cover)
Key security condition – when the premises are closed for business	Contents (money cover)
Excludes manual work away from the premises	Employers liability and Public liability
Fungal pathogens exclusion	Public liability

Standard excesses

Section	Standard excess
Buildings, Contents and Specified all risks	
(a) Fire, lightning, explosion, aircraft or earthquake	No excess
(b) All other insured damage (where an excess applies)	£300 for all office trades and £400 for all surgery trades (option to vary between £100 and £1,000)
Subsidence minimum excess (Optional cover)	£1,000
Deterioration of stock	20% of any loss where frozen food cabinet, freezer, cold room, cold store or chilled cabinet is over 10 years old
Public liability	
Property damage and environmental clean up costs	£300
Legal expenses	
Contract disputes	£250
Statutory licence protection	£250

Policy duration

This is an annually renewable policy.

Your right to cancel

You may cancel your policy at any time during the period of insurance if for any reason you are dissatisfied or the policy does not meet your requirements, by contacting your insurance broker to confirm cancellation.

Sums insured

Correct values at risk must be advised to us. If the sums insured you request are not adequate this will result in the amount we pay in the event of a claim being reduced. You should review your sums insured and levels of cover regularly to ensure these remain adequate.

Law applicable

You and we can choose the law which applies to this policy. We propose that the Law of England and Wales apply. Unless we and you agree otherwise, the Law of England and Wales will apply to this policy.

Making a complaint

If you have a complaint about your policy you should contact your insurance broker. If your complaint relates to a claim on your policy please contact the department dealing with your claim. If we have given you our final response and you are still not satisfied you may be eligible to refer your case to the Financial Ombudsman Service (FOS). If applicable, you will receive details of how to do this at the appropriate stage of the complaints process.

Financial Services Compensation Scheme (FSCS)

We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme in the unlikely event we cannot meet our obligations to you. This depends on the type of insurance, size of the business and the circumstances of the claim.

Further information about the compensation scheme arrangements is available from the FSCS (www.fscs.org.uk).

Data protection notice

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