



# Offices and Surgeries

April 2025

## Why choose AXA's Offices and Surgeries Insurance policy?

The Offices and Surgeries Insurance offers a range of covers and caters for customers who operate from up to 10 locations. 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

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

### 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.

### Expert loss management

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

### About this document

This document provides details of the key features of the cover and any significant exclusions and conditions. It 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 information 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.

## Offices and Surgeries summary of cover – Standard covers

### Contents

#### Cover offered

Cover for computers and electronic equipment, and all other contents where selected by you

Fire and specified causes including accidental damage subject to certain exclusions

Loss of metered water charges

Breakage of fixed glass

Damage to fixed signs

Goods in transit

Cost of replacement locks and keys following theft

Exhibition and trade fair cover

Deterioration of stock cover

Option to include subsidence cover

#### Standard cover

Up to the sums insured selected by you

✓

Up to £10,000 per claim

Up to £2,500 per claim

Up to £1,000 in any one period of insurance

Up to £2,000 in any one vehicle

Up to £2,500 in any one period of insurance

Up to £5,000 per claim

Up to £5,000 in any one period of insurance

### Business interruption

#### Cover offered

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

Cover for outstanding debit balances where records are lost following damage

Denial of access as a result of damage to premises in the vicinity

Failure of public utilities

#### Standard cover

£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 the book debts sum insured

Up to £250,000 or 25% of the total sum insured whichever is the lower or 12 weeks maximum indemnity period in any one period of insurance

Up to £50,000 or 25% of the total sum insured whichever is the lower or 12 weeks maximum indemnity period in any one period of insurance

### Loss of money

#### Cover offered

Loss of money

1. money during business hours

2. money in a bank night safe

3. money in a locked safe when closed for business

4. money in transit

5. money not in a locked safe when closed for business

#### Standard cover

1 £5,000

2 £5,000

3 £3,000

4 £5,000

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
Employers liability	£10 million limit of cover (certain inner limits apply)

### Public liability

Cover offered	Standard cover
Limit of indemnity	Flexibility to select a limit of cover from £1 million to £5 million (certain inner limits may apply)

## Offices and Surgeries summary of cover – Optional covers

### Buildings

Cover offered	Optional cover
Buildings including architects, surveyors, legal and consulting engineers fees	Up to the sums insured selected by you
Fire and specified causes including accidental damage subject to certain exclusions	✓
Cables and underground pipes as a result of insured damage	✓
Cover for tracing and accessing the source of damage to leaking underground pipes	Up to £25,000 any one period of insurance
Option to include subsidence cover	

### Theft by employees

Cover offered	Optional cover
Theft of money by employees	Up to a limit of £5,000

### Specified all risks

Cover offered	Optional cover
Specified all risks	For the area covered and sum insured selected by you. Cover can be selected for UK only, Europe or worldwide

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

### Legal expenses

#### Cover offered

Claims made during the period of insurance. Cover includes Contract disputes, Data protection, Criminal prosecution defence, Employment disputes, Personal injury, Property disputes, Statutory licence and Tax protection

#### Optional cover

£50,000 per claim and £500,000 any one period of insurance

Legal expenses cover is administered by Arc Legal Assistance Ltd, The Gatehouse, Lodge Park, Lodge Lane, Colchester, Essex CO4 5NE.

### Terrorism

#### Cover offered

Damage caused by terrorist acts

#### Optional cover

Up to the sum insured under each section

## Significant or unusual exclusions, conditions and limitations

#### Exclusion, condition or limitation

You must tell us about any changes that may affect our assessment of the risk

You must disclose all information relevant to this insurance and not make any statement which is incorrect

Special terms apply to empty buildings – you must tell AXA immediately if any premises become empty

Minimum security conditions apply

Flat roof inspection condition

Electronic equipment security condition

Money in transit condition

Key security condition

Before any Legal expenses are incurred you must consult the Legal advice helpline to seek and follow advice given and receive approval

Excludes manual work away from the premises

#### Applicable section(s)

All

All

All

Buildings and Contents

Buildings

Contents

Contents (money cover)

Contents (money cover)

Legal expenses

Employers liability and Public liability

## Standard excesses

Section	Standard excess
<b>Buildings, Contents and Specified all risks</b>	
(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
<b>Public liability</b>	
Property damage	£300
<b>Legal expenses</b>	
Contract disputes	£250
Statutory licence protection	£250

## **Policy duration**

This is an annually renewable policy.

## **Sum 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 the agent or AXA office where it was bought.

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](http://www.fscs.org.uk)).

**This document is available in other formats.**

If you would like a Braille, large print or audio version, please contact your insurance adviser.

**[www.axa.co.uk](http://www.axa.co.uk)**