



# Offices and Surgeries

Our Offices and Surgeries product is designed to be traded online with flexible options so your customers can pick and choose the cover they need.



## Why our product is market-leading

- More than 300 acceptable trades
- Suitable for up to 10 locations
- Maximum turnover £8 million
- Pre-defined security levels with no surveys required at inception
- Accidental damage included as standard
- Automatic deterioration of stock cover £5,000

## Flexibility

- Business interruption available on a gross income or increased cost of working basis
- Optional subsidence cover
- Variable excess levels between £100 and £500 for property damage\*
- Automatically includes non-manual work away from the premises

| Standard Cover        | Maximum limits (up to)  |
|-----------------------|-------------------------|
| Contents              | £500,000 per location   |
| Business interruption | £2,500,000 per location |
| Money                 | £7,500                  |
| Goods in transit      | £2,000                  |
| Employers liability   | £10,000,000             |
| Public liability      | £5,000,000              |

| Optional cover            | Maximum limits (up to)  |
|---------------------------|---|
| Buildings                 | £2,000,000 per location                                       |
| Legal expenses            | £50,000 any one claim<br>£500,000 any one period of insurance |
| Theft by employee (money) | £5,000  |
| Terrorism                 | Up to sums insured  |
| Specified all risks       | £50,000 per location  |

