



Offices & 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 £12.5 million
- Pre-defined security levels with no surveys required at inception
- Accidental damage included as standard
- Automatic deterioration of stock cover £5,000
- Homeworkers cover added for £2,500 per location under Contents

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

* Non adjustable excess levels apply for flood and subsidence. For full details of cover, please refer to the individual Policy wordings and Summary of cover documents.

Key Features

Standard Cover	Maximum limits (up to)
Contents	£1,000,000 per location
Business interruption	£5,000,000 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	£3,000,000 per location
Legal expenses	£50,000 any one claim £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