



# 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