

Office & Surgery Plus Policy Summary



February 2020 Edition

This document is a summary of the insurance cover provided by the Office & Surgery Plus package policy and, as such, it does not contain the full terms and conditions of your insurance Policy. 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.

The maximum amount Insurers will pay in the event of a claim is the Sum Insured or Limit shown within your Policy Wording or Policy Schedule.

Section 1 - Buildings			
Cover Features and Benefits	Standard Cover	Optional Cover	Significant Exclusions and Limitations
Specified contingencies basis	✓		Minimum security conditions
Subsidence cover		✓	
Automatic reinstatement of Sum Insured following a loss	✓		
Replacement Value (including Debris Removal, Architects and Surveyors' fees)	Up to amount nominated by insured	Increased inflation protection up to a nominated amount	Keys must be removed from premises when closed for business
Damage to cables, drains and underground pipes, car parks and pavements	✓		Gradually operating causes eg rust, rot, corrosion and gradual pollution
Cover for tracing and making good leaking underground pipes, drains and cables	£25,000 any one premises any one period of insurance		Mechanical or electrical breakdown of machinery
Contractors noted as joint insured if required by contract condition for contracts valued up to 10% of sum insured (max £150,000)	✓		
Automatic cover for newly acquired or built buildings and extensions/additions/improvements to existing properties	20% of the sum insured or £200,000 whichever is the greater		Insured must give particulars as soon as practicable and pay any additional premium that may be due
Ground rent	10% of sum insured		During a period necessary for reinstatement – up to 24 months
Terrorism		✓	

Section 2 - Contents

Cover Features and Benefits	Standard Cover	Optional Cover	Significant Exclusions and Limitations
Specified contingencies basis (theft not limited to loss involving forcible and violent entry or exit)	✓		Minimum security conditions
Automatic reinstatement of Sum Insured following a loss	✓		
Replacement value	Up to amount nominated by insured	Increased inflation protection up to a nominated amount	Keys must be removed from premises when closed for business Theft of property in the open
Documents, computer disks and tapes	£1,000 Any one item		Gradually operating causes eg rust, rot, corrosion and gradual pollution
Landlords fixtures and fittings	✓		
Personal effects	£1,000 per person		Mechanical or electrical breakdown of machinery
Wines spirits tobacco and cigarettes held for entertainment purposes	✓		Special terms apply to stock stored in basement/cellar
Stock and materials in trade work in progress and finished goods	£2,500		Inventory shortages and pilfering
Loss or damage to Contents while at exhibitions in United Kingdom	£15,000		
Refilling fire extinguishing appliances and replacing sprinkler heads following loss	✓		Faulty/Defective Workmanship/Operator Error/Production Process
Rent payable by Insured as tenant whilst premises is uninhabitable for up to two years	25% of sum insured		
Loss or damage to property, other than documents, stored in premises anywhere in the United Kingdom	10% of sum insured		Limit £250,000
Loss or damage to documents while removed from the premises but remaining in the United Kingdom or in Republic of Ireland	£100,000		Theft from unattended vehicle unless contained in locked boot and all points of access to the vehicle are locked
Loss of or damage to property, other than stock, temporarily removed from the premises to anywhere in the world	15% of sum insured		Removal period outside Europe is restricted to 30 days
Loss of Money: - Premises during business hours, in transit and in a bank night safe - Premises out of business hours in safe - Premises out of business hours out of safe - Business owners or authorised employees residence - Gaming amusement or vending machines - Crossed cheques and non negotiable money	£7,500 £5,000 £500 £500 £500 £500,000		Money in transit limited to £3,000 per person Money the property of the Post Office Fraud or dishonesty not discovered within 14 days Loss from unattended motor vehicles

Cover Features and Benefits	Standard Cover	Optional Cover	Significant Exclusions and Limitations
Assault to employees following robbery or attempted robbery: - Death - Total loss or permanent and total loss of use of one or more limbs or eyes - Other permanent total disablement - Temporary total disablement - Temporary partial disablement - Medical expenses - Professional counselling - Damaged clothing and personal effects	£25,000 £25,000 £25,000 £100 per week £25 per week £250 £1,000 £500		Age limits 16 – 70 Maximum compensation for one incident one person £26,500 Temporary disablement benefits payable for up to two years
Loss of freezer contents	£10,000		Excludes 20% of any loss where cabinet is over 10 years old
Loss of oil and metered water	£5,000		
Loss or damage to Goods in Transit in own vehicle: - goods and tools - debris removal, reloading, transhipping - sheets, package, ropes, chains - Insureds or drivers personal possessions	£2,500 £2,500 £2,500 £250	Increased limit available	Theft unless the vehicle is securely locked (and garaged in secure and enclosed premises at night)
Replacement locks following loss of keys	£25,000		In any one period of insurance
Damage to landscaped gardens caused by Emergency Services	£2,500		In any one period of insurance
Theft by employees		£5,000 per Period of Insurance	Checks and precautions requirement Excludes acts committed prior to commencement of cover
Accidental breakage of fixed glass, shop front and sanitaryware	Fixed glass and sanitaryware – Unlimited Shop front – up to the Sums Insured		Inner limits apply to extensions of cover
Loss or damage to external blinds and signs including neon and illuminated signs	£5,000		In any one period of insurance
Loss or damage to CCTV satellite dishes aerials and alarm equipment	£2,500		£250 Excess
Use of electricity gas or water by persons taking unauthorised possession of the premises	£2,500		In any one period of insurance
Damages and costs following omission to send documents by recorded delivery or registered post	£10,000		In any one period of insurance
Terrorism		✓	

Section 3 - All Risks on Specified Items			
Cover Features and Benefits	Standard Cover	Optional Cover	Significant Exclusions and Limitations
All Risks on specified items anywhere in the world		✓	Theft from a vehicle unless the vehicle is securely locked Confiscation or detention Breakdown, derangement or maintenance Gradually operating causes

Section 4 - Business Interruption			
Cover Features and Benefits	Standard Cover	Optional Cover	Significant Exclusions and Limitations
Loss of business income resulting from damage covered under Contents Additional expenses at economic limit plus 5% - up to £250,000	3 times the Contents sum insured or £250,000 whichever is the greater	Increased limit available Up to 36 months period	Minimum security conditions Keys must be removed from premises when closed for business
Cover for outstanding debts where business accounts are lost due to damage as defined above	£10,000	Increased limit available	Gradually operating causes eg rust, rot, corrosion and gradual pollution
Automatic reinstatement of Sum Insured following a loss	✓		Mechanical or electrical breakdown of machinery
Loss of income as a result of damage at suppliers or customers premises	10% of sum insured		£100,000 limit for customers premises
Loss of income as a result of damage at Public Utility Suppliers premises	✓		
Loss of income as a result of accidental failure of Public Utility Supplies, telecommunications and internet services to the premises	Up to sum insured		Failure must be for at least 180 minutes Limit of £100,000 in any period of insurance applies for failure of telecommunications or internet services Deliberate act of an authority
Loss of income resulting from prevention of access to premises as a result of damage to other premises within 1 mile	Up to sum insured		
Loss of income following closure of the premises on the advice of a Public Authority due to an emergency	10% of sum insured up to £50,000		In any one period of insurance
Loss of income following closure of the premises on the advice of a Public Authority due to pollution of a beach or waterway	£25,000		Within 25 mile radius of the premises

Cover Features and Benefits	Standard Cover	Optional Cover	Significant Exclusions and Limitations
Loss of income as a result of specified human disease being manifested within a 25 mile radius of the premises and murder, suicide, food poisoning, vermin or pests in the premises and closure of the Premises due to defective sanitation	£25,000		
Loss of income resulting from damage to goods in transit whilst carried in a vehicle operated by the insured	25% of the sum insured or £250,000 whichever is the greater		Transits restricted to within United Kingdom and Republic of Ireland
Loss of income as a result of a loss of Employees due to: - Death - Bodily injury - a win on the National Lottery, Premium Bonds or Football Pools exceeding £100,000	✓		3 months Indemnity Period Some causes of injury and terms of employment
Additional Expenditure basis of Business Interruption		✓	Limit of 25% of the sum insured payable in the first 3 months, a proportionate amount of the balance payable in each subsequent month of the indemnity period
Terrorism		✓	

Section 5 - Business Liability			
Cover Features and Benefits	Standard Cover	Optional Cover	Significant Exclusions and Limitations
Legal costs in respect of prosecutions under the Health and Safety at Work etc Act 1974 or Part II Consumer Protection Act	✓		
Indemnity to Principal	✓		
Compensation for Court Attendance	£250 per day per employee £500 per day per Partner/ Director		
Employers Liability	£10,000,000		Fines and penalties War/Terrorism limit £5,000,000 Liability for which compulsory motor insurance is required

Cover Features and Benefits	Standard Cover	Optional Cover	Significant Exclusions and Limitations
Public Liability	£2,000,000	£5,000,000	Fines and penalties Liability for which compulsory motor insurance is required
Legal Liability incurred as tenants	£2,000,000	£5,000,000	Liability incurred by manual work away from the premises other than collection and delivery Liability assumed by agreement
Personal Liability whilst abroad on business	£2,000,000	£5,000,000	Damage to property in your custody Cost of remedying defects in products supplied
Motor Contingent Liability	✓		Products knowingly exported to USA and Canada Punitive exemplary aggravated additional compensatory damages awarded in USA and Canada
Legal Liability incurred under the - Defective Premises Act - Data Protection Act	✓		Fear of exposure to asbestos Costs of rectifying property arising out of the presence of asbestos
Products Liability	£2,000,000 per period of insurance	£5,000,000 per period of insurance	Lack of care or skill in the giving of professional advice or treatment
Dispensing errors liability		£100,000	Damage to computers and data by operator error virus or hacking

Section 7 - Machinery Breakdown			
Cover Features and Benefits	Standard Cover	Optional Cover	Significant Exclusions and Limitations
Damage to Plant and Machinery caused by its own Breakdown included within the sum insured - additional costs/increased cost of working - temporary removal		£250,000 overall limit £5,000 limit £50,000 limit	Maintenance/servicing agreement must be in force on X Ray and scanning equipment and other Plant and Machinery must be maintained as per manufacturers recommendations
Damage to Computer Equipment and Electronic Office Equipment caused by its own Breakdown included within the sum insured - electronic office equipment - additional expenditure - temporary removal - computer records		£75,000 overall limit £25,000 limit £25,000 limit £10,000 limit £25,000 limit	Maintenance or faulty workmanship excluded Wear and tear £25,000 limit for debris removal within overall limit £2,500 limit for preparation of claims costs within overall limit Installation or testing
Loss of profit following Breakdown of Plant and Machinery and Computer Equipment		£50,000	Pollution and contamination Unproven software & programming errors Value of data

Section 8 - Legal Expenses			
Cover Features and Benefits	Standard Cover	Optional Cover	Significant Exclusions and Limitations
Claims made during the Period of Insurance 24 hour, 365 days a year Legal Helpline providing support and initial advise on any legal problem whether covered by the policy or not	£100,000		Maximum limit £1,000,000 per period of insurance Fines & penalties Before any legal expenses are incurred the insured must consult the Legal Helpline to ensure that the expenses will be sanctioned
Goods or Services Contract Disputes	✓		Amount in dispute must be at least £1,000 up to £5,000 – excess £250 over £5,000 – excess £500
Employment Disputes	✓		Disputes occurring within 90 days of the first period of insurance if a warning or dispute occurred within 6 months preceding such period

Cover Features and Benefits	Standard Cover	Optional Cover	Significant Exclusions and Limitations
Criminal Prosecution Defence	✓		Deliberate actions of the insured Where the insured has pleaded guilty
Legal Costs of Debt Recovery	✓		Amount due must be at least £250
Jury Service and Attendance Allowance	Up to £1,000 per claim		Excluding the first 5 days Maximum £50 per person per day
Tax VAT PAYE and NIC Investigations	✓		Aspect enquiries must be between £200 and £2,000 Disputes where prospect of success is remote £200 Excess
Protection of Statutory Licences	✓		
Disputes with Landlords	✓		An event arising in the first 3 months of the first period of insurance
Non Motor Personal Benefits - Personal Injury - Consumer Disputes - Home Rights - Taxation Investigations - Criminal Prosecution Defence	£25,000		If entitled to Legal Aid Dispute amounts less than £100 Planning, tenancy agreements Incident prior to any cover £25 Excess
Motor Personal Benefits - Recovery of Damages following Accident - Criminal Prosecution Defence - Sale Purchase, Hire, Lease of Vehicle - Testing Service or Repair	£25,000		If no valid licence or certificate of insurance £5,000 Limit £25 excess for testing service or repair

Other Covers/Benefits			
Cover Features and Benefits	Standard Cover	Optional Cover	Significant Exclusions and Limitations
Long term agreement discount		✓	The policy must be in force for the period agreed Insurers are not obliged to accept an offer of renewal
Access to www.riskhelp.co.uk for assistance in understanding and managing risk and obligations relating to health & safety, crime, fire, business continuity, employment and motoring aspects of your business	✓		

Policy Significant or Unusual Exclusions and Limitations	
Significant or Unusual Exclusions and Limitations	Applies to
Terrorism Exclusion (some cover available as optional extra)	All covers
Date Recognition Exclusion	All covers except Employers Liability
Loss or damage to property resulting from a process involving heat application	All covers
Computer or data processing equipment operator error, virus or hacking	All covers except Employers Liability Loss of Licence and Legal Expenses
Special terms apply to empty buildings (you must advise your insurance advisor immediately any premises become unoccupied)	All Covers

Policy Excesses	
Buildings and Contents: Storm Flood Riot Civil Commotion Theft and Accidental Damage	£350
Escape of Water	£500
Subsidence (optional cover)	£1,000 (minimum)
All Other Losses	Nil
Glass	£100
Loss or damage to Closed Circuit TV satellite dishes aerials and alarm equipment	£250
All Risks on Specified Items	£100
Public Liability – property damage	£100
Tenants Liability	£100
Legal Expenses	£500 (maximum)
Theft by employee (optional cover)	£250
Machinery Breakdown (optional cover)	£200

Policy Duration

The policy is annually renewable

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 that your Insurers pay you in the event of a claim being reduced. You should review your sums insured and levels of cover regularly to ensure these remain adequate.

How to Make a Claim

In the first instance utilise the Assistance and Claims Helplines phone numbers detailed in the policy schedule or contact your insurance advisor

Insurance Providers

The insurance is administered by Cobra Underwriting Agencies on behalf of the following Insurers:

In respect of Sections 1-6:

AXA Insurance UK plc Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority
Registered in England No 78950 Registered Office: 5 Old Broad Street, London EC2N 1AD

&
Aviva Insurance Limited Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority
Registered in Scotland No 2116 Registered Office: Pitheavlis, Perth, Scotland PH2 0NH

In respect of Section 7:

Aviva Insurance Limited Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority
Registered in Scotland No 2116 Registered Office: Pitheavlis, Perth, Scotland PH2 0NH

In respect of Section 8:

AmTrust Europe Limited Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority
Registered in England No 1229676 Registered Office: Market Square House, St James's Street, Nottingham NG1 6FG

The Law Applicable

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

Your Right to Cancel

You may cancel the Policy within 14 days of receiving the policy for the first period of insurance. We will refund part of the premium paid, proportionate to the unexpired period of insurance, provided no claim has been paid or is outstanding in the current period of insurance.

Cancellation of this policy will not affect any claims or rights you or we may have before the date of cancellation

Making a Complaint

If you wish to raise a complaint you can contact us by telephone, email or in writing.

Details can be found in your policy documentation and at www.qunderwriting.com/contact-us/complaints/

If following our investigation and response to you, you are not satisfied with the outcome or we do not complete our investigation within 8 weeks, you can refer your complaint to the Financial Ombudsman Service www.financial-ombudsman.org.uk

Financial Services Compensation Scheme (FSCS)

Your Insurers are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme in the unlikely event they cannot meet their 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.

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