

# Office and Surgery Insurance



## TheHub

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Our full-cycle Office and Surgery eProduct is designed for businesses operating from offices or surgeries with no element of manual work. It is suitable for up to 10 premises.

### Key selling points

- Over 250 acceptable trades, all auto-rated without referral
- Standard excess of £200 for Contents and Buildings with £100 or £500 options available. Escape of Water is £500 minimum
- Business Interruption included as standard. Gross income or increased cost of working available

### Features

- Engineering breakdown covers essential items such as office equipment including telephone services, fax machines, copiers and printers
- Advice lines for health and medical assistance, emergency assistance, glazing, legal advice and counselling
- Option to add Legal Expenses up to £100,000
- Option to add accidental damage to Buildings and Contents
- Lock replacement cover as standard up to £25,000 in the period
- Option to include Injury to Working Partners under Employers Liability

### Preferred Risks

- Solicitors
- Accountants
- Lawyers
- Chartered Surveyors
- Management Consultants
- Doctors Surgeries
- Dentists
- Architects
- Bookkeepers

### Standard Covers

Cover	Maximum Limits (Standard limit in brackets)
Contents	£5,000,000
Public/Products Liability	£10,000,000 (£2,000,000)
Employers Liability	£10,000,000
Business Interruption (Gross Income)*	£5,000,000 (£500,000)
Business Interruption (Increased Cost of Working)*	£250,000 (£50,000)
Policy Extension – Equipment Breakdown	£5,000,000 per accident
Glass	Unlimited
Goods In Transit	£10,000 (£5,000)
Fixed Signs	£1,000
Money	£12,000 (£5,000)
Personal Accident (Assault)	Capital Benefits £10,000

### Optional Covers

Cover	Maximum Limits
Buildings	£5,000,000
Specified All Risks	£20,000
Personal Accident	Capital Benefits £50,000
Legal Expenses	£100,000
Terrorism	Available

\*must insure either Gross Income or Increased Cost of Working

This is a summary of the cover available. Please refer to the Policy Booklet for full terms and conditions.

UK BUSINESS, COVERED

