

Office Insurance

This is a summary of the cover provided under your **Office Insurance Policy**. It is only a summary and does not contain the full terms and conditions of the policy. For full details of your cover please read your insurance policy, your schedule (which states operative sections of cover) and any endorsements that apply. A copy of your insurance policy can be obtained by contacting your Insurance Broker.

Our Office Insurance Policy provides a range of cover depending on your specific requirements. Your Confirmation of Quotation and/or Certificate Schedule will specify the cover provided.

Range of Cover

1. Office Property

Cover is provided for the contents (and buildings as an extension to your cover) of your office on an "All-Risks" Basis.

Key Standard Extensions:

- Contents temporarily removed from your office anywhere in the world
- Changing locks following loss of keys up to GBP500
- Accidental loss of metered water up to GBP1,000
- Glass breakage
- Costs and expenses to locate the source of Damage which has caused the escape of water or fuel
- Money and assault

Optional Extension:

- Subsidence

Principal Property Damage Exclusions:

- Damage due to wear & tear or your own defective workmanship
- Damage caused by Pollution or Contamination
- Damage by storm, tempest or flood to boundary walls, fences, gates and moveable property in the open
- Damage due to changes in the water table level
- Theft not involving forcible & violent entry or exit
- The first part of any claim (your excess)

2. Business Interruption

Interruption to your business following an insured loss under the Office Property section which results in reduced turnover and/or increased running costs.

Cover includes:

- Loss of Gross Fees
- Additional expenses to avoid a reduction in Gross Fees
- Loss due to accidental failure of public electricity, gas, water and telecommunication supplies

Up to the Limits stated in the Schedule.

Principal Business Interruption Exclusions

Loss of Gross Fees or increased cost of working following:

- Losses excluded under the Office Property Section
- Losses caused by erasure, loss, distortion or corruption of information on computer systems or other records, programmes or software

3. Employers' Liability Cover

Protection against your legal liability for bodily injury to your employees up to a limit of indemnity of GBP10,000,000 including costs and expenses provided the claim arises out of and in the course of employment during the period of insurance occurring anywhere in the world in respect of business conducted from the UK.

Cover includes:

Legal costs and expenses in defending prosecutions under all relevant Health & Safety Legislation in respect of an Employers Liability Claim.

Principal Employers' Liability Exclusions:

- Cover for acts of terrorism is limited to GBP5,000,000 per event
- Liability in respect of liquidated damages, penalty clauses and fines
- Work in or on, or travel to or from any offshore installation or support vessel
- Road traffic accidents

4. Public & Products Liability

Protection against your legal liability for bodily injury to third parties and damage to their property, including obstruction, trespass, nuisance, interference, wrongful arrest and eviction.

Cover includes:

- Personal liability of employees and directors whilst overseas on your business
- Legal costs and expenses in defending prosecutions under all relevant Health and Safety Legislation in respect of a Public Liability claim
- Contingent Motor liability
- Damage to rented premises
- Defective premises
- Cross Liabilities
- Court attendance
- Contractual Liability
- Employees and visitors personal belongings

Continued

Office Insurance continued

Optional Extension:

- Financial Loss

Principal Public Liability Conditions

Where contractors or sub contractors are used you must obtain written evidence that they maintain insurance to at least an equivalent level

Principal Public Liability Exclusions:

- Loss or damage to property in your custody or control or to products supplied
- Injury to employees
- Pollution or contamination that is not sudden, unintended and unexpected
- Fines, penalties and liquidated damages
- Product recall
- Consultancy or designs provided for a fee
- Terrorism
- Aircraft, Watercraft and Vehicles
- Avionics
- Computer virus
- Contractual liabilities
- Professional duty
- Work away from your premises involving the use of explosives, electric oxy-acetylene or similar welding or cutting equipment, cutting or grinding equipment, blowlamps or blow torches, molten metal asphalt bitumen tar or pitch heaters, thermic lances although these can be considered if requested.
- Manual work on or in power stations or nuclear establishments, oil gas or chemical refineries or bulk storage facilities, aircraft watercraft railways or airports, underground or underground locations, towers steeples chimney shafts blast furnaces bridges viaducts tunnels dams docks or reservoirs although these can be considered if requested.
- The first part of any claim (your excess)

Optional extensions

1. Computer Cover

Damage to your computer equipment

Key Extensions:

- Incompatibility of computer programs with the replacement equipment
- Reinstatement of software
- Up to GBP10,000 for costs incurred in refilling the cylinders of any gas flooding system
- Up to GBP5,000 for debris removal
- Up to GBP1,000 for repair investigation costs

Optional Extensions:

- Increased cost of working
- Reinstatement of data

Principal Computer Exclusions:

- Damage caused by your wilful act or neglect
- Damage covered by a guarantee
- Increased cost of working caused by failure of the public electricity supply for less than 4 hours
- Breakdown damage to equipment not subject to a maintenance agreement
- Terrorism
- The first part of any claim (your excess)

2. Theft by Employees Cover

Your losses from the fraud and dishonesty of your employees up to the limit stated in the Schedule.

Key Extension:

- Up to GBP1,000 for Auditor's fees

Principal Theft by Employees Exclusions:

- Fraud and dishonesty of any person who owns more than 5% of the business
- Unidentified fraud and dishonesty
- Claims covered under the Money & Assault cover
- Penalties, fines or consequential losses

3. Legal Expenses Cover

Cover for legal and professional fees costs and expenses up to GBP50 000 per claim and GBP500 000 in the aggregate in connection with legal proceedings in respect of any of the following insured incidents.

- Disputes with Employees Defending actions brought by employees (eg unfair or wrongful dismissal redundancy pension rights etc)
- Employment Awards Providing legal advice is followed your insurance will pay industrial tribunal awards.
- Criminal Proceedings Defence Cover The costs of defending your employees directors or partners for prosecutions relating to your normal business activities
- Jury Service and Court Attendance Up to GBP50 per person per day (maximum GBP1 000) for employees directors or partners who have to attend a court or tribunal for a case covered by this insurance
- Protection of Licences Costs of appeal against altering revoking or suspension of a statutory licence
- Data Protection Defence Covers costs of defending civil proceedings against you under DPA and certain Appeals
- Property Legal Protection Support is provided in respect of the pursuit of legal rights of your premises It enables your business to pursue claims arising from negligent acts and omissions of others and to pursue liability for wrongful acts under the rule of Rylands v Fletcher (1868)
- Tax VAT PAYE NIC Investigations including Inland Revenue Schedule D and Corporation Tax Investigation Professional fees incurred with our consent

Legal Advice Service

We provide a 24/7 Legal Advice Service providing telephone based advice about any legal matter.