



OFFICE AND SURGERY INSURANCE

Our Office & Surgery Insurance is designed to cover the assets, earnings and the legal liabilities of your client's business. We provide optional extras, on top of our standard policy, allowing your client to select policy extensions to suit their needs.

- ♥ Competitive prices
- ♥ Discounts for 'low' claims and multiple premises
- ♥ Wide policy cover including legal expenses as standard
- ♥ Rapid quote and policy administration service
- ♥ Immediate email of policy documents on request
- ♥ 24 hour Legal Helpline
- ♥ Access to decision makers



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Our Office & Surgery policy is just one of a wide range of commercial packages we offer. It is underwritten by Liverpool Victoria Insurance Company Limited and gives your customers the following services and benefits:

Standard policy cover includes

- ♥ Contents
- ♥ Business Interruption - £250,000 sum insured with a 12 month indemnity period
- ♥ Book Debts - up to £10,000
- ♥ Damage to Glass
- ♥ Theft of Keys and Lock Replacement - up to £1,000
- ♥ Theft by Employees - up to £5,000
- ♥ Loss of Money in transit or in a locked safe overnight - £3,000 sum insured
- ♥ Electrical or mechanical Breakdown of Equipment - up to £500,000
- ♥ Computer Breakdown - up to £250,000
- ♥ Refrigerated Contents - Foods up to £15,000 and Drugs up to £5,000
- ♥ Public and Products Liability - £2,000,000 Limit of Indemnity
- ♥ Employers' Liability - £10,000,000 Limit of Indemnity
- ♥ Personal Accident (Assault)
- ♥ Legal Expenses - up to £100,000
- ♥ 24 Hour Legal Helpline
- ♥ Index Linking

Optional extensions

- ♥ Accidental Damage
- ♥ Buildings
- ♥ Subsidence
- ♥ All Risks on Portable Property
- ♥ Increased Limits available on request
- ♥ Terrorism



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