

Office and Surgery Insurance

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
The Structure	£5,000,000
Specified All Risks	£20,000 (per premises) £100,000 (per policy).
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.

nig.com

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