

Offices

keyfacts®

Policy Summary

This is a Policy Summary and does not contain full terms and conditions of the contract of insurance. Some of the covers will only apply if you have chosen to take the option selected. Full terms and conditions can be found in the policy document, a copy of which is available on request.

What is the Office policy?

The Office Policy is designed to cover the assets, earnings and legal liabilities of your business. It is designed for most office-based trades and professions (including surgeries). It includes both Standard and Optional sections which are described overleaf.

It is underwritten by:

Allianz Insurance plc – Sections 1-8

DAS Legal Expenses Insurance Co. Ltd – Section 9

Policies are subject to survey - See "Survey and Risk Improvement Requirements" in the Policy Document.

Policy Duration

This policy has a 12 month period of insurance (unless shown differently on your policy schedule) and is annually renewable.

Will I have any cancellation rights?

You have the right to cancel the policy within a 14 day period and receive a return of any premium paid, less an administration charge and an amount representing the cover you have received to date.

This is subject to certain terms, full details of which can be found in the policy document.

How do I make a complaint?

If you have a complaint about anything other than the sale of the policy please contact:

Section 1-8 of the policy

Customer Satisfaction Manager, Allianz Insurance plc, 57 Ladymead, Guildford, Surrey GU1 1DB

Section 9 of the policy – Commercial Legal Protection

Customer Relations Department, DAS Legal Expenses Insurance Company Ltd, DAS House, Quay Side, Temple Back, Bristol, BS1 6NH

If your complaint relates to the sale of the policy or Premierline's service please contact:

Customer Services Controller, Premierline Direct, PO Box 640, Lancaster, LA1 5XH

Full details of our complaints procedure will be found in your policy documentation. If we are unable to resolve the problem we will provide you with information about the Financial Ombudsman Service. Using our complaints procedure or referral to the Financial Ombudsman Service does not affect your legal rights.

Notifying a claim

For policy sections 1 – 8

If an accident, loss or damage occurs or any circumstances arise which may cause a claim to be made. You should notify the Claims Lines detailed below

- promptly, if an incident occurs that may lead to you making a claim
- immediately, in the event of a serious accident, loss or damage.

Claims Lines for policy section 1 – 8

Office hours – 0844 871 0940

Out of hours – 0870 606 1234

For policy section 9 – Commercial Legal Protection

Claims Line – 0845 330 1180 – this is a 24 hour line

Would I receive compensation if the Insurer was unable to meet its liabilities?

In the event that Allianz Insurance plc or DAS Legal Expenses Insurance Company Ltd are unable to meet their liabilities you may be entitled to compensation from the Financial Services Compensation Scheme. Full details are shown in the Policy Document.

premierline direct
THE BUSINESS insurance SPECIALISTS

A company of Allianz 

Policy Sections 1 - 8

Significant Features and Benefits

Business Contents

Our policy covers your computer equipment and office contents (including the costs involved with reproducing documents & computer records at £1,000 any one document/item)

This will cover you against a range of perils including explosion, fire, storm damage, malicious damage and theft involving forcible and violent entry or exit from the premises.

Business Interruption

This helps you stay in business by covering loss of gross income and reasonable expenditure incurred as a result of a loss covered under the policy.

A gross income sum insured of £250,000 with an indemnity period of 12 months is automatically provided.

Loss of Accounts Receivable

Covers money up to a maximum of £25,000 that customers owe your business but cannot be collected due to loss or damage caused by an insured peril to your books of account or business records.

Employers Liability

Provides cover of up to £10,000,000 for sums you become legally liable to pay as damages together with your legal costs and expenses relating to an injury to an employee for which you are legally liable.

Public Liability

Provides cover of up to £2,000,000 with an option to increase to £5,000,000 (see policy schedule for the limit applicable under your policy) for sums you become legally liable to pay as damages together with your legal costs and expenses relating to an injury to any person or accidental loss or damage to their material property happening in the course of your business.

Significant Exclusions and Limitations

These are some of the exclusions that apply to the policy. There are also further provisions such as those relating to security requirements, alarms and under insurance, as well as general conditions and exclusions. Details of these can be found in the policy document. Other additional terms & conditions may be applied in certain cases. Excesses apply to certain types of claim.

Office Security

Minimum standards of security apply. Theft and theft of money from the Office is excluded unless the security requirements are fully complied with – please see the leaflet headed 'Important Information' supplied with your quotation or policy pack for full details.

The minimum standard of security level and any requirement for an alarm is indicated in the 'Clause or Endorsement' Section of the Schedule. See General Condition 6 of the Policy Document for full details and, if an alarm requirement is indicated in the Schedule, Special Clause 1.

Unoccupancy

We must be notified immediately if any Office becomes unoccupied and a suitable extra premium paid if required. See clause H of Section 1 of the policy document for terms and conditions.

Business Interruption

Loss of gross income to your business following the failure of the public supply of electricity, gas, water or telecommunications is limited to interruption caused by destruction or damage occurring at the premises of the supplier. See Section 2 Extension 5 of the policy document for terms and conditions.

Public Liability

This cover excludes injury to employees.

In respect of Public Liability we will also not be liable for injury loss, or damage:

- i). Directly or indirectly caused by arising from in consequence of or in any way involving asbestos. Provided that this exclusion shall not apply to liability for injury or loss of or damage caused by any commodity article or thing containing asbestos where the presence of asbestos is not in itself a direct or indirect cause of such injury or loss or damage. See Section 3 (b) Exclusion D (m) of the policy document for terms and conditions
- ii). Arising out of the sale or supply of any Product except:
 - a) office equipment and motor vehicles belonging to you (other than stock in trade) that has become surplus to your requirements
 - b) food or drink sold or supplied as a service to employees or visitors

See Section 3 (b) Exclusion D (l) of the policy document for terms and conditions.

- iii). Work away from the office other than non manual duties, collection or delivery. See Section 3 (b) Exclusion D (g) of the policy document for terms and conditions.

Significant Features and Benefits

Examples of Extensions of Cover

Contents Extensions

Breakage or scratching of fixed glass and sanitary fixtures and fittings
Damage to window frames following breakage of glass
Damage to glass lettering or other ornamental work and alarm foil
Damage to signs

Loss or damage to your business goods in transit anywhere in or between the UK, Channel Islands, Isle of Man and Republic of Ireland.

Replacement of locks following theft of keys from the office or authorised private residence

Loss of money:

- in transit or bank safe (cash carrying warranty will apply)
- from the premises during business hours
- from the residence of any principal or authorised employee
- from vending machines

Outside business hours:

- from locked safe
- not contained in a locked safe

Non-negotiable money (e.g. crossed cheques, credit card counterfoils)

Personal Accident - Assault resulting in bodily injury to you or an employee caused solely or directly as a result of robbery or any attempted robbery in the course of the business

Your legal liability to pay rent on a tenanted property should it become uninhabitable following damage by an insured peril

Temporary removal of documents within the United Kingdom

Damage to property at exhibitions within the United Kingdom

Loss of metered water directly resulting from loss or damage by an insured peril

Damage to landscaped gardens caused by emergency services attending your premises as a result of an insured peril.

Significant Exclusions and Limitations

Examples of Extensions of Cover

Up to the amount of your contents sum insured

£500 in any one policy period

£500 any one loss

Cover excludes neon signs. See Extension 2 of Section 1 of the policy document for terms and conditions.

£1,000 in any one policy period

If a vehicle is left unattended it must be locked at all points of access and in addition it must be garaged in enclosed premises between the hours of 9pm and 6am. See Section 1 item E3 of the policy document for terms and conditions

£2,000 any one event

£500 in any one policy period

£3,000 any one loss

£3,000 any one loss

£500 any one loss

£300 any one loss

£1,500 any one loss

£500 any one loss

£250,000 any one loss

It is a condition precedent to liability that whenever money in transit exceeds £2,500 at any one time:

- the money must be accompanied by not less than two responsible adult persons
- not more than £2,500 will be carried by any one person

Money left unattended and not contained in a locked safe will be limited to £500. See Extension 5 of Section 1 of the policy document for terms and conditions.

Money cover does not extend to include money in any Automated Teller Machine unless specifically agreed by us and endorsed in your policy. Increased levels of security may be required.

Age limit of 16 to 70 apply.

Compensation for death, loss of limb or sight only applies if they occur within two years of sustaining the bodily injury. See Extension 6 of Section 1 of the policy document for terms and conditions

Weekly benefit for disablement - £100 per week for 104 weeks. £10,000 for death, loss of limb or sight.

25% of the total contents sum insured for up to 2 years.

£1,000 any one loss

£2,000 any one loss

£2,500 any one loss

£1,000 in any one policy period.

Significant Features and Benefits	Significant Exclusions and Limitations
<p data-bbox="113 286 320 315">Optional Extras</p> <p data-bbox="113 483 730 535">Buildings - Covers the cost of rebuilding your premises and has the option of including subsidence cover.</p> <p data-bbox="113 546 772 622">Theft by employees - Provides cover against a direct loss as a result of fraud or dishonesty of employees relating to theft of money or contents up to the limit of £5,000 in any one policy period.</p> <p data-bbox="113 658 751 734">Specified All Risks - Provides cover throughout the UK and up to a maximum of 30 days worldwide for any specified items used away from the premises.</p> <p data-bbox="113 779 762 831">Computer breakdown - Provides cover for loss or damage caused by computer breakdown or failure up to a value specified by you.</p> <p data-bbox="113 842 384 869">Cover also extends to include:</p> <ul data-bbox="145 880 756 1021" style="list-style-type: none"> - Loss or damage to computer records up to a limit of £5,000 in any one policy period - Additional expenditure arising from the breakdown of computer equipment upto a limit of £10,000 in any one policy period - Reinstatement of data upto £5,000 in any one policy period. <p data-bbox="113 1059 700 1111">Subsidence - Covers your premises against damage caused by subsidence, ground heave or landslide.</p> <p data-bbox="113 1122 775 1198">Terrorism - Covers you against damage to your property from the effects of acts of terrorism upto the maximum sums insured of Section 1 - Contents and Section 4 - Buildings of the policy document.</p>	<p data-bbox="820 383 1477 434">Cover under each heading of Optional Extras is not in force if indicated as 'Not Insured' on the Schedule.</p> <p data-bbox="820 658 1461 757">Theft from Vehicles - Loss or damage from an unattended motor vehicle is excluded unless such motor vehicle has been securely locked at all points of access. See Section 7 item A of the policy document for terms and conditions.</p> <p data-bbox="820 779 1477 855">Cover for any property insured caused by its own breakdown only applies if an approved maintenance contract is in force - See Section 8, Exclusion 1 a)</p>

Policy Section - 9 Commercial Legal Protection

Covers legal costs up to £60,000 including solicitors' and barristers' fees, court costs, expenses for expert witnesses, attendance expenses and accountants' fees. Also covers the costs of appealing or defending an appeal. This section of the policy is underwritten by DAS.

Significant Features and Benefits	Significant Exclusions and Limitations
<p data-bbox="113 1621 746 1650">Employment Disputes & Compensation Awards</p> <p data-bbox="113 1659 775 1789">If your company faces an employment dispute, court or tribunal proceedings from a past, present or prospective employee DAS will pay legal costs incurred in defending your position. Should your company face the risk of loosing a case and being ordered to pay awards of compensation at a tribunal, DAS will cover the company against the costs.</p> <p data-bbox="113 1800 264 1827">Legal Defence</p> <p data-bbox="113 1836 683 1863">DAS will pay the cost incurred in defending an insured person if:</p> <ul data-bbox="145 1872 772 2107" style="list-style-type: none"> - It is alleged that a criminal offence has been committed; or - A criminal prosecution is brought; or - Civil action for compensation under section 13 of the Data Protection Act arises, including any resulting compensation award; <p data-bbox="145 1984 164 2011">or</p> <ul data-bbox="145 2020 772 2107" style="list-style-type: none"> - A civil action is brought against your company for wrongful arrest in respect of an accusation of theft; or - A civil action is taken against the trustee of a pension fund set up for the benefit of the company's employees. 	<p data-bbox="820 1659 954 1686">Personal injury.</p> <p data-bbox="820 1695 1050 1722">Loss/Damage to property.</p> <p data-bbox="820 1731 1453 1783">In respect of compensation awards, the advice of DAS must be sought and followed.</p> <p data-bbox="820 1789 1445 1816">In the case of redundancies, advice must have been sought from DAS prior to the redundancy taking place.</p> <p data-bbox="820 1836 1134 1863">Prosecutions for motoring offences.</p>

Policy Section - 9 Commercial Legal Protection (continued)

Significant Features and Benefits

This cover also extends to appeals against the refusal of the Data Protection Commissioner to register the company's application for registration.

Property Protection

DAS will pay legal costs to negotiate on behalf of your company for their legal rights:

- Following any event causing actual or potential damage;
- Following nuisance and trespass;
- Relating to material property which is owned by your company or any for which the company is legally responsible.

Bodily Injury

At you company's request this cover will pay for the negotiation of an injured person's legal rights following an event which causes the death of, or bodily injury to, an insured person.

Tax Protection

This cover will pay the cost of negotiating for your company's rights or representation in appeal proceedings if any of the following tax problems arise:

- A Full Aspect or Tax Intervention Enquiry.
- A dispute arising from a review of your compliance with Pay As You Earn or Social Security Regulations.
- An assessment in respect of Value Added Tax.

Contract Disputes

DAS will pay legal costs to negotiate your legal rights in a contractual dispute arising from an agreement or alleged agreement for the purchase or hire or sale or provision of goods and services.

Debt Recovery

DAS will recover money and interest due from the sale or provision of goods and services.

Significant Exclusions and Limitations

Contracts entered into by you.

Goods in transit lent or hired out by you.

Goods not at your premises unless you are using them.

Incidents where a specific or sudden accident is not the cause.

Any injury caused by a motor vehicle.

Tax avoidance schemes.

A £2,000 limit and £200 excess applies for each aspect or Tax Intervention Enquiry

The amount in dispute must be more than £250.

A £500 excess applies where the dispute exceeds £5,000.

Contracts involving a motor vehicle are excluded.

Disputes arising from a loan, mortgage, pension or investment are excluded.

Letting and tenancy agreements are excluded.

Debt must exceed £250.

The claim must be made within 90 days of the money becoming due.

Telephone helpline: 0845 330 1800

www.premierlinedirect.co.uk

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THE BUSINESS insurance SPECIALISTS

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