

Complete Office

Essential Business Insurance

Your policy details

including policy summary (pages 1-9)



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Policy Summary

keyfacts®

This is a Policy Summary only 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 documents, a copy of which is available on request.

What is Complete Office?

Complete Office is designed to cover the assets, earnings and the legal liabilities of your business. It is underwritten by Allianz Insurance plc.

Complete Office has four core sections and three optional sections. Complete Office is the ideal contract for offices and surgeries.

Will I have any cancellation rights?

You have a right to cancel the policy within a 14 day cancellation period and receive a return of any premiums 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 wording, a copy of which is available on request.

Please Read the Policy

Please read the policy and the policy schedule carefully on a regular basis and make sure that it meets your needs and that you understand its terms, conditions, limits and exclusions.

If you wish to change anything or if there is anything you do not understand please notify the Business Insurance Centre. If you fail to notify us your policy may not operate or not operate fully.

How do I make a complaint?

Our aim is to get it right, first time, every time. If we make a mistake we will try to put it right promptly.

We will always confirm to you the receipt of your complaint within five working days and do our best to resolve the problem within four weeks. If we cannot we will let you know when an answer may be expected.

If we have not resolved the situation within eight weeks we will provide you with information about the Financial Ombudsman Service.

Please contact us at:
Essential Business Insurance Centre
PO Box 2934
Bristol BS1 9ES

Alternatively phone: 0844 893 9590
Email: esm@essentialbusinessinsurance.co.uk

Using our complaints procedure or referral to the Financial Ombudsman Service does not affect your legal rights.

Would I receive compensation if Allianz were unable to meet its liabilities?

Allianz Insurance plc contributes to the Financial Services Compensation Scheme (FSCS).

You may be entitled to compensation from the FSCS if we are unable to meet our liabilities. Further information about compensation scheme arrangements is available from:

Financial Services Compensation Scheme
7th Floor, Lloyds Chambers
Portsocken Street
London E1 8BN
Tel: 020 7892 7300
Fax: 020 7892 7301
Email: enquiries@fscs.org.uk
www.fscs.org.uk

Policy Duration

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

Core Covers

Contents – Policy Section 1

Significant Features and Benefits

All Risks cover which includes loss or damage to office contents including theft cover and subsidence

Glass breakage cover including sanitaryware and the cost of boarding up broken or damaged glass

Index linking – inflation adjustment in line with the Retail Price Index

Temporary removal of office contents up to 10% of the sum insured. £5,000 limit any one item

Automatic reinstatement of loss – sums insured are not reduced following a claim subject to payment of an additional premium

Removal of debris – the cost of removal of debris up to £5,000

Underground Services – the cost of repairing accidental damage to underground services

Cost of replacement of locks following theft of keys up to £1,000

Clothing and personal effects up to £1,000 any one person

Damage by theft – the cost of damage to the premises up to £25,000

Document transmission – failure to send documents by recorded delivery or registered post up to £2,500

Rent payments following loss or damage which renders the premises unfit for occupation up to 25% of the sum insured

Optional portable property cover whilst anywhere in the UK or the world

Significant Exclusions or Limitations

- theft by any employee not involving forcible and violent entry to or exit from the premises
- theft from any unattended vehicle
- frost, wear and tear, gradual deterioration
- rot, mildew, rust, corrosion, insects, woodworm, vermin
- dyeing, cleaning, repair, renovation or faulty manipulation
- scratching or chipping of glass or sanitaryware
- mechanical breakdown, failure, derangement, depreciation or any computer virus
- faulty design, plan, specification or materials
- erasure or distortion of information on computer systems or other records
- Landlord's fixtures and fittings and tenant's improvements
- any amount in excess of the policy limits for specified items
- subsidence cover excludes:
 - coastal or river erosion
 - damage prior to the inception of cover
- £200 excess applies to each claim, except theft not due to forcible entry to or exit from the premises – £500, and £1,000 for subsidence.

Money and Personal Assault – Policy Section 2

Significant Features and Benefits

Crossed cheques and other non-negotiable money – maximum benefit £250,000

Cash and other negotiable money:

- on the premises during business hours, in transit or in a bank night safe – maximum benefit £5,000
- in a locked safe at the premises out of business hours – maximum benefit £1,500
- out of a safe outside business hours in the premises £300
- in your personal custody £500
- company credit or debit cards £500

Loss or damage to any safe at the premises up to £10,000

Personal Accident Assault extension –

If you or your partners, directors or employees are attacked during theft or attempted theft of money whilst on business:

- Death, loss of limb, loss of sight and permanent total disablement £25,000
- Temporary total disablement £100 per week (up to 104 weeks)
- Temporary partial disablement £50 per week (up to 104 weeks)
- Victim care (professional counselling fees for emotional stress) £1,000 any one incident £5,000 in total
- Clothing or personal effects up to £250

Significant Exclusions or Limitations

- loss due to dishonesty of any employee not discovered within 15 days
- loss from any unattended vehicle
- consequential loss or shortages due to errors or omissions and any depreciation in value
- any loss from a machine operated by a coin, note or token
- Personal assault benefits to any person aged under 16 or over 70 years

Conditions

- whenever the premises are closed for business the safe keys must be removed from the premises
- money in transit other than by a security organisation or by registered post must be accompanied by two able-bodied adults when in excess of £3,000 and three able-bodied adults when in excess of £6,000
- you must keep a written record of all property insured and all money in safes.

Liabilities – Policy Section 4

Significant Features and Benefits

Public Liability – covers your legal liability in connection with your business for accidental injury to members of the public or accidental damage to property not owned by you up to £2 million any one claim

Employers Liability – covers your legal liability to your employees for death or injury in the course of their employment with you up to £10 million any one claim

Personal and Guests' Effects – liability for personal effects or vehicles belonging to partners, directors, employees, guests or visitors

Leased, Rented or Hired Premises – liability for damage to leased rented or hired premises

Cover includes the legal liabilities of:

- Members of your canteen, social, sports or welfare organisation or ambulance first aid or fire services
- Your partners, directors or employees
- Anyone you are carrying out work for under a contract in respect of that work

Health and Safety at Work Legal Defence costs – provides legal and other costs incurred in defending prosecutions

Contingent Motor Liability – covers you against liability for vehicles not owned or provided by you in connection with the business

Joint Insured – if more than one party is named as the Insured, the policy will cover them separately subject to the overall policy limit

Significant Exclusions or Limitations

- loss of or damage to property belonging to you or in your charge or control
- liability for loss or damage to goods sold, supplied, delivered, installed or erected
- the cost of recalling or refunding a defective product or rectifying faulty work
- liability arising out of ownership, possession or use of any mechanically propelled vehicle and attached trailer or any water craft or aircraft
- liability arising out of any breach of professional duty, error or omission in any advice, specification, examination, prescription or treatment by you
- liability arising out of the making up, dispensing, sale, supply, or exchange of any drugs, medicines, hypodermic needles or medical supplies or equipment
- any liability arising from any products sold or supplied
- any liability in respect of pollution or contamination:
 - in the USA or Canada
 - occurring elsewhere unless caused by a sudden and unintended incident
- fines, penalties or liquidated, aggravated, punitive or exemplary damages
- work on an offshore installation or travel to or from
- manual work outside of the EU
- injury to any employee where motor insurance is required by legislation

Legal Expenses – Policy Section 5

Significant Features and Benefits

1 Employment

Cover up to £100,000 for any one Event in respect of your legal costs to defend your legal rights in a dispute in an Employment Tribunal with a previous, present or prospective Employee and which arises out of or relates to a contract of employment or a breach of employment or discrimination legislation.

We will also cover Basic and Compensatory awards made against you or through a negotiated settlement with our agreement.

2 Taxation proceedings

Cover up to £100,000 for any one Event in respect of your legal costs in an appeal against any terms and conditions put on you by HM Revenue and Customs after finishing a Full Enquiry into your most recent business accounts or returns for the following:

- PAYE tax arrangements
- Business tax arrangements
- VAT arrangements

3 Criminal Prosecution Defence

Cover up to £100,000 for any one Event in respect of your legal costs to defend your legal rights after an event, which arises out of your normal business activities and results in criminal proceedings being brought against you.

4 Damage to Premises

Cover up to £100,000 for any one event in respect of your legal costs if legal action is taken in a dispute relating to: Physical damage caused to your business premises, which results in proven financial loss to you.

Significant Exclusions or Limitations

- The first £1,750 of any one claim.
- Any dispute regarding an Event which happens within the first three months of the date this section starts.
- Claims where you have not sought and followed the advice of the Lawphone Legal Helpline before making any changes to an Employees contract of employment or taking any disciplinary action against an Employee.
- Any dispute with an Employee that you have given a verbal or written warning to in the six months leading up to the date this policy starts.
- Any dispute arising under the Transfer of Undertakings (Protection of Employment) Regulations 2006 or the Acquired Rights Directive.
- Any dispute arising from any industrial dispute, industrial or labour arbitration or collective bargaining agreements.
- The first £500 of any one claim.
- Any costs to do with the normal reconciliation of your annual accounts and VAT returns
- Taxation proceedings which arise out of deliberate or reckless or careless misstatements by the insured in returns or submissions made to the relevant authorities.
- Taxation proceedings which arise out of a failure to observe statutory time limits or requirements.
- The defence of any criminal prosecution
- Any appeal following an Investigation by the Special Compliance Office of HM Revenue and Customs or the Special Investigations Section of HM Revenue and Customs.
- Any Aspect enquiry by HM Revenue and Customs
- Any IR35 by HM Revenue and Customs.
- The first £500 of any one claim.
- The defence of a prosecution relating to:
 - Taxation proceedings;
 - Allegations of fraud, theft or violence;
 - The ownership, possession or use of motor vehicles, aircraft, watercraft, trailers or caravans.
 - Pollution.
- The first £500 of any one claim.
- Disputes relating to mining or other subsidence or heave.
- Disputes relating to rent or service charges, tax, planning or buildings regulations or decisions.
- Disputes arising out of a contract you have with another person or organisation.
- Disputes relating to owning, possessing, hiring or using aircraft, watercraft, motor vehicles, trailers or caravans.

Legal Expenses – Policy Section 5 (continued)

Significant Features and Benefits

5 Jury Service Allowance

Cover up to £5,000 for any one claim in respect of the salary or wages of an employee that you cannot get back from the court if that employee has to go to court for jury service.

Additional Benefits applicable to all policyholders.

Lawphone

Access to Lawphone to give advice, 24 hours a day, 365 days a year, on any business legal matter. We may record the calls to protect you.

Allianz Legal Online

Access to Allianz Legal Online which provides business support to help you produce legal paperwork in connection with your business.

Significant Exclusions or Limitations

- Limit of £100 per day applies.

- Advice is only available over the telephone.

- This service is only available on the internet.

Section Exclusions

- Legal Expenses incurred without the insurers written consent.
- Awards of Compensation or Jury Service Allowance incurred before the Insurers written Consent and acceptance of a Claim.
- Claims which do not arise from or relate to the Business, other than Jury Service Allowance.
- Claims by the Insured Person in respect of any event occurring prior to or existing at inception or on or after renewal of this Section which they knew, or ought reasonably to have known about.
- Claims the Insured fail to notify to the Insurer within 6 months of the first occurrence that gives rise to the claim.
- Claims arising out of a deliberate or reckless act by the Insured Person or where they have failed to take reasonable steps to avoid, prevent or limit a loss.
- Any Claim where in the insurers opinion there are no Reasonable Prospects of a Satisfactory Outcome.
- Fines or other penalties imposed by a court, tribunal or regulator.
- Any Claim arising from or relating to an application for judicial review or other challenge to any legislation or proposed legislation.
- Any VAT attaching to Legal Expenses incurred with the Insurer's consent which is recoverable by the Insured Person from elsewhere.

Optional Covers

Buildings – Policy Section 6

Significant Features and Benefits

All risks cover for buildings, including the cost of demolition, removal of debris, shoring or propping up, architects and solicitors fees

Loss or damage arising from subsidence, ground heave and landslip is available as a further optional extension

Significant Exclusions or Limitations

- moveable property in the open or gates or fences by wind, rain, hail, sleet, snow, flood or dust
- wear and tear, erosion, corrosion, or other deterioration or market depreciation, frost, settlement or movement of made up ground, coastal or river erosion
- decorated and lettered glass, shop and showroom windows of plate, float or armoured glass, external fixed and hanging signs
- faulty manipulation, design, plan, specification or materials
- bursting, overflowing, discharging or leaking of water pipes or apparatus when the premises are empty or disused
- mildew, rust, insects, woodworm, vermin
- dyeing, cleaning, repair, renovation
- cracking, fracturing, collapse or overheating of boilers, economisers or associated plant
- pollution or contamination
- consequential loss other than for loss of rent insured
- £200 excess applies
- £1,000 excess applies to subsidence claims under the optional cover extension

Additional Computer Cover – Policy Section 7

Significant Features and Benefits

Damage to computers and ancillary equipment caused by accidental failure of electricity or telecommunications services or by denial of access to your premises

The cost of reinstating programs or data accidentally or maliciously erased

Increased cost of working following accidental or malicious erasure of programs or data

Significant Exclusions or Limitations

- wear and tear, erosion, corrosion, or other deterioration
- loss due to maintenance or replacement of consumables, scratching or painting of polished surfaces
- any loss, damage costs or expenses recoverable under the terms of any warranty, guarantee or maintenance contract
- the deliberate act of the supplier of electricity or telecommunications, industrial action or use of non-approved equipment
- £100 excess applies

Conditions

Duplicate programs/data – you are required to keep and maintain at regular intervals duplicate copies of all software programs and data information.

Storage of software/data materials – you are required to store all software/data materials, discs and tapes in a safe place in accordance with the manufacturer's recommendations.

If you fail to comply with these conditions your policy may not operate or not operate fully.

Business Interruption – Policy Section 3

Significant Features and Benefits

Cover options are:

- Loss of Income as a result of loss or damage by any cause covered by the Contents section. The sum insured and indemnity period is selectable
- Additional expenses to meet additional employment costs, any additional abnormal expense and the cost of obtaining and occupying temporary offices or surgeries
- Book debts cover up to £500,000 to cover outstanding debts that cannot be traced if your accounts are destroyed

Accountants charges incurred in connection with a claim

Public utilities – provides cover arising from damage to property at the electricity station or sub station gas or waterworks of the public supply undertaking

Specified Illnesses – loss due to any Specified Illness at the Premises or food or drink supplied from the Premises, the occurrence of a Specified Illness within a radius of 25 miles of the Premises, the discovery of an organism at the Premises likely to result in the occurrence of a Specified Illness, any occurrence of Legionellosis at the Premises, and the discovery of vermin, pests, or defects in the drains at the Premises which cause restrictions by order of the local authority. A limit of £5,000 applies due to costs incurred in cleaning and decontamination

Records – includes loss resulting from damage at premises to which books of accounts or other records are temporarily removed or whilst they are in transit.

Significant Exclusions or Limitations

- exclusions as shown under the Contents section
- the deliberate act of the electricity supplier in restricting the supply
- the connivance of any employee
- mislaying or misfiling of tapes

Conditions

Cover is excluded unless:

- back up computer records daily
- keep duplicates of computer system records
- store records in a fireproof cabinet or safe or alternatively at other premises
- at the end of each month record the total amount outstanding in customers accounts

Notifying a Claim

If an accident, loss or damage occurs or any circumstances arise which may cause a claim to be made:

- You should notify our claims handling centre:
 - promptly, if an incident occurs that may lead to you making a claim
 - immediately, in the event of a serious accident, loss or damage
 - please provide your policy number and as much information as possible about the claim

Claims Handling Centre

Essential Business Insurance Claims

Allianz Insurance plc
500 Avebury Boulevard
Milton Keynes
MK9 2XX

Telephone: 0844 893 9580

Lines are open Monday to Friday

Legal Expenses Claims

If you need to make a claim under this section the following claims handling office should be used:

Allianz Legal Protection

Redwood House
Brotherswood Court
Great Park Road
Bradley Stoke
Bristol, BS32 4QW
Tel: 0870 241 4140

Lines are open 24 hours a day, 365 days of the year

You will be asked for the Master Policy Number, shown in your Policy Schedule, and a brief summary of the problem.

Additional Information

Employers Liability Certificates

The Employers Liability (Compulsory Insurance) Regulations 1998 lay down certain obligations for employers and in particular you should be aware of the following:

- **Display of Certificates**

Allianz will provide you with a Certificate of Employers Liability Insurance and this will clearly state the companies covered by the policy. You must display a copy of the certificate at each business premise where your employees can see it easily.

- **Retention of Certificates**

You are strongly recommended to retain copies of Certificates that have expired for as long as reasonably practicable. This is because certain claims e.g. industrial disease, could be made many years after the disease is caused.

Health & Safety Legislation

Where you are required to do so under Health and Safety legislation you must:

- have a Health & Safety Policy in place
- undertake Risk Assessments in order to identify workplace hazards
- have an induction and on-going training programme which is regularly reviewed and recorded
- have a nominated person responsible for Health & Safety.

Data Protection Act

We may use the personal and business details you have given us or which are supplied by third parties including any details of directors, officers, partners and employees to provide you with a quotation; deal with your policy; to search credit reference and fraud agencies who may keep a record of the search; to share with other insurance organisations to help offset risks, to help administer your policy and to handle claims and prevent fraud; to support the development of our business by including your details in customer surveys, and for market research and compliance business reviews which may be carried out by third parties acting on our behalf. You agreed when you applied for the policy that your directors, officers, partners, and employees have consented to our using their details in this way.

We may need to collect data relating to Insured Persons, which under the Data Protection Act is defined as sensitive (such as medical history of Insured Persons) for the purpose of evaluating the risk or administering claims which may occur. You must ensure that you have explicit verbal or written consent from the insured persons to such information being processed by us and that this fact is made known to the insured persons.

We may share your details with other companies within the Lloyds TSB Insurance Services Ltd and Allianz group of companies or pass them to third parties so that we may tell you by telephone, email or post of products and services which we think may be of interest to you. If you do not want to know about these products please write to: Customer Satisfaction Manager, Essential Business Insurance Centre, PO Box 2934, Bristol, BS1 9ES to let us know. Your details will not be kept for longer than is necessary.

Under the Data Protection Act 1998 individuals are entitled to a copy of all the personal information Allianz Insurance plc holds about them. Please contact the Customer Satisfaction Manager at the address above.

Personal details may be transferred to countries outside the EEA. They will at all times be held securely and handled with the utmost care in accordance with all principles of English law.

Terrorism Cover

In addition to the cover automatically provided, the policy (except for Legal Expenses – Section 5) can be extended to provide Terrorism cover for an additional charge.

Survey and Risk Improvement Condition

If the policy has been issued or renewed subject to us carrying out a survey then it will be a condition of the policy that you must comply with all risk improvements required by us within time scales specified by us.

We reserve the right to amend the terms and conditions of cover if you do not comply with this condition.

Policy Limits

Higher limits may be available on request.

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