

Summary of Cover

Veterinary Surgery Insurance



Contents

Introduction.....	1
Material damage	3
Equipment breakdown	4
Loss of rent.....	5
Business interruption.....	5
Loss of money	5
Personal accident.....	6
Liabilities.....	7
Glass	8
Fidelity guarantee.....	8
Emergency helplines.....	8
Legal expenses	9
Exclusions that apply on a general basis.....	9
Excesses	9
Security requirements	10
Underwriter and Insurer details	11



Introduction

Maven Underwriters

This policy is underwritten by Maven Underwriters. Maven Underwriters is a Managing General Agent which is part of Aon UK Limited operating under a delegated underwriting and claims handling authority on behalf of Insurers. Maven Underwriters is a trading name of Aon UK Limited which is authorised and regulated by the Financial Conduct Authority

Insurers

Aviva Insurance Limited. Subscription: 100% (All Sections)

This Summary of Cover is designed to highlight the main features and exclusions to help you decide if the policy meets your needs. If you require more detailed information please contact Aon UK Limited at the address shown in the covering letter.

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.

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 your insurance specialist (or alternatively you can contact us at one of our claims handling offices)
 - » 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 as much information as possible about the claim, and your policy reference if available

- We recommend you check that the accident, loss or damage is covered by your policy. If you are in any doubt please consult your insurance specialist
- You should comply with the requirements for claim notification contained in the policy conditions, which detail your obligations and our rights in the event of a claim. If you are in any doubt please consult your insurance specialist
- You should carry out any emergency action to protect your property from further damage (e.g. turning off main services) or to make it waterproof or secure. We will be pleased to provide advice and assistance to find the right person or organisation to help you. If you do incur any charges please retain the bills as these may form part of your claim
- If emergency work has been completed on your own authority please contact us via your insurance specialist before permanent repairs begin
- Please do not dispose of damaged items before we have had the opportunity to inspect them
- You should report to the Police any loss or damage from theft, arson, malicious damage, or riot or civil commotion and obtain a crime book reference from them
- Please ensure that your responsibility for injury to someone or damage to their property is not discussed with or admitted to anyone else

- If an employee or someone else is holding you responsible for injury to them or for damage to their property then you should tell us promptly via your insurance specialist, and send any letters, writs or summons to us unanswered
- Our aim is to deal with your claim promptly and fairly. Depending on the type of claim and value involved we may:
 - » forward a claim form for you to complete and sign
 - » appoint an independent Loss Adjuster to deal with your claim
 - » arrange for one of our Claims staff to visit you
 - » reply to you via your insurance specialist by letter or by telephone

Claims Contacts

All Claims Except Legal Expenses

Maven Underwriters
Broadspire
Tempus
249 Midsummer Boulevard
Milton Keynes
MK9 1YA

Telephone Number: 01908 302202

Email Address: maven.claims@broadspiretpa.co.uk

Lines are open Monday to Friday

Legal Expenses Claims

If your policy contains Legal Expenses and you need to make a claim under this section the following claims handling office should be used:

Claims Department
Aviva Insurance Limited
DAS House
Quay Side
Temple Back
Bristol
BS1 6NH

Telephone: 0844 891 4282

Email: newclaims@das.co.uk

Lines are open Monday to Friday

Material damage

This section automatically includes contents with the option to insure buildings if you are responsible for insuring these.

Contents

“All risks” of physical loss or damage to surgery contents including computers, stock drugs, medicine, vaccines, documents and client records and incorporating the following features of cover:

- Full theft cover including ‘Walk in/Walk out’ theft and employee collusion
- Reinstatement as new (other than personal effects)
- The personal property of partners and directors kept at the premises
- Sums insured automatically increased at 0.5% per month
- Replacement of locks on safes and doors following theft of keys from a building or vehicle
- Surgery signs and nameplates
- Theft damage to the premises
- An automatic limit of 5% of the sum insured or £5,000 whichever is the lower applies for mobile phones pagers dictaphones and any other equipment used away from the premises
- Animals in transit – Limit £15,000 any one animal and £50,000 in total
- Hired in property – 10% of contents insured
- Freezer contents – Limit £5,000 any one unit and £20,000 in total
- Discharge of oil – Limit £5,000
- Clearing of drains – Limit £50,000

Principal exclusions for contents

- Property in the open
- Portable equipment in an unattended vehicle unless the vehicle is locked, the property hidden from view, and there is evidence of a forced entry
- Property more specifically insured
- Atmospheric or any other gradually operating cause, wear and tear, market depreciation, faulty design

Buildings

Cover is available on an ‘all risks’ basis with an option to include subsidence, landslip and heave.

The policy will pay full rebuilding costs including:

- Architects’ and surveyors’ fees
- Legal charges
- Public authority requirements
- Debris removal costs Additional features include:
- Automatic 0.5% per month increase to the sum insured over the period of insurance
- A valuation to check the adequacy of the buildings sum insured on certain properties. Please ask for details.
- Extension, alteration or refurbishment works up to £250,000 for which you are responsible

NOTE: The sum insured should represent the total rebuilding costs of the property. Allowance should be made for boundary walls, piping, cables, etc. Allowance for any VAT which may become payable on reconstruction following damage should be allowed and any fees incurred e.g. architects’ and surveyors’, legal charges, cost of debris removal and any public authority requirements.

Tenants' improvements

Cover is available for loss or damage to:

- Improvements made to your offices whether structural or interior decorations
- Landlord's fixtures and fittings for which you are responsible under the terms of your lease

Equipment breakdown

This section is automatically provided where you have selected Material damage. If you choose the Business interruption cover under this policy your business losses following a breakdown of equipment are included.

- Cover is provided for
- Lifts, central heating or air conditioning systems
- Boilers are covered for breakdown and explosion
- Security and sound systems
- Photocopiers and office equipment
- Retail equipment such as bar code scanners and credit card payments systems
- For computers subject to a maintenance and repair agreement the section provides cover for any breakdown not included under the maintenance agreement
- Autoclaves, lifting equipment polishing and cleaning equipment and specialist lighting, which are destroyed, damaged, lost, stolen or mislaid anywhere in the world.

Extensions include

- Reasonable costs necessarily incurred by you to make temporary repairs and expediate permanent repairs or permanent replacement of damaged covered equipment
- Limit £15,000 any one period of insurance
- Reasonable costs necessarily incurred by you to take exceptional measures to prevent or mitigate impending damage to covered equipment as a result of an accident

Limit £5,000 any one period of insurance

- Business interruption following equipment breakdown – Limit £30,000 any one period of insurance or the Business Interruption section sum insured whichever is the less
- Reinstatement of data following computer breakdown – Limit £25,000 any one period of insurance
- Increased cost of working following computer breakdown – Limit £25,000 in any one period of insurance

Principal exclusions for Equipment breakdown are

Limit for computers is £100,000 for all claims in any one period of insurance and cover excludes computer viruses and hacking

Limit for other losses is £5,000,000 for any one period of insurance and cover excludes

- Any electronic equipment (other than computer equipment) used for research diagnostic treatment, experimental or other medical or scientific purposes
- Equipment in private dwellings, kitchen and food preparation equipment, laundry and cleaning equipment and audio-visual equipment
- Anything manufactured by you for sale
- Wear and tear, although resultant loss is not excluded
- Any excess which has been agreed with you and confirmed on the policy schedule

Loss of rent

This section is automatically included up to £50,000 for an indemnity period of 12 months (higher amounts or longer indemnity periods are available on request).

Where the premises cannot be occupied as a result of damage by the risks insurable under the Material damage section, the terms of your lease (or the lease of your tenant if you let the property) may not include provision for payment of rent or service charges to cease.

Cover is available for:

- Rent paid or payable where premises are rented and/or
- Rental profit of any part of the premises let or sublet

Business interruption

This section is automatically included up to £1,000,000 for an indemnity period of 12 months (higher amounts or longer indemnity periods are available on request).

Extensions of cover include:

- **Book debts** – loss of revenue which cannot be collected following destruction of the practice records. Limit £500,000 or 10% of the revenue sum insured whichever is the lower
- **Failure of the electricity, gas or water** supply at the premises from any of the risks insured by the policy (excluding the deliberate withholding of supply and excluding any such failure of less than 30 minutes)
- **Failure of telecommunications service** (excluding any such failure of less than four hours) – Limit £10,000
- **Specified Disease, Food Poisoning, Vermin Pests and Defective Sanitation, Murder or Suicide.**
- **Professional accountants' charges**
- **National lottery** – additional costs to replace staff who have left your employment as a result of a win on:
 - i. National lottery
 - ii. Football pools
 - iii. Premium Bonds

Subject to a minimum of three resignations within 14 days of the win.

Limit £25,000 any one occurrence. The maximum indemnity period is 1 month

- Automatic 0.417% increase to sum insured over period of insurance

NOTE: The maximum indemnity period is the time beginning with the time of the damage and ending not exceeding 12 months thereafter (longer indemnity periods of 24 or 36 months are available).

You should remember that a claim could occur towards the end of the period of insurance – when setting the sum insured, therefore, allowance for any growth in your anticipated revenue should be made.

- **Reinstatement of data** – Costs incurred in reinstating data following insured damage to computer equipment – limit £25,000 any one period of insurance
- **Computers** – Increased cost of working – Costs incurred in maintaining computer operations following insured damage to computer equipment – limit £25,000 any one period of insurance

Loss of money

Loss of business money is included automatically up to the following limits:

- Non-negotiable money – £500,000
- All other money:

In transit, in a bank night safe and on the premises during business hours – £7,500 In a safe or strongroom out of office hours – £5,000

At the home of partners, directors or staff – £1,000 Misappropriation discovered within seven days – £10,000

Higher limits can be arranged on request. Extensions include:

- Damage to safes
- Professional accountants' charges – Limit £5,000
- Misuse of company credit cards – £1,000 any one period of insurance
- Assault extension:
Covers you if you or your employees are attacked whilst carrying your money Capital sums £10,000
Temporary disablement £100 per week
Medical Expenses 15% of temporary disablement benefit Dental expenses £500 per person
Hospital in-patient £20 a day (maximum £200) Personal belongings £500 per person

Personal accident

Cover automatically provides for the following benefits following death or injury as a result of work-related assault for partners, directors and employees:

- | | |
|--|-----------------------|
| • Death, loss of one or both eyes or one or more limbs | £50,000 |
| • Permanent total disablement | £50,000 |
| • Temporary total disablement | £100 per week* |
| • Temporary partial disablement | £50 per week* |

** for a period not exceeding 104 weeks in all.*

The policy can be extended to provide cover for partners, directors and staff against other personal injury arising out of the course of employment in the business (including commuting). The level of benefit payable can be selected to suit your own requirements based on multiples of the following units of cover:

- | | |
|--|--|
| • Death, loss of one or both eyes or one or more limbs | £20,000 |
| • Permanent total disablement | £20,000 |
| • Temporary total disablement | £100 per week for up to two years |
| • Temporary partial disablement | £40 per week for up to two years |

Principal exclusions for personal accident

- Any accident occurring outside any member country of the EU (personal assault only)
- Persons below 16 years of age and above 70 years of age
- The following activities:
 - » Aqualung diving
 - » Flying (except as a fare-paying passenger)
 - » Hang-gliding or parachuting
 - » Hunting on horseback, polo, show-jumping or steeple chasing
 - » Driving, riding or sailing in any kind of race
 - » Riding motor cycles or motor scooters as a driver or passenger
 - » Winter sports other than curling or ice-skating
 - » Football other than Amateur Association or rugby football
 - » Mountaineering, cliff or rock climbing, abseiling, subterranean or elastic rope sports or activities
 - » Any pursuit or activity involving personal danger or hazard
 - » Playing in any sport professionally
 - » Service in the Armed Forces

Liabilities

Cover automatically includes:

- **Employers' liability**
Legal liability of the insured for accidents to or illness of employees sustained in the course of their employment
Limit £10,000,000 any one claim including legal costs and expenses (£5,000,000 for terrorist-related claims)
- **Public liability**
Legal liability of the insured for accidental bodily injury to third parties or damage to their property
Limit £10,000,000 any one claim plus legal costs and expenses
- **Products liability**
Legal liability of the insured for accidental bodily injury to third parties or damage to their property caused by goods sold or supplied
Limit £10,000,000 any one period of insurance plus legal costs and expenses
Higher limits of indemnity can be arranged on request
- **Prosecution defence costs**
Legal costs and expenses incurred in defending a prosecution for a breach of:
 - i. The Health and Safety at Work etc. Act 1974
 - ii. Part ii of the Consumer Protection Act 1987
 - iii. The Food Safety Act 1990

Features include:

- **Computer virus**
Cover is provided for your legal liability to pay damages or legal costs arising from the inadvertent spread of computer viruses from your computer system up to £5,000 in any one period of insurance. Cover does not include viruses created by your employees or on a global scale

Principal exclusions for legal liabilities

- Liability arising solely out of the terms of any agreement
- Liability arising out of off-shore visits
- Liability arising out of damage to data
- Error or omission in the provision of professional services

Glass

This section is automatically included. Full replacement cover is automatically provided for accidental breakage of:

- All fixed glass and mirrors including lettering and alarm foil
- Sanitary fixtures and fittings

Cover also includes the cost of boarding up and repairs to frames. A 24 hour freephone emergency glass replacement service is provided.

Fidelity guarantee

This section is optional. Loss of money or property belonging to the practice as a result of dishonesty by an employee or salaried partner.

Cover can be extended to include:

- Equity partners where recovery cannot be made from the partner's assets
- Third party computer fraud and funds transfer fraud – cover against losses belonging to the practice due to computer fraud, funds transfer fraud and forgery of cheques carried out by third parties up to £25,000 during any one period of insurance

Emergency helplines

Professional help may be needed at any time – day or night. Which is why all our policyholders will be able to use the following helplines:

- 24-hour emergency repair services by Evander

Evander provides a rapid glass replacement service. Provided by Aviva Insurance Limited, the policy also includes helplines which offer advice on tax matters and Eurolaw commercial legal advice.

Legal expenses

This section is automatically included offering cover for the following:

- Employment disputes compensation awards and service occupancy
- Legal defence
- Property protection
- Bodily injury
- Tax protection
- Contract disputes
- Debt recovery
- Statutory licence protection

This cover is arranged in conjunction with Aviva Insurance Limited. Limit £250,000. Higher limits are available.

Principal exclusions for legal expenses

- Costs and expenses incurred before Aviva Insurance Limited's written acceptance of a claim
- Claims reported more than 180 days after the date you should have known about the incident
- Events happening before the policy starts

Exclusions that apply on a general basis

- War and similar risks
- Terrorism except where cover is specifically provided. Cover for Material damage and Business interruption is available on request, subject to payment of an additional premium

Excesses

In respect of theft or any attempted theft involving loss of or damage to computers, word processors and peripheral equipment:

- £250 for portable computer equipment
- £100 for premises where an intruder alarm system is operative at the time of loss and is installed and maintained by a UKAS approved contractor and where the signalling is to the alarm company's central station, or
- £250 for premises where such an alarm is operative but where the alarm is not signalled to the alarm company's central station, or
- £250 for premises where there is no such alarm system operative

In respect of buildings and tenants' improvements:

- £1,000 in respect of any one loss by subsidence, ground heave and landslip
- £100 in respect of any other occurrence
- £100 any one occurrence in respect of contents, glass and any other computer loss not described above
- £50 any one occurrence in respect of personal effects losses

Security requirements

The following minimum standard of security may be required and if so must be implemented within six weeks of the inception of your policy in order for theft cover to be fully operative.

External doors

NOTE: An external door for the purpose of this requirement includes any door which connects that part of the premises occupied by the insured to the remainder of the premises

All external doors (other than fire exits designated as such by the fire authority) must be fitted with:

- i. Single doors (other than aluminium and UPVC framed doors – see below)
a mortice deadlock or closed shackle padlock which has five or more levers or a mortice deadlock of five or more retainers in conjunction with a matching boxed striking plate
- ii. Double leaf doors (other than aluminium and UPVC framed doors – see below)

Either

to the first opening leaf – a mortice deadlock of five or more levers or a mortice deadlock of five or more retainers in conjunction with a matching boxed striking plate to the second leaf – two concealed flush bolts sited at the top and bottom of the closing edge or alternatively two mortice rack bolts sited so that they locate into the door frame or floor when “thrown”

Or

a good quality closed shackle padlock of five or more levers together with a matching locking bar or in the case of the padlock being sited internally an open shackle may be used

NOTE: It is permissible in respect of internal doors in multi-tenanted buildings giving access to that part of the building not occupied by you for the first leaf to be fitted with a proprietary mortice deadlock or cylinder rim deadlatch plus two mortice rack bolts and on the second leaf a further rack bolt, all rack bolts to be sited at the top and bottom so that they locate into the door frame or floor when ‘thrown’.

- iii. Aluminium and UPVC framed doors
The standard mortice deadlocks fitted to aluminium and UPVC framed double glazed doors are deemed to be satisfactory provided that in the case of double leafed doors concealed flush bolts and/or mortice rack bolts are fitted to the second leaf
- iv. All outward opening doors including designated fire exit doors. In addition to the above all outward opening doors with exposed hinges must be fitted with hinge bolts at approximately one-third and two-thirds distance from the base level

Windows

- i. All ground floor and basement opening metal or timber framed casement or sash windows, basement lights and opening windows and skylights accessible from roofs, decks, balconies, fire escapes, canopies or down pipes must be secured by key operated window locks or screwed/bolted closed unless protected by solid steel bars, grills, lockable gates, expanded metal weld mesh or internal wooden shutters secured by a metal bar placed centrally across the full width of the window
- ii. Integral key operated window locks fitted to double glazed sealed windows are deemed to be satisfactory
- iii. Window stops in sash windows are deemed to be satisfactory provided the restricted opening is no greater than 100mm
- iv. Windows of sealed or double glazed units or where secondary double glazing is fitted must still be secured as above

General conditions

- i. If any door lock needs to be replaced to conform with the above requirements it should conform to BS3621:1980 spec

Underwriter and Insurer details

This product is underwritten by Maven Underwriters (Maven) a Managing General agent operating under a delegated underwriting and claims authority on behalf of Insurers (referred to as 'the insurers'). Maven Underwriters is a trading name of Aon UK Limited which is authorised and regulated by the FCA

The Insurers:

Aviva Insurance Limited, Pitheavlis, Perth, PH2 0NH
Aviva Insurance Limited. Registered in Scotland No 2116.

Subscription: 100%
(All Sections)

Registered Office Pitheavlis Perth Scotland PH2 0NH.

Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority

Insurers are UK based and operate within the jurisdiction of English Law.

The liability of each of the insurers is limited to the percentage shown against their name.

How do I make a complaint?

Please direct all complaints to:

Maven Underwriters
The Aon Centre
The Leadenhall Building
122 Leadenhall Street
London
EC3V 4AN

Tel: 01737 783740

Fax: 01737 783709

If you are unhappy with the outcome of your complaint you may refer the matter to the Financial Ombudsman Service at:

The Financial Ombudsman Service
Exchange Tower
London
E14 9SR

Telephone:

0800 023 4567 (free from landlines) or

0300 123 9123 (free from most mobile phones)

Email:
Complaint.info@financial-ombudsman.org.uk

Or simply log on to their website at www.financial-ombudsman.org.uk

Whilst we are bound by the decision of the Financial Ombudsman Service, you are not. Following the complaints procedure does not affect your right to take legal action.

Would I receive compensation if the Insurers were unable to meet their liabilities?

The Insurers contribute 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 at www.fscs.org.uk, by emailing enquiries@fscs.org.uk or by phoning the FSCS on 0800 678 1100 or 0207 741 4100.

Law Applicable

The appropriate law as set out below will apply unless the Insured and The Insurers agree otherwise;

- a. The law applying in that part of the United Kingdom, Channel Islands or the Isle of Man in which the Insured normally lives or (if applicable) the first named Insured normally lives; or
- b. In the case of a business, the law applying in that part of the United Kingdom, Channel Islands or the Isle of Man where it has its principal place of business; or
- c. Should neither of the above be applicable , the law of England and Wales will apply

Use of Language

Unless otherwise agreed, the contractual terms and conditions and other information relating to this contract will be in English.

Customers with Disabilities

This Summary of Cover and other associated documentation is also available in large print, audio and Braille. If you require any of these formats please contact us

Maven

Veterinary Surgery

Maven

The Aon Centre
The Leadenhall Building
122 Leadenhall Street
London
EC3V 4AN

Maven Underwriters is a Managing General Agent which is part of Aon UK Limited operating under a delegated underwriting and claims authority on behalf of Insurers. Maven Underwriters is a trading name of Aon UK Limited and is authorised and regulated by the Financial Conduct Authority.

Aon UK Limited is authorised and regulated by the Financial Conduct Authority.

Registered office: The Aon Centre, The Leadenhall Building, 122 Leadenhall Street, London, EC3V 4AN

Registered No: 210725

FCA registration No. 310451.

SBV3 01.01.2019

Aviva Insurance Limited,

Registered in Scotland No 2116.

Registered Office Pitheavlis Perth Scotland PH2 0NH. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.