

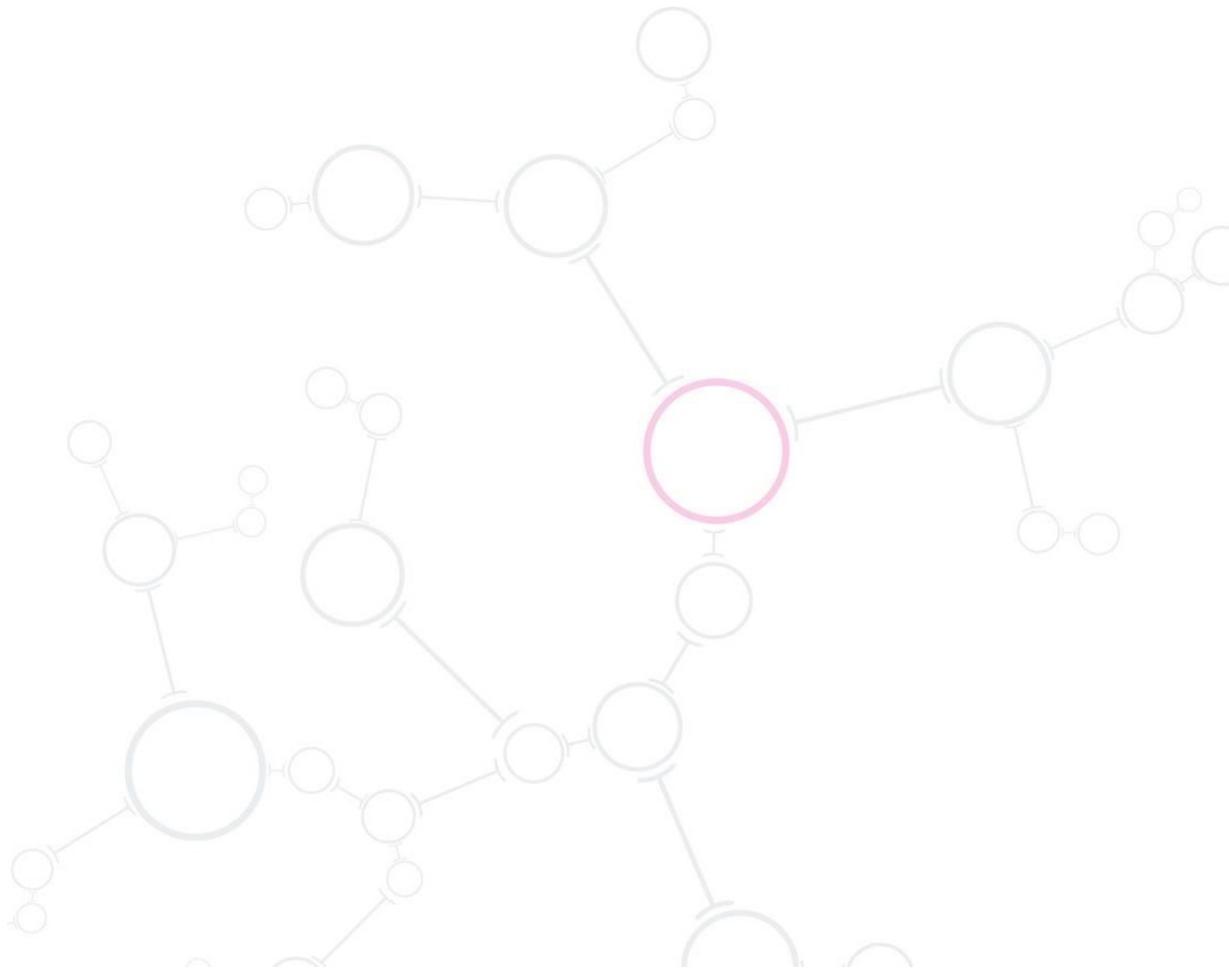
Summary of Cover

Office Essentials



Contents

Introduction.....	1
Essentials Cover.....	3
Business Interruption.....	4
Loss of Documents.....	4
Money.....	5
Personal Accident - Assault	5
Liabilities.....	6
Exclusions that apply on a general basis	6
Security Requirements	7
Underwriter and Insurer Details.....	8



Introduction

The 'Essentials' contract exclusively arranged by Aon UK Limited has evolved over many years to provide a comprehensive policy designed to meet the various insurance needs of a small business, including contents, business interruption and employer/public liability.

It will cater for professional firms for up to 3 partners working from office premises or from home.

If you are working from home, you may already have existing household insurance in place, but such policies will normally exclude or restrict cover for any business activities carried out from your home. Our policy provides comprehensive 'all risks' protection, including legal liabilities.

If the limits are insufficient for your requirements then Aon UK Limited would be pleased to discuss our range of alternative contracts with you.

This is a summary of cover of the essentials office insurance policy. It is designed to provide an overview of the main features and exclusions to help you decide if the policy meets your needs. Please refer to the Office Essentials Policy Wording for the full policy terms and conditions.

Our dedicated team will make sure that you get the excellent ongoing service that you need, we specialise in insurance for professional firms and will support you every step of the way

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:	60%	(All sections)
Allianz Insurance plc. Subscription:	40%	(All sections)

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

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 24 hours a day, 7 days a week, 365 days a year

Essentials Cover

The package of cover automatically provides:

Contents

'All risks' of physical loss or damage to business contents and tenants improvements including computers and associated equipment – sum insured £10,000. In respect of commercial premises sum insured would increase to £30,000 which includes up to £15,000 for computers

The following features of cover are automatically included in your policy. Valuables entrusted to you during the course of your business:

- In a locked safe or strongroom Limit £3,000
- Not in a locked safe Limit £500

Temporary removal up to 10% of the contents sum insured (maximum for valuables £3,000) including when in transit or at the home of a partner, director or employee.

Theft damage to the premises

Replacement as new (other than personal effects)

Loss or damage to nameplates

Replacement of locks on safes and doors if the keys are stolen from a building or vehicle

Commercial premises

For commercial premises cover is also provided for:

Personal effects of visitors, partners, directors and employees

Limit £1,000 including personal money not exceeding £500 and pedal cycles up to £250

Accidental damage to interior and exterior glass and sanitaryware

Portable equipment

Cover is automatically provided for accidental loss or damage (including theft) for portable business equipment used away from your premises – Sum insured £5,000 for commercial premises/£2,500 for domestic premises.

Principal exclusions for contents and portable equipment

Property in the open

Portable equipment in an unattended vehicle unless:

- i. The vehicle is locked at all points of access
- ii. There are visible signs of forcible or violent entry to the vehicle
- iii. The equipment (unless permanently fixed in one position) is contained in a locked compartment within the vehicle or is hidden from view
- iv. The vehicle is garaged in a locked building or locked and secured in a fully enclosed yard or compound when left overnight

Damage caused by storm or malicious persons, theft or attempted theft to property in any soft topped, open topped or open sided vehicle.

Atmospheric or any other gradually operating cause, wear and tear, market depreciation, faulty design

Loss or damage by theft other than by forcible and/or violent entry and/or exit from the premises

Excesses – You will be responsible for the first £100 of each claim for loss of or damage to contents, mobile telephones and electronic portable equipment.

Business Interruption

Cover is provided for loss of income and increased cost of working following insured damage under the contents section. A limit of £150,000 is provided. In respect of commercial premises cover would increase to £500,000 and include Book debts of

£50,000. Maximum indemnity period – 12 months. Extensions include losses sustained as a result of:

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) limit £5,000

Failure of telecommunications service – (excluding any such failure of less than four hours) limit £10,000

Book debts – revenue which cannot be collected following destruction of your business records Limit 10% of the gross revenue sum insured

NOTE: The maximum indemnity period is the time beginning with the time of the damage and ending not exceeding 12 months thereafter

Special extension Accountant's fees: charges made by professional accountants for producing any information required by the insurers

Loss of Documents

Cover is provided for costs and expenses incurred in the reconstruction or replacement of your:

- Professional library
- Client files
- All other deeds and documents Features include:
- No average clause applied
- Up to £10,000 any one package in transit
- Up to £10,000 any one consignment in transit
- Sum insured £25,000

Principal exclusions for loss of documents

Atmospheric or any other gradually operating cause, market depreciation, faulty design.

Value of the information contained within the documents

Money

Cover is automatically provided for loss of business money up to the following limits:

For domestic premises

- Non-negotiable money (such as crossed cheques, money orders and vouchers) **£25,000**
- All other business money **£250**

For commercial premises

- Non-negotiable money (such as crossed cheques, money orders and vouchers) **£250,000**
- All other money:
 - » In transit, in a bank night safe or on the premises during business hours **£3,000**
 - » In a locked safe or strongroom **£3,000**
 - » In any other circumstances **£500**
 - » Misappropriation or deception discovered within seven days of its occurrence (£2,000 per person) **£5,000**

Extensions include

- Damage to safes
- Professional accountant's charges – limit £5,000
- Misuse of company credit cards – limit £1,000 any one period of insurance

Personal Accident - Assault

Cover provides the following benefits following death or injury as a result of work- related assault

Death, loss of one or both eyes or one or more limbs	£15,000
Permanent total disablement	£15,000
Temporary total disablement	£100 per week*
Temporary partial disablement	£50 per week*

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

Principal exclusions for personal accident

Any accident occurring outside any member country of the EU Persons below 15 years of age or above 70 years of age

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 £5,000,000 any one claim and period of insurance 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 £5,000,000 any one claim and period of insurance plus legal costs and expenses

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 Limit £500,000

Principal exclusions for legal liabilities

Liability arising solely out of the terms of any agreement Liability arising out of wrongful advice or specification Liability arising out of off-shore visits

Liability arising out of damage to data

Liability arising out of exposure to or inhalation of asbestos

Excesses – You will be responsible for the first £100 of any claim involving damage to third party property.

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

Security Requirements

Liability of insurers in respect of loss, damage or consequential loss by theft is conditional on compliance with the following minimum standard of security within six weeks of insurance first commencing for each premises detailed in the Schedule unless otherwise agreed

External doors

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 close 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
- 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, grilles, 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 100 mm
- 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 specification for thief-resistant locks
- ii. All keys to window locks must not be kept in the lock or on display

IMPORTANT NOTE:

This condition precedent to liability in respect of theft will apply whenever the premises are unoccupied and when you retire at night

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: 60%
(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.

Allianz Insurance plc. Registered in England number 84638
Registered office. 57 Ladymead, Guildford, Surrey, GU1 1DB

Subscription: 40%
(All sections)

Allianz Insurance plc is a member of the Association of British Insurers. Allianz Insurance plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Financial Services Register number 12184

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 it's 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

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.

V4/01.08.2017

Aviva Insurance Limited, Pitheavlis, Perth, PH2 0NH

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.

Allianz Insurance plc. Registered in England number 84638

Registered office. 57 Ladymead, Guildford, Surrey, GU1 1DB

Allianz Insurance plc is a member of the Association of British Insurers. Allianz Insurance plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Financial Services Register number 121849