



# Key facts Offices

## Cover

### Property damage

Covers your buildings and office contents against accidental damage (including theft). Cover is provided on a reinstatement basis (i.e. 'new for old') and subsidence cover is included for buildings, other than those located on the Isle of Wight.

Contents extends to incorporate:

- computer equipment up to 33<sup>1</sup>/<sub>3</sub>% of the office contents sum insured.
- £500 of wines, spirits and tobacco (not for sale).

Principal extensions under this section include:

- professional fees
- automatic cover for new buildings/extensions, new office contents and increases in value due to inflation for:
  - up to 25% of the buildings sum insured or £50,000 whichever is the least, and/or
  - up to 15% of the contents sum insured or £10,000 whichever is the least
- debris removal
- automatic inclusion of bank interest etc
- replacement of locks following theft of keys (for up to £1000)
- public authorities clause.
- theft cover on a non-forcible and violent entry or exit basis
- computer breakdown (for up to £5,000).

Cover is subject to a £250 excess (£1000 or £2500 for subsidence dependent upon area; £25 in respect of replacement of locks).

### Business interruption (optional)

Covers your loss of revenue and/or increase in cost of working for an agreed period due to interruption of your business following:

- damage at your Premises (provided the damage is insured under the Property Damage section).
- damage to other property which prevents or hinders your access to your premises.

- damage occurring at your suppliers premises within the UK.
- accidental failure of electricity, gas, water or telecommunications services.
- computer breakdown (for up to £5000).

No excess applies to this section

### Money and personal assault (automatically included)

Covers loss of money for fixed limits up to a maximum of £250,000 for non-negotiable money (crossed cheques, credit card vouchers etc) and £5000 for negotiable money depending on the nature of the loss.

Cover is subject to a £250 excess.

If you, members of your family or employees are injured during a robbery or attempted robbery we will pay them either £10,000 or £100 per week for 104 weeks depending on the nature of their injury.

### Specified all risks (automatically included)

Covers loss of your portable equipment (e.g. laptops, mobile phones, cameras etc) on a worldwide basis against accidental damage on a reinstatement basis (i.e. 'new for old'). Cover is limited to 15% of the Office Contents sum insured or £10,000 whichever is the least and is subject to a £250 excess.

### Employers liability (optional)

Covers your legal liability for up to £10,000,000 to employees injured whilst in your employment.

The limit of indemnity (including costs) applies to each claim. The total amount payable in the period of insurance is unlimited.

No excess applies.

Principal extensions under this section:

- legal costs and expenses in defending any criminal proceedings brought for a breach of the Health and Safety at Work Act (maximum £250,000 inclusive of limit)



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## General liability (optional)

Covers:

- **Public liability**  
your legal liability for injury to any person (other than employees) and/or loss of damage to property; libel, slander and defamation; wrongful arrest etc; trespass or nuisance arising from your business and occurring within the EU during the period of insurance.
- **Products liability**  
your legal liability for injury, loss or damage arising from the sale, supply etc of goods or products from within the UK and occurring during the period of insurance.

The limit of indemnity under the public liability section applies to each claim; the total amount payable in the period of insurance is unlimited.

Under the products liability the limit applies to each claim and in total for the period of insurance.

A £250 excess applies under the public liability section in respect of claims for loss or damage to property.

Principal extensions under this section include:

- legal costs and expenses in defending any criminal proceedings brought for a breach of the Health and Safety at Work Act (maximum £250,000 inclusive of limit).
- consumer Protection Act and Food Safety Act defence costs cover.
- Defective Premises Act cover.
- overseas personal liability cover.
- Data Protection Act cover.

## Principal exclusions

### All insuring clauses

- fines and penalties
- claims involving mould.

### Property damage

- wear and tear, electrical/mechanical breakdown etc.
- pollution.
- damage to flat roofs if more than 10 years old &/or not adequately maintained

### Business interruption

- deliberate acts of supply undertakings.
- failure of electricity, gas, water or telecommunications where the cessation of supply is less than 24 hours.

### Money and Personal Assault

- loss from gaming or vending machines etc
- loss from unattended vehicles
- injury to anyone under 16 or over 70 years of age

### Specified all risks

- loss from unattended vehicles unless concealed in locked boot, all security devices operative and force used to gain entry.
- wear and tear, electrical/mechanical breakdown etc.

### General liability

- damage to your property.
- professional advice etc given for a fee or where a fee would normally be charged.
- pollution.
- asbestos.
- certain contractual liabilities
- responsibility for the acts of other parties



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## Principal conditions

### All insuring clauses

- claims notification and handling requirements.
- subrogation rights
- consequences of fraudulent claims
- contract of Insurance subject to English or Scottish law.
- all equipment to be calibrated and/or maintained in accordance with manufacturers recommendations

### Property damage

- security – specified (locking) requirements for final exit door, other external/or internal communicating doors and fire exit doors.
- where Office Contents sum insured is less than £50,000 all external ground floor windows to be secured with key operated window locks or screwed shut.
- where Office Contents sum insured is between £50,000 and £75,000 either all external ground floor and accessible windows etc to be protected by adequately secured security grills etc or premises to be protected by Redcare NACOSS alarm.
- where Office Contents sum insured exceeds £75,000 premises to be protected by Redcare NACOSS alarm.

### Money and personal assault

- transit of money above £2500 to be escorted by at least 2 responsible able-bodied adults.

## Average

Conditions of average apply to the Property Damage and Business Interruption sections. In the event of under insurance the amount we pay will be reduced accordingly.

This factsheet is not a policy document and contains only general descriptions.  
Policyholders must refer to the actual policy issued for the binding terms, conditions and exclusions of cover.

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