

summary of cover

COMMERCIAL PACKAGE – SURGERIES



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This is a summary of cover provided by the Ecclesiastical Insurance Office plc Commercial Package Insurance for Surgeries

The policy automatically provides insurance for

- Your contents
- Your loss of income and/or additional costs following an interruption caused by a buildings or contents claim
- Employers' liability, public and products liability
- Equipment breakdown cover. Helping you to get an extensive range of equipment up-and-running again
- Your money

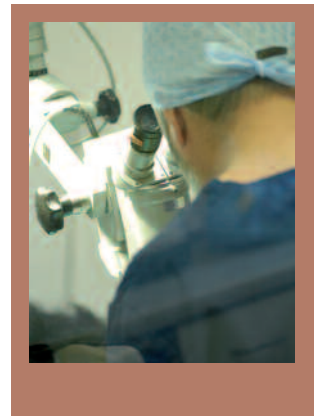
Optional extensions for

- Your buildings
- Personal accident
- Legal expenses

The summary highlights the main features and exclusions to help you decide if the policy meets your needs. For all the terms and conditions that apply, please consult the policy document.

A copy of the policy will be sent to you after you have taken out the insurance but is available beforehand from us or your broker on request. When you take out cover with us we will issue you with a schedule. This document details the cover you have chosen.

The standard duration of this contract is 12 months from the start date on your policy schedule.



Property damage

This section enables you to cover buildings (if you are insuring them) and contents.

How will my claim be settled?

For buildings and contents the basis of settlement will be the cost of repair or replacement as new.

Features and benefits

Insurance for a range of events such as fire, theft or attempted theft of contents, malicious damage, storm or flood, escape of water and oil, impact and accidental damage.

Optional cover is available for subsidence and terrorism.

Sums insured

You provide the sums to be insured.

For buildings, subject to eligibility, our surveyors can provide free advice regarding the sums to be insured.

Inflation protection

'Index linking' – sums insured are increased in line with a suitable index.

Significant exclusions and limitations

- theft or attempted theft must involve forcible and violent entry to the premises – page 21 of the policy
- excluding the excess the amount of which will be agreed with you and confirmed on the policy schedule

Once selected, the sums insured will be the most we will pay.

If your sum insured is not based on our surveyor's valuation, then in the event of underinsurance the amount we pay for any claim will be reduced in proportion to the degree of underinsurance.

Special features

Features and benefits

Drugs, vaccines, medicines and samples

Cover for these items is included under 'Contents' for the events shown above (fire, theft etc).

In addition, drugs, vaccines, medicines and samples are insured for damage caused by the breakdown of freezers or refrigerators.

Hired-in property

Insured for the events you have selected under Property damage.

Significant exclusions and limitations

Limit

£5,000 (can be increased on request)

Limit

£1,000

Limit

10% of the contents sum insured any one period of insurance

Features and benefits

Property in the open

Contents cover includes lighting, security equipment, signs and nameplates in the grounds.

Damage to the buildings by theft

Following theft or attempted theft of contents or the fabric of the building.

Significant exclusions and limitations

Limit

£5,000 any one claim

Limit

£5,000 any one period of insurance for repairs to insured buildings following theft of the fabric of the buildings including external metal

£5,000 any one period of insurance for damage to insured property due to entry of rain water following theft of the fabric of the building

£25,000 any one period of insurance for damage to the buildings following theft or attempted theft of insured contents

- Excluding losses when scaffolding is erected at the premises unless we have agreed in writing to continue cover
– page 25 of the policy

Plus

Free 24-hour helpline services provided by Solaglas and DAS Legal Expenses Insurance Company Limited (DAS) for all our Commercial Package policyholders:

Emergency glass replacement

If you suffer glass breakage insured under your policy you can call upon the services of Solaglas whose operatives will effect a rapid repair.

Business assistance

In the event of an unforeseen emergency, which causes damage or potential danger to your property you can call upon DAS, who will contact a suitable repairer or contractor on your behalf.

Equipment breakdown

This section gives you cover for a wide range of equipment in the event of breakdown, and with the business interruption cover under this policy your business losses are covered following a breakdown of the equipment.

How will my claim be settled?

We will repair or replace equipment or pay you the cost of this.

Features and benefits

What is the equipment that is covered?

Any electrical or mechanical equipment unless excluded.

The covered equipment:

- Surgery equipment
- Lifts, central heating and 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 payment systems

Computers

For computers the section provides cover for any breakdown not included under a maintenance agreement.

For computer equipment outside the premises, cover is for breakdown and resulting business loss. The equipment must be in the custody or control of you, or of your employee within the European Union.

Significant exclusions and limitations

Limit

£5,000,000 in any one period of insurance

- excluding, in private dwellings, kitchen and food preparation equipment, laundry and cleaning equipment and audio-visual equipment
 - page 29 of the policy
- excluding anything manufactured by you for sale
 - page 29 of the policy
- excluding breakdown caused by computer viruses or hacking
 - page 32 of the policy
- excluding wear and tear, although resultant loss is not excluded
 - page 32 of the policy
- excluding the excess the amount of which will be agreed with you and confirmed on the policy schedule

Limit

£100,000 for all claims in any one period of insurance

- excluding computer viruses and hacking
 - page 32 of the policy

Special features

Features and benefits

Expediting expenses

'Expediting costs' to speed up repair or replacement, and in making temporary repairs.

Loss avoidance

Costs incurred in taking exceptional measures to prevent or reduce a loss.

Business interruption

Loss of income and other costs following the breakdown of equipment.

Increased cost of working

Costs incurred in maintaining computer operations following a computer breakdown.

Significant exclusions and limitations

Limit

£15,000 any one period of insurance

Limit

£5,000 any one period of insurance

Limit

£30,000 any one period of insurance
(or, if less, the general sum insured under the Business interruption section)

- excluding claims arising from the need to reconstruct or re-input data or programs – page 32 of the policy

Limit

£25,000 any one period of insurance

Business interruption

This section provides you with cover for your loss of income or your extra expenses in running the business following an insured event such as fire.

How will my claim be settled?

We will pay you the amount of your loss, as insured by the section.

Features and benefits

Covers your loss of income following a claim accepted under Property damage. Also pays for the extra costs to keep your organisation running and minimise your loss of income.

If you wish to insure only the costs of continuing to operate following a major loss – choose Additional cost of working only.

Cover is provided up to a period, which can be 12 months, 18 months, 24 months or 36 months (the 'maximum indemnity period')

Significant exclusions and limitations

You select the sum insured, which will be the most we will pay, and the maximum indemnity period you require

Special features

Features and benefits

Specified disease, murder, rape or suicide, food poisoning, defective sanitation accidentally caused, vermin

The extension covers your loss of revenue following these events, if they happen at your premises. Cover applies if restrictions are placed on the premises by the competent local authority (apart from murder, rape or suicide).

The specified diseases that we cover are listed in the policy.

Prevention of access

To the premises as a result of damage by the risks insured to neighbouring property or following action of the government, police or local authority due to an emergency.

Significant exclusions and limitations

Limit

£250,000 or 25% of the loss of revenue sum insured, whichever is the less (can be increased upon request)

- for this extension the maximum indemnity period is 3 months (can be increased upon request)

Limit

Your sum insured under this section will be the most we will pay

- excluding incidents which last for less than four hours
 - page 35 of the policy

Special features

Features and benefits

Failure of electricity, gas, water or telecommunications

Pays if your organisation is affected by accidental failure of these services.

Significant exclusions and limitations

Limit

Up to your sum insured for insured events such as fire or flood at the supply station itself

£5,000 any one claim for other incidents eg where power cables are damaged (excludes any failure of less than 4 hours)

Liabilities

This important section of the policy provides you with the cover you need by law for employers' liability, and for public and products liability.

How will my claim be settled?

When a claim is made against you, we will deal with the claim on your behalf and will pay defence costs and any damages awarded against you.

Features and benefits

Employers' liability

Covers your legal liability for accidents to or illness of employees, sustained in the course of their employment.

As required by law we will supply a Certificate of Insurance which should be displayed in a prominent place and after expiry retained in compliance with the Employers' Liability (Compulsory Insurance) Regulations 1998.

Public and products liability

Covers your legal liability for accidental bodily injury to persons other than employees, or for damage to their property.

Significant exclusions and limitations

Limit

£10,000,000 any one claim including legal costs and expenses

Limit

You choose the limit of indemnity you require eg £2,000,000, £5,000,000

Public liability cover is for any one event. Products liability cover is for any one period of insurance.

Except for the USA and Canada, legal costs and expenses are covered in addition to the limit of indemnity.

Special features

Features and benefits

Data protection act

This provides cover relating to damages and claimants costs you are liable for under section 13 of the Data Protection Act 1998.

Significant exclusions and limitations

Limit

As per the public liability limit you select.

- Excluding deliberate acts which you know will contravene the legislation – page 43 of the policy

Legal expenses

This section provides cover for legal fees, compensation awards or appeal costs arising from a wide range of legal disputes that you may become involved in.

For this cover DAS Legal Expenses Insurance Company Limited (DAS) handle claims on our behalf.

How will my claim be settled?

For claims under this section we will resolve an insured legal problem, either ourselves or through external lawyers and other experts that we will appoint.

Features and benefits

We will protect your legal position in the areas shown below.

In civil claims it must be more likely than not that the insured person will recover damages or make a successful defence of their claim.

Significant exclusions and limitations

Limit

£100,000 each claim

- excluding costs and expenses before DAS's written acceptance of a claim
 - page 52 of the policy
- excluding claims reported more than 180 days after the date you should have known about the incident
 - page 52 of the policy

Standard cover

Features and benefits

Employment disputes and compensation awards

Employment disputes

For defending your legal rights in a dispute with an employee arising from their dismissal or redundancy, or any other legal proceedings relating to their contract of employment.

Cover includes defence of your legal rights against a prospective employee claiming sex discrimination.

Significant exclusions and limitations

Limit

- excluding disputes in the first 90 days of this cover being provided
 - page 47 of the policy
- excluding, if the dispute arises within the first 180 days of cover being provided, any dispute with an employee who was subject to a warning within the 180 day period before cover started
 - page 47 of the policy
- excluding disputes arising under TUPE Regulations 2006 or the Transfer of Employment (Pension Protection) Regulations 2005 and any amending legislation
 - page 47 of the policy

Features and benefits

Compensation awards

Where we agree to defend your legal rights under the employment disputes cover, we will also pay any compensation award made at Tribunal should you lose the case.

Service occupancy

We will pursue your legal rights against an employee or ex-employee to recover possession of premises, which are owned by you or for which you are responsible.

Legal defence

Defence of criminal prosecutions brought by the Police, the Health & Safety Executive and/or Local Authority Health & Safety Enforcement Officer. Also gives cover for civil actions in specified circumstances.

Property protection

We will pursue your legal rights following damage to your property including problems such as nuisance and trespass.

Bodily injury

We will pursue your and your employees legal rights following accidental death or physical injury.

Tax and VAT

We will represent your rights throughout an enquiry by HM Revenue & Customs and represent your rights in appeals against VAT assessments.

Significant exclusions and limitations

Limit

£1,000,000 for all claims in any one period of insurance

- excluding claims where established disciplinary procedures were not followed
 - page 47 of the policy

- excluding motoring or parking offences
 - page 49 of the policy

- excluding damage to motor vehicles
 - page 51 of the policy

- excluding damage to motor vehicles
 - page 51 of the policy

- excluding dishonesty or criminal offences
 - page 51 of the policy

Limit

For 'aspect' enquiries (as opposed to 'full' enquiries) £2,000

- excluding the first £200 of external costs
 - page 51 of the policy

Optional cover

Features and benefits

Contract disputes

We will pursue your legal rights in a dispute arising from an agreement for the sale, hire or purchase of goods and services.

Debt recovery

We will help to recover money and interest due from the sale or provision of goods or services.

Statutory licence protection

We will represent you in appealing to the relevant authority following loss of your licence or British Standard Certificate of Registration.

Significant exclusions and limitations

- excluding disputes over breaches of professional duty
– page 50 of the policy
- excluding debts that are older than 90 days
– page 50 of the policy
- excluding original or renewal applications
– page 49 of the policy
- excluding licence appeals relating to motor vehicles
– page 49 of the policy

Plus

Free 24-hour helpline services provided by DAS for all our Commercial Package policyholders:

Legal advice

Provides free advice on any commercial legal problem relating to your organisation within the European Union, the Isle of Man, Channel Islands, Switzerland and Norway.

Tax advice

Provides advice on any tax matters affecting your organisation, under the laws of the United Kingdom.

Counselling

Available for your employees and their immediate family who live with them.

Employment manual and DAS businesslaw

Offering online employment and business law guidance.

Money

This section allows you to insure against physical loss of cash or cheques.

How will my claim be settled?

We will pay you the amount of your loss, as insured by the section.

Note: where mentioned 'business hours' means any time when anyone with responsibility for money is in attendance at the premises for the purpose of your organisation.

Features and benefits	Significant exclusions and limitations																	
Non-negotiable money such as crossed cheques, money orders, vouchers.	<i>Limit</i> £250,000																	
In transit, bank night safe or on the premises during business hours.	<i>Limit</i> You choose a limit adequate to cover your maximum requirements																	
While in a locked safe at the premises or other specified location.	<i>Limit</i> You choose a limit adequate to cover your maximum requirements																	
For any other loss.	<i>Limit</i> £500																	
Losses due to dishonesty of employees discovered within 14 days.	<i>Limit</i> £2,000 per person £5,000 overall in any one period of insurance																	
Money assault extension This covers you if you or your employees are attacked whilst carrying your money.	<i>Limit</i> <table border="0"> <tr> <td>Death</td> <td>£15,000</td> </tr> <tr> <td>Loss of limb(s) or eye(s)</td> <td>£15,000</td> </tr> <tr> <td>Permanent total disablement</td> <td>£15,000</td> </tr> <tr> <td>Temporary total disablement</td> <td>£150 per week (maximum 104 weeks)</td> </tr> <tr> <td>Temporary partial disablement</td> <td>£15 per week (maximum 104 weeks)</td> </tr> <tr> <td>Dental expenses</td> <td>£500 per person</td> </tr> <tr> <td>Hospital in-patient</td> <td>£20 a day (maximum £200)</td> </tr> <tr> <td>Personal belongings</td> <td>£500 per person</td> </tr> </table>		Death	£15,000	Loss of limb(s) or eye(s)	£15,000	Permanent total disablement	£15,000	Temporary total disablement	£150 per week (maximum 104 weeks)	Temporary partial disablement	£15 per week (maximum 104 weeks)	Dental expenses	£500 per person	Hospital in-patient	£20 a day (maximum £200)	Personal belongings	£500 per person
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Hospital in-patient	£20 a day (maximum £200)																	
Personal belongings	£500 per person																	

Personal accident

Have you considered the effect on your organisation should a key employee be unable to work due to accidental injury? This section pays set benefits to cover your expenses following such an event.

How will my claim be settled?

If we accept a claim you will receive the set benefit provided by the policy.

Features and benefits

You can insure yourself, your partners and your employees against accidental injuries whilst working for the organisation. 24-hour cover may also be provided.

Significant exclusions and limitations

Limits

You are free to choose the amount of cover required

- excluding certain hazardous sports or activities – page 59 of the policy

General information

Significant conditions

You may not be covered under this policy if you fail to tell us about any significant changes to the premises or your activities.

You must tell us if the premises become unoccupied.

You may not be covered under this policy for theft if you fail to secure the premises when closed.

Cancelling the policy

We have the right to cancel the policy by giving you seven days notice in writing sent by recorded delivery to your last known address. If we cancel the policy we will refund the part of your premium which covers the cancelled period.

This policy does not entitle you to a cooling off period or refund if you decide to cancel the policy.

What if I need to make a claim?

For all claims other than legal expenses claims

If you need to report a claim you can call us on

0845 603 8381

24 hours a day 7 days a week

For legal expenses claims

You must give DAS details of any claim as soon as possible and within six months of the insured incident happening. You can write to:

Legal Claims Centre
DAS Legal Expenses Insurance Company Limited
DAS House,
Quay Side, Temple Back,
Bristol BS1 6NH.

Tel 0117 934 2000

What if I have a complaint?

If you have any reason to complain about the advice or service you have received you should contact either your Broker or Ecclesiastical Insurance Office plc depending on who sold you your policy.

If making your complain to Ecclesiastical you can make your complaint in writing or verbally to the Compliance Officer or Chief Claims Manager at:

Ecclesiastical Insurance Office plc
Beaufort House,
Brunswick Road,
Gloucester GL1 1JZ.

Tel 0845 777 3322

Fax 01452 423557

Email complaints@ecclesiastical.com

You may also have the right to refer your complaint to the Financial Ombudsman Service who can be contacted on:

Tel 0845 080 1800

Email complaint.info@financial-ombudsman.org.uk

or visit their website:

www.financial-ombudsman.org.uk

If you are unable to refer your complaint to the Financial Ombudsman we will direct you to an alternative.

Neither option prejudices your right to take legal proceedings.

Full details of Ecclesiastical's complaints procedure is in the policy document or can be provided separately on request.

The Financial Services Compensation Scheme (FSCS)

You may be entitled to compensation should we be unable to fulfil our obligations.

For further information you can contact the FSCS on:

Tel 020 7892 7300

Email enquiries@fscs.org.uk

or visit their website:

www.fscs.org.uk

Law applicable

It is our intention to apply the law of England and Wales to your insurance contract unless your organisation is located in Scotland in which case the law of Scotland will apply. If there is any dispute as to which law applies, it will be English law.

Notes

This contract is underwritten by:
Ecclesiastical Insurance Office plc.

Our FSA register number is 113848.
Our permitted business is general insurance.

**You can check this on the
FSA's register by visiting the
FSA's website**

www.fsa.gov.uk/pages/register

**or by contacting the FSA on
0845 606 1234**

Charity
Care
Heritage
Education
Nurseries
Commercial bespoke
Property Owners
Flats
Motor fleet
Household

For further information on any of our products, please speak to your insurance broker.

Or visit us at

www.ecclesiastical.com



Beaufort House, Brunswick Road,
Gloucester GL1 1JZ

Ecclesiastical Insurance Office plc. (EIO) Reg. No. 24869. Ecclesiastical Insurance Group plc. (EIG) Reg. No. 1718196. Ecclesiastical Life Ltd. (ELL) Reg. No. 243111. Ecclesiastical Investment Management Ltd (EIM) Reg. No. 2170173. Allchurches Mortgage Company Ltd. (AMC) Reg. No. 1974218. Ecclesiastical Financial Advisory Services Ltd. (EFAS) Reg. No. 2046087. Ecclesiastical Risk Services Ltd. (ERS) Reg. No. 6290300. All companies are registered in England at Beaufort House, Brunswick Road, Gloucester, GL1 1JZ, UK. EIO, ELL, EIM & EFAS are authorised and regulated by the Financial Services Authority and are members of the Financial Ombudsman Service. EIO & ELL are members of the Association of British Insurers and EIM is a member of the Investment Management Association.