ecclesiastical

Office Professions Insurance

Our Office Professions insurance policy has been designed to meet the demands and needs of organisations wishing to insure the property and liability risks associated with running an office business in the UK.

Summary of Cover

This document provides a summary of the features and benefits of the Office Professions insurance policy, together with the exclusions, limitations and your obligations.

Full details of all benefits and terms are in the policy document and schedule.

A policy document is available from your broker.

Our story

We're proudly specialist, totally unique and committed to making a positive impact on society.

Over 135 years of specialist insurance

One of the most trusted insurers in our markets

Broad range of specialism
Faith, charity, heritage, leisure, office professions, education, art and private client and real estate.

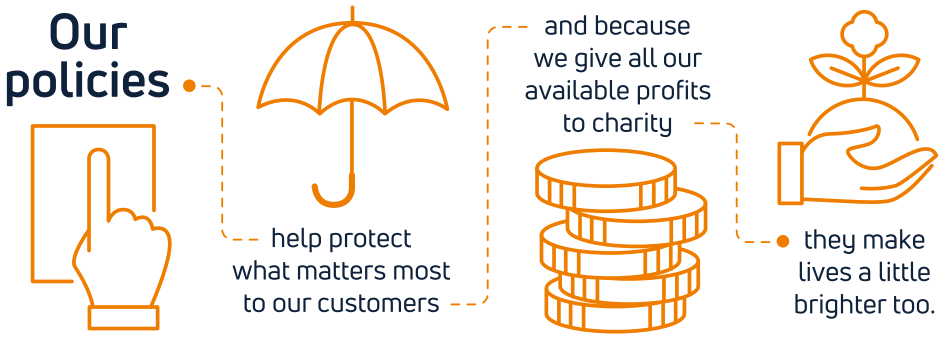
A history of caring for our people and customers to deliver best-in-class expertise and guidance

For more information on Ecclesiastical, please click here
www.ecclesiastical.com

Supporting charities and communities

Part of the Benefact Group – charity owned international family of specialist, financial services businesses.

A shared ambition to donate all available profits to good causes.



Learn more
www.benefactgroup.com

Please contact us or your broker if you would like this booklet in large print, braille or audio format; or if you would like to receive future literature in another format.

Contents

The policy is made up of a number of sections of cover. Your quote or renewal documentation will show which sections of cover you have selected.

Click to go to page

Our support for Office Professions customers

Award winning claims service

www.ecclesiastical.com/claims/award-winning-claims

Specialist risk management guidance

www.ecclesiastical.com/risk-management

Enterprise Risk Management assistance and training

www.ecclesiastical.com/risk-management/enterprise-risk-management

Helplines including business assistance, commercial legal advice and counselling

For further details, please refer to your policy document.

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What you need to do

Your obligations

- You have a duty to present us with a fair presentation of the risks to be insured and must accurately disclose every material fact or circumstance which you know or ought to know about such risks.
- You must tell us as soon as reasonably possible if any of the details you have told us change.
- You must take reasonable steps to prevent or reduce loss or damage and maintain the property in a good state of repair.
- You must tell us as soon as you become aware of any event which may result in a claim.

Your cover

Please note this summary relates to our standard policy cover.

Please contact us or your broker if you have any specific needs or requirements, for example if the limits are insufficient to meet your needs.

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Section 1 – Property damage

Provides 'All risks' cover for buildings and/or contents with the option to insure for subsidence, stock and personal belongings. 'All risks' means damage to insured items by any cause not specifically excluded from this section.

Buildings and contents will be covered up to the sums insured provided by you.

Sums insured must be set at the appropriate values to avoid underinsurance.

The sum insured is the amount for which you insure your buildings, items of contents and stock.

- Buildings: the sum insured should reflect the cost to rebuild including any demolition costs, professional fees, removal of debris and, where applicable, VAT. Note the market value of a property does not reflect the cost of rebuilding the property and should not be used as a guide.
- Contents: where repairs cannot be carried out, it should reflect the cost for replacement as new.
- Stock: the sum insured should be the cost to replace less an allowance for wear and tear if appropriate.

Underinsurance occurs when a sum insured is less than the actual costs of rebuilding buildings or replacing items of contents and stock.

If the sum insured for buildings, contents or stock is underinsured at the time of loss, any payments by us in respect of that claim will be reduced by the proportion of the underinsurance. This is calculated by dividing the sum insured by the actual cost. The amount of the claim is multiplied by the result. Please see the illustrative example below:

$$\frac{\text{£100,000 (policy sum insured)}}{\text{£200,000 (actual value at risk)}} \times \text{£50,000 (claim amount)} = \text{£25,000 (claim payment)}$$

Cover	Standard wording
Basis of settlement	Reinstatement
Day one	Optional
Index linking	Included
Automatic reinstatement of the sum insured	Included

Please refer to your policy document for details of how the following limits apply, e.g. in total for the period of insurance or any one claim. Any sub-limits will also be detailed there.

Extension	Standard limit
Fees	Included
Removal of debris	Included
Emergency services damage to landscaped grounds	£25,000
Emergency services concern for welfare	£25,000
Landscaping costs	£25,000
Government and Public Authorities	15% of sum insured
Trace and access	£50,000
Loss of oil, gas or water	Loss of metered water or gas - £50,000 Loss of oil - £10,000 Accidental discharge of LPG or oil – £5,000 Theft of oil – £5,000

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Extension	Standard limit
Sale of the building	Included
Deterioration of refrigerated stock	£20,000
Damage to the buildings by theft	Included
Lock replacement following loss or theft of keys	£10,000
Clearing of drains	£50,000
Extinguisher and alarm resetting expenses	Included
Property away from the premises	Unspecified items – various limits apply Specified items – option to insure worldwide
Temporary removal of valuable papers	£50,000
Exhibitions fair and trade shows	£30,000
Archaeological costs	£250,000
Green clause	£500,000
Loss avoidance measures	£10,000
Loss prevention	£500
Undamaged tenants' improvements following cancellation of lease	£100,000
Expediting costs and temporary repairs	Included
Incompatibility of computer records	£50,000
Removal of wasp, bee or hornet nests	£500
Fly tipping	£5,000
Contractors' interest	Included
Glass and sanitaryware	£25,000
Minor contract works	£100,000
Seasonal stock increase	Sums insured increased by £10,000
Capital additions	£500,000
Bequeathed property	Buildings – £250,000 Other property – £50,000
Inadvertent omission to insure	£100,000
Subsidence	Optional

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Please refer to section 1 in your policy document for full details of the following exclusions.

Section exclusions

- Gradual causes depreciation and defective design or workmanship
- Changes in environment
- Processing
- Heat process
- Fraud and disappearance
- Boilers
- Mechanical or electrical breakdown
- Boilers requiring inspection
- Atmospheric conditions
- Water table level
- Pressure waves
- Cessation of work and confiscation
- Self-ignition
- Specifically insured
- Consequential loss
- Collapse or cracking
- Wind turbines and solar panels cover restriction
- Unoccupied – restrictions
- Unoccupied – inspections
- Subsidence cover restriction
- Inflatable structures cover restriction
- Fences and gates cover restrictions
- Movable property in the open cover restrictions
- Theft cover restriction
- Glass cover restriction

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Section 2 – Fine art and collections

Provides cover for loss or damage to your works of art, jewellery or collections on either an agreed value or market value basis (including any resultant depreciation).

Cover	Limit
Basis of settlement – Agreed value	Agreed value on schedule
Basis of settlement – Market value	Art - £30,000 any one item, pair or set Jewellery - £17,500 any one item, pair or set

Please refer to your policy document for details of how the following limits apply, e.g. in total for the period of insurance or any one claim. Any sub-limits will also be detailed there.

Extension	Standard limit
New acquisitions	10% of sum insured up to £250,000
Defective title - including legal costs	£500,000
Restoration and framing contingent cover	£1,000,000
Work in progress	£30,000
Emergency evacuation	£50,000

Please refer to section 2 in your policy document for full details of the following exclusions and conditions.

Section exclusions

- Fraud or dishonesty
- Items in the open
- Unoccupied
- Disappearance
- Gradual causes
- Changes in environment
- Processing
- Misuse
- Water table level
- Property in transit

Section conditions

- Recovered property
- Art – loaned items
- Consignment of art
- Salvage

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Section 3 – Equipment breakdown

The repair or replacement of equipment which breaks down. This includes lifts, central heating, air conditioning, office equipment, computer equipment and retail equipment such as credit card payment systems.

Equipment will be covered up to £5,000,000 in total.
Computer equipment at the premises is further limited to £500,000 for any one accident.

Please refer to your policy document for details of how the following limits apply, e.g. in total for the period of insurance or any one claim. Any sub-limits will also be detailed there.

Extension	Standard limit
Away from the premises	Portable computer equipment – £5,000
Reinstatement of data	£50,000
Computer increased costs of working	£50,000
Business interruption	£100,000
Hazardous substances	£10,000
Expediting expenses	£20,000
Government and Public Authorities	15% of Property damage sum insured
Damage to own surrounding property	£2,000,000
Hire of substitute item	£10,000
Storage tanks and loss of contents	£10,000
Debris removal	£25,000
Repair costs investigation	£25,000
Public relations costs	Included
Additional access costs	£20,000
Energy efficiency improvements	25% of replacement cost up to £250,000

Please refer to section 3 in your policy document for full details of the following exclusions and condition.

Section exclusions

- Equipment testing
- Gradual developing cause
- Maintenance agreements warranty or guarantee
- Correction by maintenance
- Cyber event
- Electronic risks
- Cessation or reduction in trading

Section condition

- Back-up records

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Section 4 – Business interruption

Provides insurance cover to protect your business income following a property damage loss.

Cover (one of the following)	Standard cover/Limit
Gross profit	You select sum insured
Revenue	You select sum insured
Rent receivable	You select sum insured
Optional addition to above cover Additional increase in cost of working	You select sum insured
Alternative cover Additional cost of working	You select sum insured

Sums insured must be set at the appropriate values to avoid underinsurance.

Sums insured are the amounts of insured gross profit, revenue and rent receivable provided by you. They should be an accurate reflection of the indemnity periods selected.

Underinsurance occurs when a sum insured is less than the actual amounts of insured gross profit, revenue and rent receivable.

If the sums insured for insured gross profit, revenue and/or rent receivable are underinsured at the time of loss, any payments by us in respect of that claim will be reduced by the proportion of the underinsurance. This is calculated by dividing the sum insured by the actual amount. The amount of the claim is multiplied by the result. Please see the illustrative example below:

$$\frac{\text{£500,000 (policy sum insured)}}{\text{£1,000,000 (appropriate amount)}} \times \text{£250,000 (claim amount)} = \text{£125,000 (claim payment)}$$

This will not apply where the sums insured have been set on an estimated basis and instead, any amounts payable will not exceed 133⅓% of the estimated figure.

Please refer to your policy document for details of how the following limits apply, e.g. in total for the period of insurance or any one claim. Any sub-limits will also be detailed there.

Extension	Standard limit
Prevention of access – Damage	£500,000
Prevention of access – Non-damage within 1 mile of the premises	£50,000
Bomb scare	£50,000
Utilities	£500,000
Suppliers' extension	Specified – £100,000 Unspecified – £50,000
Storage sites	£50,000
Customers' extension	£15,000
Failure of supply	£5,000
Failure of telecommunication services	£5,000
Reinstatement of data	£25,000
Computers – Increased cost of working	£25,000
Exhibitions and other venues	£10,000
Book debts	£50,000

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Extension	Standard limit
Food poisoning, defective sanitation, vermin, murder or suicide	25% of sum insured up to £250,000
Archaeological digs	10% of sum insured up to £500,000
Outsourced activities	£25,000

Section exclusions

Exclusions under the Property damage section apply (please refer to section 1 for full details).

Please refer to section 4 in your policy document for full details of the following conditions.

Section conditions

- Renewal clause – Declaration-linked basis
- Premium adjustment clause
- Back-up records

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Section 5 – Money with assault extension

Provides cover for loss of money.

Cover	Standard limit
Non-negotiable money (e.g. crossed cheques)	£250,000
Money on the premises during business hours	£1,000
Money in transit or in a bank night safe	£1,000
Loss of money from a locked, specified safe in your building	Limit will depend on the make and model of the safe
Loss of money from a locked, unspecified safe outside of business hours	£500
Loss of money whilst in the home of any employee or authorised responsible person	£500
Any other loss	£500

Please refer to your policy document for details of how the following limits apply, e.g. in total for the period of insurance or any one claim. Any sub-limits will also be detailed there.

Extension	Standard limit
Damage to safes	Included
Damage to clothing and personal belongings	Included
Dishonesty of employee	£2,000 per person up to £5,000
Fraudulent use of credit and debit cards	£1,000 per card
Identity theft	£1,000
Fundraising events	Selected limits doubled
Optional Assault extension – Hospital benefit and Medical expenses	Various benefit levels available Hospital benefit – up to £200 Medical expenses – £500

Please refer to section 5 in your policy document for full details of the following exclusions and conditions.

Section exclusions

- Deception
- Professional carrier
- Unattended vehicle
- Vending or gaming machines
- Errors or unexplained shortage
- Keys and codes on the premises
- Cash in transit

Optional Assault extension exclusions

- Age limits

Optional Assault extension conditions

- Later accident
- Benefit payments
- Same accident
- Agreed total

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Section 6 – Liabilities

Employers' liability

Employers' liability cover provides an indemnity to you for your legal liability to pay damages to your employees and volunteers following injury in the workplace.

The standard limit is £10,000,000 (£5,000,000 if terrorism related) for any one event.

Extension	Standard limit
Unsatisfied court judgements	Included
Compensation for court attendance	Directors/trustees/partners – £500 per day Employees – £250 per day
PR crisis communication	£25,000 any one period of insurance
Acquisitions	Included

Please refer to section 6, cover 1 in your policy document for full details of the following exclusions.

Employers' liability exclusions

- Road traffic legislation
- Fines and penalties
- Radioactive contamination

Public & products liability

Public & products liability cover provides an indemnity to you for your legal liability to pay damages to third parties (not employees) for injury or damage to their property.

The standard limit is £5,000,000.

For claims arising from your activities, the standard limit applies to any one event. For products you supply, or for claims arising from pollution or contamination, the standard limit applies to any one period of insurance.

Extension	Standard limit
Cross liabilities	Included
Contingent motor liability	Included
Data protection	Damages – £1,000,000 any one period of insurance Costs – £100,000 any one period of insurance
Defective Premises Act	Included
Overseas personal liability	Included
Clean-up costs	£1,000,000 any one period of insurance
Compensation for court attendance	Directors/trustees/partners – £500 per day Employees – £250 per day
Libel, slander and breach of intellectual property rights	£250,000 any one period of insurance

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Extension	Standard limit
PR crisis communication	£25,000 any one period of insurance
Acquisitions	Included

Please refer to section 6, cover 2 in your policy document for full details of the following exclusions.

Public & products liability exclusions

- Professional services
- Injury to employees
- Property in your custody
- Vehicles and crafts
- Pollution or contamination
- Product defects and recall
- Contractual liability
- Fines or penalties
- Products exported to North America
- Aircraft products
- Overseas work
- Asbestos
- Terrorism

Prosecution defence costs

Provides you with cover for legal costs and expenses and costs awarded against you resulting from a breach of:

- the Health & Safety at Work etc. Act 1974
- Part II of the Consumer Protection Act 1987
- the Food Safety Act 1990

The limit is £1,000,000 for any one claim.

Please refer to section 6, cover 3 in your policy document for full details of the exclusions that apply to this cover.

Please refer to section 6 in your policy document for full details of the following exclusion.

Liabilities section exclusion

- Cyber

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Section 7 – Legal expenses

To ensure an expert service, the cover under this section has been arranged through ARAG Legal Expenses Insurance Company Ltd (ARAG). We are responsible for paying any claims under this section, but ARAG manage all claim matters and correspondence on our behalf.

Access to telephone legal advice, alongside legal expenses cover for a range of legal issues that may arise up to a limit of £250,000 for legal costs and expenses and employment compensation awards (the compensation award is further limited to a £1,000,000 limit in total for all such awards in any one period of insurance).

In civil cases, cover is subject to a "reasonable prospects of success" clause. Reasonable prospects is a 51% or greater chance of success, as assessed by a law firm or tax expert chosen by ARAG.

In certain circumstances (with ARAG's prior agreement) you may appoint your own legal representative when legal proceedings start or if there is a conflict of interest, who will be subject to ARAG's standard terms of appointment. This includes an hourly rate not exceeding £100 per hour. Any costs that fall outside the standard terms will not be paid by us.

Cover is provided for the following legal issues:
Employment disputes and compensation awards
Legal defence
Statutory licence appeal
Contract disputes
Debt recovery
Property protection and personal injury
Tax protection

Please refer to section 7 in your policy document for full details of the following exclusions.

Section exclusions

- Costs ARAG have not agreed
- Court awards and fines
- Intellectual property rights
- Franchise or agency agreements
- Wilful acts
- A dispute with us or ARAG
- Shareholding or partnership disputes
- Judicial review, coroner's inquest or fatal accident inquiry
- Legal action ARAG have not agreed
- Bankruptcy
- Libel and slander
- Litigant in person

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Section 8 – Fidelity

Provides cover for loss of your money or goods (including electronic transfer of your funds) caused by an act of fraud or dishonesty of an employee or volunteer.

Cover will be up to the limit you choose.

Extension	Standard limit
Auditor's fees and rewriting of system records	Up to the limit of indemnity
Previous insurance	Up to the limit of indemnity
Pension fund trustees	Up to the limit of indemnity
Temporary agency staff	Up to the limit of indemnity

Please refer to section 8 in your policy document for full details of the following exclusions and conditions.

Section exclusions

- Existing concerns
- Excess
- Consequential loss or loss of interest
- Unexplained shortages
- Control measures

Section conditions

- References
- Employees' money
- Recoveries
- Termination of service

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Section 9 – Terrorism

Provides cover for damage to your property and, if you choose, resultant loss of income that is insured under other sections of this policy following an Act of Terrorism.

Cover applies in England, Wales and Scotland but not the territorial seas adjacent as defined by the Territorial Sea Act 1987.

Cover is provided up to the relevant sum insured under the Property damage or Business interruption section.

Optional cover

- Non-damage Business interruption

Please refer to section 9 in your policy document for full details of the following exclusions and condition.

Section exclusions

- Riot, civil commotion or war
- Computer virus, hacking or phishing

Section condition

- Burden of proof

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General exclusions

The following exclusions apply to the policy (please refer to the individual sections of cover regarding exclusions/limitations that apply to each section).

Please refer to your policy document for full details of the following exclusions.

- Excess
- Other insurances
- Radioactive contamination
- War risks
- Terrorism
- Date recognition
- Pollution or contamination
- Cyber (Property)
- Infectious or communicable disease
- Territorial exclusion (Property)

General conditions

The following conditions apply to the policy (please refer to the individual sections of cover regarding conditions/limitations that apply to each section).

Please refer to your policy document for full details of the following conditions.

- Duty of fair presentation
- Reasonable care
- Alteration of risk
- Multiple insurances
- Fraudulent claims
- Arbitration
- Cancellation
- Sanctions
- Assignment
- Law applicable
- Rights of third parties

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Important questions answered

Who is the policy underwritten by?

Ecclesiastical Insurance Office plc. The legal expenses section is arranged through ARAG Legal Expenses Insurance Company Ltd (ARAG).

How long will the policy run for?

Generally 12 months from the start date shown on your policy schedule.

What are the payment options?

You can either pay for your policy in full or by instalments. If you pay by instalments, you must make regular payments as detailed in your credit agreement.

Where am I covered?

In England, Scotland, Wales, Northern Ireland, the Channel Islands and the Isle of Man or elsewhere as agreed and shown in your policy schedule and policy document.

How can the policy be cancelled?

- We have the right to cancel your policy by sending seven days' notice and a refund of the proportionate premium for the unexpired cover will be given.
- You may request to cancel the policy at any time. There is no refund of premium if you do.

There are certain circumstances, for example in the Alteration of risk, Policy voidable, Fraudulent claims and Sanctions conditions, where this may vary.

What happens at renewal?

We will send notice that your policy is approaching renewal before it is due. Your requirements may change over time, therefore please contact us or your broker if you wish to discuss your needs or any additional insurance requirements.

How do I make a claim?

New claims can be reported **24 hours a day, 7 days a week**.

For enquiries about existing claims, services are available from **Monday to Friday 8am to 6pm**.

For claims (other than Legal expenses) call:

0345 603 8381

For Legal expenses claims call:

ARAG Legal Expenses Insurance Company Ltd

0345 268 9124

Full details of our claims conditions can be found in the policy documentation.

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How do I make a complaint?

If you are unhappy with our products or service, please let us know as soon as possible.

For all complaints (other than Legal expenses complaints)

You can contact us on:

0345 777 3322

or email us at:

complaints@ecclesiastical.com

For Legal expenses complaints

You can contact ARAG on:

0344 893 9013

Or email ARAG at:

customer-relations@arag.co.uk

Full details of our complaints procedure can be found in the policy document.

What happens if Ecclesiastical can't meet its obligations?

Ecclesiastical Insurance Office plc contributes to the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the FSCS if Ecclesiastical Insurance Office plc is unable to meet its obligations.

Further information about the compensation scheme is available at:

www.fscs.org.uk

Or you can contact the FSCS by email at:

enquiries@fscs.org.uk

or by calling:

0800 678 1100 **(+44 207 741 4100 from abroad)**

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