



Offices & Surgeries – Policy Summary

The insurance cover is provided by MMA Insurance plc, Norman Place, Reading, Berkshire, RG1 8DA.

The Offices & Surgeries product is designed to meet the requirements of the professional services industry and surgeries that wish to protect their business.

As standard, the policy will provide cover for:

- **Contents including fixed glass**
- **Money**
- **Personal Accident Assault**
- **Business Interruption**
- **Employers, Public and Products Liability**

The following optional covers are also available:

- **Buildings**
- **Computer Breakdown**

This Policy Summary does not describe all the terms and conditions of your policy, so please take time to read the policy document to make sure you understand the cover it provides.

Your cover is valid for 12 months and is renewable annually.

Significant features and benefits of the policy

The table below shows the benefits of this policy and the maximum amounts we will pay in the event of a claim:

Description	Cover
<p>Section 1A – Contents</p> <p>Loss of or damage to business equipment belonging to the Insured or for which they are responsible Accidental damage to fixed glass at the Insured’s premises</p>	<p>Accidental loss or damage</p>
<p>Section 1B – Money</p> <p>Loss of money belonging to the Insured within the Insured’s premises or whilst in transit</p>	<ul style="list-style-type: none"> • Crossed Cheques, etc, £250,000 • In transit and in your premises during business hours £5,000 • In a bank night safe £5,000 • In a business premises whilst closed for business <ul style="list-style-type: none"> (a) contained in a locked safe/strongroom £2,000 (b) not locked in a safe/strongroom £500 • In the dwelling of the Insured or an authorised employee £500
<p>Section 1C – Personal Accident – Assault</p> <p>Bodily injury caused directly as a result of robbery or attempted robbery in the course of business</p>	<ul style="list-style-type: none"> • Death, loss of limb(s)/eye(s) or permanent total disablement £10,000 • Temporary total disablement (up to 104 weeks) £100 per week • Damage to clothing and personal effects £500
<p>Section 1D – Legal Liabilities</p> <p>Indemnity is provided for legal liability incurred for damages and expenses in respect of injury or damage caused to persons (including employees) or property not owned by the Insured</p>	<ul style="list-style-type: none"> • Employer’s Liability £10,000,000 any one occurrence • Public Liability £2,000,000 or £5,000,000 any one occurrence • Product Liability £2,000,000 or £5,000,000 any one occurrence

Significant features and benefits of the policy

continued

Description	Cover
<p>Section 2 – Business Interruption</p> <p>Cover is provided for the reduction of trading profit, additional expenditure and increased cost of working following damage to your contents and / or buildings</p>	<p>£250,000 Sum Insured with 24 month indemnity period with an option to increase</p>
<p>Section 3 – Buildings (Optional)</p> <p>Loss of or damage to the Insured’s buildings, permanent outbuildings, walls, gates, fences, landlords fixtures and fittings and / or tenants improvements</p>	<p>Accidental loss or damage</p>
<p>Section 4 – Computer Breakdown (Optional)</p> <p>Breakdown or failure of computer equipment, or loss/damage to computer records</p>	<p>Up to a selected limit for computer equipment and £5,000 for computer records</p>
<p>Significant features and benefits of the policy</p> <ul style="list-style-type: none"> • Extensive list of acceptable Office and Surgery trades • Electronic equipment temporarily removed up to £1,500 any one loss • Outstanding Debit Balances up to £25,000 • Stock and prescription drugs up to £1,000 • Exhibition cover up to £2,000 • Replacement of locks following theft of keys up to £1,000 • Automatic reinstatement of sum insured following a loss • Personal effects or tools up to £500 per person • Court attendance costs • Cross liabilities • Contingent motor liability cover • Damage to underground services • Health and Safety at Work Act legal fees and costs • Option to pay by instalments • 24/7 Claims helpline • 24 hour business legal helpline 	

Significant and unusual exclusions or limitations of the policy

The table below shows exclusions that are contained in your policy and where they can be found. For full details of the exclusions, please refer to the policy document.

Description	See Policy Document
<p>Section 1A: Contents</p> <ul style="list-style-type: none"> • Theft not involving forcible and violent entry or exit from the premises • Damage to electronic equipment whilst temporarily left in unattended and/or unlocked motor vehicles • Damage caused by mechanical or electrical breakdown • Damage to business files resulting from erasure or distortion of information on computer systems or other records • Damage to fixed glass or sanitary ware in vacant or unoccupied portions of the premises • Subsidence ground heave or landslip (unless specifically extended) • Acts of Terrorism (unless specifically extended) • The first £250 of each and every loss or damage excluding glass • The first £100 of each and every loss or damage in respect of glass 	<p>Page 16</p> <p>Page 20</p> <p>Page 19</p> <p>Page 20</p> <p>Page 20</p> <p>Page 19</p> <p>Page 11</p> <p>Page 11</p> <p>Page 11</p>
<p>Section 1B: Money</p> <ul style="list-style-type: none"> • Loss or theft from an unattended vehicle • Damage resulting from a safe or strongroom being opened by the use of a key or combination code through the key combination having been left on the premises while closed for business • Damage resulting from dishonesty by the Insured or an employee • The first £250 of each and every loss or damage 	<p>Page 22</p> <p>Page 22</p> <p>Page 22</p> <p>Page 11</p>
<p>Section 1D: Legal Liabilities</p> <ul style="list-style-type: none"> • Injury or damage due to the giving of advice or treatment • Injury or damage caused directly or indirectly from gradual pollution or contamination • Injury or damage caused by the use, removal, disposal, sale or storage of asbestos 	<p>Page 31</p> <p>Page 32</p> <p>Page 32</p>
<p>Section 2: Business Interruption</p> <ul style="list-style-type: none"> • Subsidence ground heave or landslip (unless specifically extended) • Acts of Terrorism (unless specifically extended) 	<p>Page 19</p> <p>Page 11</p>

Significant and unusual exclusions or limitations of the policy

continued

Description	See Policy Document
<p>Section 3: Buildings</p> <ul style="list-style-type: none">• Subsidence ground heave or landslip (unless specifically extended)• Acts of Terrorism (unless specifically extended)• Damage to fences or gates caused by storm or flood• The first £250 of each and every loss or damage	<p>Page 39</p> <p>Page 11</p> <p>Page 39</p> <p>Page 11</p>
<p>Section 4: Computer Breakdown</p> <ul style="list-style-type: none">• Breakdown unless an approved maintenance agreement in force providing a minimum service of on-call remedial and / or corrective maintenance at inclusive costs• Where more specific insurance is in force or a guarantee applies• Damage caused by wear and tear or deterioration• The first £250 of each and every loss or damage	<p>Page 44</p> <p>Page 44</p> <p>Page 44</p> <p>Page 45</p>

How to contact us to make a claim

Should you need to make a claim, **MMA Commercial Care Line** will manage all aspects of the claim for you from the time it is reported.

MMA Commercial Care Line

- Dedicated telephone number – **0844 902 0790**
- Dedicated fax number – **0845 604 8628**
- In writing to – **Commercial Care Line, PO Box 471, Cardiff CF10 3WJ**

MMA Commercial Care Line is a service exclusive to MMA Insurance and is operated **24 hours a day, 365 days a year** by staff trained in managing commercial claims.

They can:

- Take the details of your claim over the phone, in most cases removing the need for completion of an incident report form.
- Help outside normal opening hours with practical advice and assistance.
- Arrange replacement of goods lost or stolen using the latest product information.
- Take control of the management of claims from start to finish.

How to cancel your policy

You may cancel the policy, by giving instruction to us at any time.

You have a statutory right (under Financial Services Authority rules) to cancel the policy during a period of 14 days from the date of purchase of the contract or the day on which you receive your policy documentation whichever is the later. If you wish to do so and the insurance cover has not yet commenced you will be entitled to a full refund of the premium paid. Alternatively if you wish to do so and the insurance cover has already commenced you will be entitled to a refund of premium with a reduction for the period you have been covered subject to a minimum premium of £25 being retained by the company to cover administration costs.

If at any other time you choose to exercise your right to cancel your policy then you will be entitled to a refund of premium and tax paid subject to a deduction for the period for which you received cover, we will also deduct a further administration charge of £25.

If a claim has been submitted or there have been any incidents likely to give rise to a claim during the current period of insurance no refund will be given for the unexpired period of insurance.

To exercise your right to cancel, please contact your insurance advisor at the address shown on your policy schedule.

How to make a complaint

It is always our intention to provide a first class standard of service. However we do appreciate that occasionally things go wrong. In some cases your broker or intermediary who arranged the insurance will be able to resolve any concerns, and you should contact them directly.

Alternatively, if you need to complain, please contact us at the following address, quoting your policy or claim number.

Quality Assurance, MMA Insurance plc, Norman Place, Reading, RG1 8DA.

Telephone: 0844 902 1000.

Website: www.mma-insurance.com

Full details of the MMA Internal Complaints Procedure are detailed in our leaflet 'Complaints Procedure' which is available on request or may be downloaded from our website.

If you should remain dissatisfied, once MMA has had the opportunity to resolve your complaint, you may be eligible to refer your complaint to the Financial Ombudsman Service (FOS). For further details they can be contacted at South Quay Plaza, 183 Marsh Wall, London E14 9SR. www.financial-ombudsman.org.uk.

Financial Services Compensation Scheme (FSCS)

We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to receive compensation from the scheme if we cannot meet our obligations.

Further information is available from the Financial Services Compensation Scheme, 7th Floor, Lloyds Chambers, Portsoken Street, London E1 8BN. www.fscs.org.uk

All information in this document is correct at the time of printing (April 2010), for full up to date information please visit our website www.mma-insurance.com

www.mma-insurance.com

MMA Insurance plc
Norman Place
Reading
RG1 8DA

Telephone: 0844 902 1000
Fax: 0118 955 2211



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