

Made possible



in QBE Europe



Office

An office is an office... right? Well, usually yes, though in some cases it's not that simple.

That's why our office insurance has built-in flexibility.

As business insurance specialists, insuring offices and business premises is one of the things we do best, so you can rest assured that your clients are in safe hands.

We've made it easy for you to choose flexible, tailored cover, including Contents, Business Interruption, Employers' Liability, Public Liability and Legal Expenses as standard, with other options to suit.

Did you know...?

As well as the business, we can insure the vehicles. QBE Mini Fleet is now available on e-trade.



Our SME insurance products cover property, casualty, motor and specialist lines.

See www.QBEeurope.com/sme

Main benefits

- Fast e-trade quotes for over 400 trades, 24 hours a day
- Statement of Fact based for reduced paperwork and improved workflow
- Accommodates businesses with property and BI sums insured totalling a maximum of £5 million per location
- Automatic cover for Fidelity, Money, Glass and Goods in Transit
- Online MTAs and renewals, so faster turnaround for your clients
- Delivery of policy documents when you want them puts you in control
- Comprehensive wording

Why Choose QBE?

Because we make it possible.

As specialist insurance providers for almost every kind of business, our people have the experience, detailed knowledge and positive attitude you need to achieve your goals.

We don't believe that one size fits all. Nor are we influenced by what others do. From policy inception through to claims settlement, we apply our energy and expertise to really understanding our clients' needs. It's this attention to detail that enables us to tailor the solution that's exactly right for them.

QBE for SME

We want to help you win more business by giving you

- Flexible, tailored products specially designed for SMEs
- Direct access to empowered underwriters
- An 'open for business' attitude to risk and rates

We can insure almost every type of office, including:

- Home office workers
- Multi tenanted premises (if office tenants only and fully self-contained)

Please note that manual work away exposures are not within our appetite.



Standard cover

Contents (including computers)

- Refrigerated contents including drugs and medicines (including deterioration of stock if required)
- Fidelity Guarantee – standard limit £2,500
- Glass
- Goods in Transit – standard limit £2,500
- Money – £7,500 during business hours and in transit as standard. £5,000 in locked unspecified safe as standard. Assault benefits as standard.

Business Interruption

- Loss of revenue as standard with minimum sum insured £250,000 and option to increase
- Option to change cover to increased costs of working only. Minimum sum insured £25,000 with option to increase
- 12 months indemnity period as minimum with option to increase to 18, 24, 30 and 36 months
- Book debts as standard – limit £50,000.

Public and Products Liability

- Standard limit of indemnity £2 million
- Options to upgrade to £5 million and £10 million for the majority of trades.

Employers' Liability

- Limit of indemnity £10 million.

Legal Expenses

- £100,000 standard sum insured
- Includes contract disputes cover for the majority of trades.

Optional cover

All Risks – specified business equipment

- Options for UK, EU or worldwide cover.

Buildings

- Buildings
- Tenants improvements.

Computer Breakdown

- Breakdown or failure of computer equipment or computer records
- Increased cost of working – up to £25,000 as standard
- Incompatibility of computer records – up to £10,000 as standard
- Additional rental – up to £10,000 as standard
- Loss of income – up to £25,000 as standard.

Terrorism

- Option to include for all property and business interruption covers.

Personal Accident

- Named individuals or group option
- 24 hours cover or option for employment only
- Death and capital benefits – variable units of cover up to maximum £250,000
- Weekly benefits – variable units of cover up to maximum £750 per week temporary total disablement plus up to 40% of selected amount for temporary partial disablement.



Get a quote or more information

QBE FastFlow

Web: fastflow.qbe.com

Email: SMEcommercial@uk.qbe.com

Phone: 0800 917 9369

Acturis

Category: **Package**

Policy Type: **Office**

Product Target: **Office Package**

Email: SMEnew@uk.qbe.com

Phone: 0800 917 9362

Intended for broker use only. Please refer to our policy wordings for full terms and conditions and any exclusions that may apply.

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