



Package+ Office

Overview

Package+ Office is a tailored product designed for any office-based business, including:

- Law firms
- Accountants & Auditors
- Financial Institutions
- Insurance Companies & Brokers
- Consultants
- Architects, Surveyors & Designers
- Advertising & Marketing
- Administrative & Support Services

Typical type and size of client:

- UK or EU-domiciled companies with domestic or global operations
- Single or multiple locations
- Turnover likely to be £10m
- Generating a minimum premium of £5,000

Key Covers as Standard:

- Property Damage
- Business Interruption
- Money
- Goods in Transit
- Terrorism
- Employers' Liability
- Public Liability
- Product Liability
- Pollution Liability

Distinctive Coverage:

Package+ Office builds on our core wording and has the ability to include the following distinctive covers responding to the risks any office-based customer faces today:

- Directors and Officers
- Media Management Crisis Costs
- Legal Expenses
- Employee Fidelity
- Key Personnel
- Overseas Terrorism
- Machinery Breakdown
- Computer Breakdown
- Terrorism (including WRAP)
- Cancellation of Event
- Abduction and Extortion
- Confiscation and Deprivation
- Outsourced Activities (Contingent Business Interruption)
- Gross revenue including billable hours on basis of settlement
- Cyber (First and Third Party)

Added Value Services:

We also provide dedicated support with our market-leading added value services:

- Integrated Data Breach Response Service
- Cyber Security and Data Protection Assessments
- Rehabilitation Services
- Legal Helpline
- IOSH Training and Certification
- Accident Claims Defensibility
- Business Continuity Planning Reviews and Business Impact Analysis



Key Benefits:

Cyber Risk Cover

To respond to growing activity in this area, **Package+ Office** can provide first and third party cyber coverage, including: Cyber Loss or Damage, Business Interruption, Telephone Hacking, Cyber Extortion, Cyber Media Liability, Privacy Liability, Breach of Confidentiality Liability and Cyber Security Liability.

24/7 Data Breach Response Services

We have arranged an integrated data breach response service to help our customers manage, investigate, resolve and recover from a data security breach.

Media Management Crisis Costs

Recognising the importance of reputation and brand, we provide a Crisis Management extension to respond to adverse publicity resulting from a claim arising under any insured section of the policy.

Key Personnel

People are key to the success of any business. **Package+ Office** covers costs incurred to prevent interruption to business following the death or permanent disablement of essential personnel.

Multinational Capability

We are able to provide consistent and compliant cover for global operations including overseas Terrorism coverage.

Risk Management Services

A suite of services to help reduce risk in the areas covered by the **Package+ Office** policy including business continuity planning reviews, business impact analyses, IOSH Managing Safely courses and cyber security reviews including reviews of third party data storage.

Pro-active Rehabilitation Services

We offer a Rehabilitation service that includes intervention before a claim has been made. We assist with employees' recovery immediately after an injury supporting early return to work.

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