

# OFFICES

Protect your  
workspace with our  
flexible Offices cover

RSA's Offices product is specially designed to suit the needs of limited companies, partnerships and sole proprietors operating administrative risks and surgeries. It covers a wide range of risks including property damage, liability, business interruption, money and computer breakdown.



# HOW WE'VE IMPROVED

Our refreshed Offices product gives you more flexibility than ever to ensure that the cover provided meets your clients' requirements, and you can now choose covers at quote, mid-term or renewal – see the flexible options section for more details.

We've made lots of other specific improvements to our Offices insurance, including:

- Expanded trade and geographical eligibility so we can now cover more trades and postcodes than ever.
- Personal accident cover is now available and we also cover office risks where the policyholder works from home.
- Fewer endorsements on our schedules to cut down the amount of variation in cover you need to explain to your client.
- A specialist Health & Medical policy wording specifically for a wide range of surgeries and clinics, from doctors and dentists through to complementary therapists. The new wording incorporates a liability Medical Malpractice definition to clarify that the policy does not cover treatment and associated medical risks.
- More claims rules to take into account the number of premises so we can be more flexible in our terms by looking at these risks as a portfolio.
- A simplified approach to security requirements and different alarm requirements.
- Our refreshed product gives you the ability to flex your rate of commission on RSA Online and Acturis. This means that you will be able to reduce commission to as low as 0% or increase the policy commission to a maximum of 35%.





# STANDARD COVER

Our standard cover consists of:

- General contents, including accidental damage but with option to reduce cover to standard perils.
- Unspecified all risks items to £2,500.
- Public / products liability automatically included to £2m with the option to remove, reduce or increase as required.
- Employers' liability to £10m with the option to remove as required.
- Money cover from £1,000 with the option to remove, reduce or increase as required.
- Goods in transit cover from £2,500 including exhibitions with the option to remove, reduce or increase as required.

# ...AND A RANGE OF FLEXIBLE OPTIONS

Add or subtract a range of modular options to suit your clients' needs:

- Computer equipment, including computer breakdown cover and the option to add reinstatement of data.
- For surgeries risks, cover for drugs from £2,500.
- Business interruption on a gross revenue or increased cost of working basis including extensions.
- Specified contents and all risks items.
- Stock and trade samples.
- Legal expenses.
- Theft by employees.
- Group personal accident.
- Buildings cover with options to include accidental damage, subsidence and loss of rent.

An architectural drawing of a window or door frame is shown. A wooden T-square is placed over the drawing, and a compass is visible on the left side. The drawing includes various dimensions and labels such as '3-3', '+15,400', '+15,000', '+16,750', '+18,600', '8,750', and '0,000'.

## KEY SELLING POINTS

- Modular product provides flexibility to ensure your clients only pay for the cover that they need. Increases are available where higher limits are required.
- Broad eligibility across trade, location and premises types.
- Free 24-hour advice lines for catastrophe claim assistance, emergency repairs, health and safety, stress counselling and taxation advice.

## WHERE TO BUY

You can buy our new Offices product on RSA Online ([rsaonline.rsagroup.com](http://rsaonline.rsagroup.com)) and Acturis.

# AN APPETITE FOR BUSINESS

RSA's Offices product is extremely competitive for:

- Accountants, solicitors and insurance brokers
- Surveyors and architects
- Doctors and dentists
- IT/Computer consultancies
- Graphic design and marketing
- Contents risks with sums insured between £10,000 and £100,000
- Computer risks under £30,000.



# WHY RSA FOR SME?

## 1. NEW, REFRESHED, EASY-TO-TRADE SME PRODUCTS

Our new and refreshed SME products are price-competitive, with increased levels of eligibility – creating more opportunities for business. Our simple products offer modular covers for even greater flexibility.

## 2. ATTENTIVE SERVICE AND RESPONSIVE TURNAROUND TIMES

We've improved response times for new business and MTAs. We've also improved our renewals processes with regular e-bulletins and an online dashboard on RSA Online, where you can access Live Chat to make e-trading with us faster, easier and more efficient.





### 3. STRONG REPUTATION FOR FAIR CLAIMS

As a market-leading SME claims provider we will deliver an effective and efficient claims service encompassing speed of action, technical excellence and payment in accordance with the policy. Your SME customers benefit in particular from the following RSA Claims:

- “Express 5” Commitment: On receipt of a full presentation\* of any property claim under £2,500 we will express process your claim within 24 hours, or the same day if received before 12.00. Cheques are issued within 24 hours and if further information is required we will call you to ensure your claim can still be expressed the same day.
- Bespoke Supply Chain - exclusive access to a large network of vetted suppliers who provide a range of property services at specially negotiated rates.
- Unique In-house Loss Adjusting Services to investigate all types of material damage and business interruption claims enabling swifter on-site settlement and with no fees for in-house cases.

We recognise communication is key to a successful partnership and work to agreed service levels to ensure we respond effectively at key points of the claim.

\* Presentation to include full details under key 5 areas: Policy number and schedule, Loss details, Estimate for repair or replacement, Settlement method and Payee details.



#### 4. FINANCIAL STRENGTH AND HERITAGE

We're the UK's largest commercial insurer, with a heritage stretching back over 300 years. Our solid credit ratings, A+ Negative from Standard & Poor's and A2 Stable by Moody's, show we've achieved sustainable, profitable performance in a competitive and challenging market.

#### 5. A COMPREHENSIVE RANGE OF ONLINE PRODUCTS

As well as our range of SME products, including Mini Fleet, Offices, Properties, Shops, Small Business Combined and two new products coming soon, Hotels & Restaurants and Tradespeople & Homeworkers, we also have several specialist products on RSA Online. These include Professional Indemnity, eComputers, and our Marine products: Haulage eSolutions, Transit eSolutions and Cargo eSolutions.

#### 6. ACCESS TO SME E-TRADING EXPERTS

Our SME e-trading experts provide support in person or by phone, including system demos, coaching, and product and market expertise. If you need help e-trading Offices, Shops, Small Business Combined, Properties and Mini Fleet products, speak to your local e-trader to arrange a call or visit.






OUR NEW AND REFRESHED SME PRODUCTS ARE PRICE-COMPETITIVE WITH INCREASED LEVELS OF ELIGIBILITY - CREATING MORE OPPORTUNITIES FOR BUSINESS


# YOUR QUESTIONS ANSWERED

Here are the answers to our most frequently asked questions about Offices.


## WHAT DO WE MEAN BY MODULAR PRODUCT?

 Our Offices product will provide an initial quote on a traditional packages basis. This quote can then be amended to increase or decrease sums insured and remove covers based on the individual client's needs, providing a much more flexible solution than available previously.

## HOW MANY LOCATIONS CAN BE INSURED UNDER THE SAME POLICY?

 A maximum of 10 locations can be insured on one policy.

## WHAT IS THE MAXIMUM SUM INSURED PER PREMISES?

 £2.5m sum insured per premises.

# YOUR QUESTIONS ANSWERED

## Q DO YOU COVER SURGERY TRADES?

A Surgeries (excluding malpractice) can be covered under our Offices product. Cover can be extended to cover medical bags and drugs as required.

## Q WHAT LOCATIONS CAN BE COVERED?

A Provided that the business area is self contained and access is controlled by the policyholder, cover can be provided for a wide variety of locations from traditional offices and surgeries to domestic premises and industrial units.

## Q HOW DO I CHOOSE COVERS WHEN E-TRADING OFFICES?

A When trading Offices on RSA Online, all of the packaged covers are already selected for you the first time that you enter the quotation. All you need to do is follow the on-screen instructions and deselect the covers that are not required for your client.

On Acturis the process is slightly different. Your initial quote for Offices will include all the packaged covers. Then, for subsequent submissions you have the option to deselect any of the covers to get a quotation on that basis.



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