

# Office Professions Insurance

Our Office Professions Insurance 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**

[Download our brochure to find out more](#)

## Our Group and our support for 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.

**Our policies**



help protect what matters most to our customers

and because we give all our available profits to charity



they make lives a little brighter too.

[Learn more](#)

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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.

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## Our support for Office Professions customers



Award winning claims service



Specialist risk management guidance



Enterprise Risk Management assistance and training



Helplines including business assistance, commercial legal advice and counselling

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

## Things for you to think about

Please note this summary relates to our standard policy cover, if you feel you have specific needs or requirements outside of this, we would be happy to consider your request. Please contact us or your broker.

## Section 1 – Property damage

Provides 'All risks' cover for buildings or contents with the option to insure for stock or 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.

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%
Trace and access	£50,000
Loss of oil gas or water	Up to £50,000 Loss of LPG – £5,000 Theft of oil – £5,000
Sale of the building	Included
Deterioration of refrigerated stock	up to £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	up to £50,000
Exhibitions fair and trade shows	up to £30,000
Archaeological costs	£250,000
Green clause	up to £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

Extension	Standard limit
Removal of wasp bee or hornet nests	£500
Fly tipping	up to £5,000
Contractors' interest	Included
Glass and sanitaryware	£25,000
Minor contract works	£100,000
Seasonal stock increase	£10,000
Capital additions	up to £500,000
Bequeathed property	Buildings – up to £250,000 Other property – up to £50,000
Inadvertent omission to insure	£100,000
Subsidence	Optional

### Section exclusions

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

## Section 2 – Fine Art and collections

Provides cover for loss or damage to “special items” 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 up to £30,000 any item, pair or set Jewellery up to £17,500 any 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 % up to £250,000
Defective title	£500,000 – including legal costs
Restoration and framing contingent cover	up to £1,000,000
Work in progress	£30,000
Emergency evacuation	£50,000

### Section exclusions

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

### Section conditions

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

## 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% or £25,000

### Section exclusions

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

### Section condition

- ▶ Back-up records

## 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
Revenue	You select sum insured
Gross profit	You select sum insured
Rent receivable	You select sum insured
<b>Optional addition to above cover</b>	
Additional increased costs of working	You select sum insured
<b>Alternative cover</b>	
Additional cost of working	You select sum insured

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 – up to £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
Food poisoning defective sanitation vermin murder or suicide	25% up to £250,000
Archaeological digs	10% up to £500,000
Outsourced activities	£25,000

### Section exclusions

Exclusions under the Property damage section apply

### Section conditions

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



## Section 5 – Money with assault extension

Provides cover for loss of money.

Cover	Limit
Non – negotiable money	£250,000
Money on the premises during business hours	£1,000
In transit or bank night safe	£1,000
Money in 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
Loss of money from a locked specified safe at your premises	Limit will depend on the make and model of the safe

**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	No limit
Damage to clothing and personal belongings	£1,000 per person
Dishonesty of employee	£2,000 per person up to £5,000
Fraudulent use of credit and debit cards	£1,000
Identity theft	£1,000
Fund raising events	Selected limits doubled
Optional Assault extension - Hospital benefit and Medical expenses	Various benefit levels available Hospital benefit – up to £200 Medical expenses – £500

### Section exclusions

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

## 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 including costs and expenses, any one event.

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

#### Employers' liability exclusions

- ▶ Road traffic legislation
- ▶ Radioactive contamination
- ▶ Fines or penalties

### 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 policy 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. Other than for claims brought in North America we will pay costs and expenses in addition to this limit.

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, Employees – £250
Libel slander and breach of intellectual property rights	£250,000 any one period of insurance
PR Crisis Communication	£25,000 any one period of insurance
Acquisitions	Included

**Public & products liability exclusions**

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

**Section exclusion**

- ▶ Cyber

## Section 7 – Legal expenses

To ensure an expert service the cover under this section has been arranged through DAS Legal Expenses Insurance Company Limited (DAS). We are responsible for paying any claims under this section, but DAS 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 DAS.

In certain circumstances (with DAS’ 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 the DAS’ 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.

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

### Section exclusions

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

## Section 8 – Fidelity

Provides cover you 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	Limit
Cover limit	You select limit of indemnity

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

### Section exclusions

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

### Section conditions

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

## 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

### Section exclusions

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

## 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).

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

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

# Important questions answered

## Who is the policy underwritten by?

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

## 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.

## What are my 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.

## 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, Duty of fair presentation and Fraudulent claims 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 claims other than legal expenses claims call:**

 **0345 603 8381**

**For legal expenses claims call:**

DAS Legal Expenses Insurance Company Limited

 **0345 268 9124**

Full details of our claims procedure will be found in the policy documentation.

## How do I make a complaint?

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

You can contact us on:

 **0345 777 3322**

or email us at:

 [complaints@ecclesiastical.com](mailto:complaints@ecclesiastical.com)

If we are unable to resolve your complaint, we will provide you with information about the Financial Ombudsman Service which offers a free, independent complaint resolution service.

You can contact the Service on:

 **0800 023 4567** (9am-5pm)

or email them at:

 [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

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

## What happens if Ecclesiastical can't meet its obligations?

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

Further information about the compensation scheme is available at:

 [www.fscs.org.uk](http://www.fscs.org.uk)

Or you can contact the FSCS by email at:

 [enquiries@fscs.org.uk](mailto:enquiries@fscs.org.uk)

or by calling:

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





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