

# OFFICE COMBINED SCHEME

INSURER – HISCOX INSURANCE COMPANY LIMITED

## KEY COVER FEATURES

An office package policy with 5 standard cover options/levels and a 6<sup>th</sup> option with covers designed to specific client needs and requirements for larger offices.

**This insurance policy is a continuous policy and will remain in force at the current premium and terms unless the insurer gives notice of amendment or the insurer/insured gives notice of cancellation in accordance with the general terms and conditions of the policy.**

### Buildings (Optional)

**Cover:** “All Risks” of loss or damage to insured property including subsidence

- Excess:**
- €1,300 each and every claim for subsidence
  - €325 each and every other claim

### Contents (Mandatory)

**Cover:** “All Risks” of loss or damage to insured property

**Geographical Limits:** UK & Republic of Ireland

- Sum/s Insured:**
- Option 1:
    - Contents incl Computer Equipment - €10,000
    - Portable computer equipment - €2,500
  - Option 2:
    - Contents - €20,000
    - Computer equipment - €10,000
    - Portable computer equipment - €2,500
  - Option 3:
    - Contents - €30,000
    - Computer equipment - €15,000
    - Portable computer equipment - €5,000
  - Option 4:
    - Contents - €50,000
    - Computer equipment - €25,000
    - Portable computer equipment - €7,500
  - Option 5:
    - Contents – €100,000
    - Computer equipment – €50,000
    - Portable computer equipment - €10,000
  - Option 6:
    - Contents – as required
    - Computer equipment – as required
    - Portable computer equipment - as required

**Excess:** €325 each and every claim

- Principal Inclusions:**
- Fire brigade charges - €2,500 – **higher limit may be available on request**
  - Computer breakdown & Reinstatement of Data- €15,000
  - Losses from dishonesty €25,000 during the period of insurance
  - Money - in the office while open for business or in a locked safe - €5,000
  - Money in transit - €5,000

- Personal accident assault extension and a scale of benefits applies

**Important Notes:** A minimum security condition applies

### Business Interruption (Automatic on 2-6)

- Cover:**
- Option 2:
    - Increased cost of working - €10,000
    - Loss of revenue - €100,000
  - Option 3:
    - Increased cost of working - €25,000
    - Loss of revenue - €250,000
  - Option 4:
    - Increased cost of working - €50,000
    - Loss of revenue - €500,000
  - Option 5:
    - Increased cost of working - €75,000
    - Loss of revenue - €1,000,000
  - Option 6:
    - Increased cost of revenue – as required
    - Loss of revenue – as required

**Indemnity Period** 12 months

**Excess:** €325 each and every claim

### Employers Liability (Mandatory on 2-6)

**Cover:** Legal liability for bodily injury to employees occurring during the period of insurance arising out of and in the course of their employment

Non manual work off site included

- Limit of Indemnity:**
- €13,000,000 any one event reduced to €6,500,000 in respect of terrorism
  - Unlimited any one period of insurance

**Excess:** Nil

Non adjustable with a minimum premium applying

- Basis of Premium and any Declaration:**
- Option 2 – wageroll less than €150,000
  - Option 3 – wageroll less than €350,000
  - Option 4 – wageroll less than €500,000
  - Option 5 – wageroll less than €750,000
  - Option 6 – wageroll as declared

### Public Liability/Products Liability (Mandatory)

**Cover:** Legal liability to third parties for bodily injury or loss of or damage to property occurring during the period of insurance and happening in connection with the business

- Limit of Indemnity:**
- Public Liability:
    - Option 1 - €2,600,000 any one event / Unlimited any one period of insurance
    - Option 2-6 - €6,500,000 any one event / Unlimited any one period of insurance
  - Products Liability:
    - Option 1 - €2,600,000 any one event / any one period of insurance
    - Option 2-6 - €6,500,000 any one event / any one period of insurance

<b>Excess:</b>	€325 each and every claim in respect of third party property damage
<b>Basis of Premium and any Declaration:</b>	Option 1 to 5 inclusive – non adjustable and a minimum premium applies Option 6 - As declared in the quotation submission – non adjustable and a minimum premium applies

### Commercial Legal Protection (Automatic)

<b>Cover:</b>	Contingencies detailed below arising in connection with the business
<b>Contingencies and Limit of Indemnity per Incident:</b>	<ul style="list-style-type: none"> <li>• Employment Disputes: <ul style="list-style-type: none"> <li>○ Legal Expenses - €130,000</li> <li>○ Employment Compensation Financial Award - €1,300,000 any one period of insurance</li> </ul> </li> <li>• Legal Defence</li> <li>• Property Protection &amp; Bodily Injury</li> <li>• Tax Protection</li> </ul>
<b>Excess:</b>	Nil
<b>Important Notes:</b>	Administered by DAS Legal Expenses Insurance Company Limited

### REMUNERATION

- Your remuneration – 15% commission
- Our remuneration – commission and an administration fee