

This document is a guide to the cover provided under your Optima Office & Surgery policy. It is only a summary and does not contain the full terms and conditions of the contract. For full details of your cover please read your insurance policy, your schedule (which indicates operative sections) and any endorsements that apply. A copy of your insurance policy booklet can be obtained by visiting [www.groupama.co.uk/products/](http://www.groupama.co.uk/products/) or by contacting your Insurance Advisor.

Groupama Insurance Company Limited provides this insurance.

Type of Insurance            Office & Surgery Package

Period of Cover              12 Months or as shown on the Schedule

The law which applies to the contract      The law of England and Wales unless agreed otherwise

## BUILDINGS

| Significant Features and Benefits  | Significant Exclusions or Limitations  | Section of the Policy that Contains further Details |
|--|--|---|
| <p>Buildings are covered against loss or damage from any accidental cause up to the sum insured stated in the schedule</p> <p>The following costs are also insured in respect of insured damage to buildings:-</p> <ul style="list-style-type: none"> <li>• Architects, Surveyors, Legal and Other fees</li> <li>• Removal of Debris and making the buildings safe</li> </ul> <p>Buildings Sums Insured are Index Linked using the General Building Cost Index</p> | <p>An Excess of £250 applies to all losses (this increases to £500 for losses caused by animals in vets surgeries)</p> <p>The following losses are excluded:-</p> <ul style="list-style-type: none"> <li>• Storm damage to gates and fences</li> <li>• Damage by theft that does not involve force and violence</li> <li>• Certain types of damage when the Buildings are unoccupied</li> <li>• Damage caused by pollution or a rise in the water table level</li> <li>• Loss due to wear and tear, gradual deterioration, mechanical and electrical breakdown or lack of maintenance</li> <li>• Damage by subsidence but the insurance may be extended to include this for an additional premium. A higher excess will apply</li> </ul> <p>The sums insured must be at least 85% of the value of the Property Insured at the time of a loss or you may have to pay a proportion of the claim yourself</p> | Buildings section                                   |
| <p>Your legal liability for injury to third parties or damage to their property arising out of your ownership of the buildings up to the Limit of Indemnity stated in the schedule</p>   | <p>Damage by pollution caused over a period of time is excluded</p>  | Buildings section                                   |

## CONTENTS

| Significant Features and Benefits   | Significant Exclusions or Limitations   | Section of the Policy that Contains further Details |
|---|---|---|
| <p>Contents (including medical and pharmaceutical products) whilst in your Office or Surgery are covered against loss or damage from any accidental cause up to the sum insured stated in the schedule</p> <p>Removal of Debris and making the buildings safe following insured damage is also insured</p> <p>Contents Sums Insured are Index Linked using the General Index of Retail Prices</p> | <p>An Excess of £250 applies to all losses (this increases to £500 for losses caused by animals in vets surgeries)</p> <p>Loss or damage to specific valuable items is excluded</p> <p>Loss or damage when the Buildings are unoccupied is excluded unless the loss is caused by Fire, Lightning, Explosion, Earthquake, Aircraft or Impact</p> <p>Theft that does not involve violent and forcible entry or personal violence is excluded</p> <p>Damage caused by pollution or a rise in the water table level is excluded</p> <p>The sums insured must be at least 85% of the value of the Property Insured at the time of a loss or you may have to pay a proportion of the claim yourself</p> | Contents section                                    |

## CONTENTS (continued)

| Significant Features and Benefits   | Significant Exclusions or Limitations  | Section of the Policy that Contains further Details  |
|---|--|--|
| <p>Machinery, fixtures, fittings and documents are insured for up to 15% of their sums insured whilst temporarily removed from your premises</p> <p>The cost of replacing locks following theft of keys to the premises or to safes is insured</p>                          | <p>The following are excluded:-</p> <ul style="list-style-type: none"> <li>• Theft from unlocked buildings</li> <li>• Storm or flood damage in the open</li> </ul> <p>The maximum amount payable is £1,000</p>   | Section 2 Contents   |
| <p>Your liability as tenant is included for :-</p> <ul style="list-style-type: none"> <li>• Damage to underground services</li> <li>• Theft damage to buildings for which you are responsible</li> <li>• Damage to the building for which you are legally liable</li> </ul> | <p>) The maximum amount payable is ) £10,000 )</p> <p>The maximum amount payable is the Indemnity Limit under the Public Liability cover</p>   | Section 2 Contents   |
| Portable equipment may be insured anywhere within (or outside) the Territorial Limits   | Theft from any unattended vehicle is excluded  | Additional Insurances Section 2 Contents   |
| Documents in transit may be insured in transit within the Territorial Limits  | Loss of or damage to Money or negotiable documents is excluded   | Additional Insurances Section 2 Contents   |
| Damage to external signs and nameplates is insured up to £500   |  | Additional Insurances Section 2 Contents   |
| Fixed glass or sanitaryware forming part of the buildings is insured against breakage up to a maximum of £5,000   | Damage by scratching, installation, removal or repairs is excluded   | Additional Insurances Section 2 Contents   |
| <p>Money is insured:-</p> <ul style="list-style-type: none"> <li>• On the premises and whilst in transit during business hours</li> <li>• In a safe at your premises or a bank night safe</li> <li>• In the homes of directors or authorised employees</li> </ul>           | <p>The following losses are excluded:-</p> <ul style="list-style-type: none"> <li>• Losses from unattended vehicles</li> <li>• Losses from coin operated machines</li> <li>• Money stolen by employees unless discovered within 7 days or insured by a Fidelity insurance</li> </ul> | <p>Additional Insurances Section 2 Contents</p> <p>"Money" is defined in the Definitions section of the policy</p> |
| <p>If, as a result of Robbery or Hold-up, you or employees are killed or suffer a serious permanent injury, a lump sum benefit of £5,000 (or £50 per week for up to 2 years for temporary disablement) is payable</p>   | <p>This benefit does not apply to people under 16 or over 70 years of age</p> <p>Injury involving intoxication or drugs or any existing physical defect / infirmity is excluded</p>  | Additional Insurances Section 2 Contents   |
| <p>Damage to medical or pharmaceutical products on refrigeration cabinets caused by equipment breakdown, failure of the electricity supply or refrigerant leakage up to the sum insured stated in the schedule</p>  | <p>Losses involving refrigeration equipment more than 15 years old is excluded</p> <p>Losses arising from deliberate action by the electricity supply company is excluded</p> <p>Refrigeration equipment over 2 years old must be annually inspected and maintained</p>              | Additional Insurances Section 2 Contents   |

## LEGAL LIABILITY

| Significant Features and Benefits   | Significant Exclusions or Limitations   | Section of the Policy that Contains further details   |
|---|---|---|
| <p>Your liability to employees for injury or disease (including damages and claimants costs and expenses) is insured up to the limit of indemnity stated in the schedule</p>  | <p>Injury or disease must occur in the Territorial limits and arise out of your trade or business</p> <p>Injury or disease occurring during work Offshore is excluded</p>   | <p>Additional Insurances Section 2 Contents</p> <p>"Territorial Limits" is defined in the Definitions section of the policy</p> <p>"Offshore" is defined in the Definitions section of the policy</p>                   |
| <p>Your liability to third parties for injury or damage to their property arising from the trade or business activities at your premises (and elsewhere involving non-manual work) is insured up to the Limit of Indemnity stated in the schedule</p> | <p>Liability for the following is excluded:-</p> <ul style="list-style-type: none"> <li>• Pollution or contamination</li> <li>• Property in your custody possession or control</li> <li>• Motor vehicles used in a situation where insurance is required</li> </ul> <p>Advice or treatment or failure to provide the same</p> | <p>Additional Insurances Section 2 Contents</p> <p>"Territorial Limits" is defined in the Definitions section of the policy</p> <p>"Pollution or Contamination" is defined in the Definitions section of the policy</p> |

## LEGAL LIABILITY (continued)

| Significant Features and Benefits  | Significant Exclusions or Limitations  | Section of the Policy that Contains further details                   |
|--|--|---|
| <p>However the Limit of Indemnity is the maximum amount payable in respect of all liability arising out of goods or products sold or supplied in total in any one period of insurance</p> <p>Legal Costs and Expenses relating to prosecution or appeals under the Consumer Protection Act 1987 are also insured</p> | <ul style="list-style-type: none"> <li>• Lack of professional skill</li> <li>• Errors in the sale, supply, making up or prescribing or dispensing of drugs, medicines or similar preparations</li> <li>• Goods sold supplied or serviced by you other than               <ul style="list-style-type: none"> <li>(i) motor vehicles or office machinery surplus to requirements</li> <li>(ii) food or drink supplied as a service to visitors</li> <li>(iii) defective proprietary branded goods except medicines sold as a service by members of the Medical or Veterinary Professions</li> </ul> </li> <li>• liability assumed by an agreement which would not have attached in the absence of such agreement</li> <li>• Goods known to be for use in the United States of America of Canada</li> <li>• the cost of recalling, repairing or replacing any defective goods sold or repaired</li> <li>• work or visits offshore</li> </ul> <p>The amount of any fine or penalty is excluded</p> | <p>"Offshore" is defined in the Definitions section of the policy</p> |

## COMPUTER

| Significant Features and Benefits  | Significant Exclusions or Limitations  | Section of the Policy that Contains further Details |
|--|--|---|
| <p>Loss or damage to computer equipment is insured whilst in the office or surgery</p> <p>Also, additional costs of working following the above damage including costs of reproducing computer system records are insured</p> <p>The schedule shows the sums insured for the above items</p> | <p>A £100 excess applies to this section</p> <p>The following losses are excluded:-</p> <ul style="list-style-type: none"> <li>• erasure or distortion of information</li> <li>• any amount recoverable under a guarantee or maintenance agreement</li> <li>• losses when the office or surgery is unoccupied</li> <li>• wear and tear, deterioration, lack of maintenance or other gradually operating cause</li> </ul> | <p>Computer section</p>                             |

## BUSINESS INTERRUPTION

| Significant Features and Benefits  | Significant Exclusions or Limitations   | Section of the Policy that Contains further Details                                       |
|--|---|---|
| <p>If the business at the Office or Surgery is interrupted due to any of the following events, this section will provide cover for Loss of Gross Income and Additional Cost of Working during the Indemnity Period:-</p> <ul style="list-style-type: none"> <li>• Loss or damage insured under Section 1 Buildings or Section 2 Contents</li> <li>• Prevention of Access to the Office or Surgery by damage insured under section 2 Contents</li> <li>• Defective Sanitation, Poisoning, Murder, Suicide or Disease</li> <li>• Failure of Electricity, Gas or Water supplies at the Office or Surgery</li> </ul> | <p>The amount payable for Additional Cost of Working is restricted to the loss of Gross Income avoided</p> <p>The sum insured must be at least equal to the Gross Income at the time of a loss or you may have to pay a proportion of the claim yourself</p> <p>The maximum amount payable is the sum insured shown in the schedule</p> <p>The maximum amount payable is £25,000</p> <p>The maximum amount payable is £25,000</p> <p>The maximum amount payable is £25,000</p> <p>Failure for periods less than 7 hours is excluded</p> | <p>Business Interruption section</p> <p>The Indemnity Period is shown in the schedule</p> |

## BUSINESS INTERRUPTION (continued)

| Significant Features and Benefits   | Significant Exclusions or Limitations  | Section of the Policy that Contains further Details |
|---|--|---|
| <ul style="list-style-type: none"> <li>Loss of Accounts Receivable caused by damage insured under Section 2 Contents</li> </ul> | <p>The maximum amount payable is the sum insured shown in the schedule. Bad debts, errors, omissions and unexplained disappearances are excluded.</p> <p>Loss due to Business books and records not being kept in metal or fire resisting cabinets is excluded</p> |   |

## PERSONAL ACCIDENT

| Significant Features and Benefits   | Significant Exclusions or Limitations   | Section of the Policy that Contains further Details         |
|---|---|---|
| <p>If an Insured Person is killed or suffers a serious permanent injury, a lump sum benefit of £5,000 (or £50 per week for up to 2 years for temporary disablement) is payable</p> <p>Medical Expenses of up to £500 are also payable</p> | <p>The benefit amounts shown are 'per Unit of cover' and up to 6 Units per person may be purchased</p> <p>This section does not apply to people under 16 or over 70 years of age</p> <p>Injury involving intoxication or use of drugs or any existing physical defect / infirmity is excluded</p> <p>Injury arising from specified hazardous pursuits is excluded</p> | <p>Insured Persons are specified in the policy schedule</p> |

## GENERAL EXCLUSIONS

| Significant Exclusions or Limitations   | Section of the Policy that Contains further Details  |
|---|--|
| <p>Damage caused by virus hacking to computer equipment or date recognition failures is excluded</p> <p>Loss damage or liability arising from any incident involving nuclear explosions, radiation or contamination from such incidents is excluded</p> <p>Loss due to Acts of War or confiscation, nationalisation or requisition of property in times of war is excluded</p> <p>Loss damage or liability arising from acts of terrorism (other than in respect of compulsory Employers Liability insurance) is excluded</p> <p>Loss damage or liability arising outside the Territorial Limits is excluded unless the cover under the Policy has been specifically extended</p> | <p>General Exclusions</p> <p>"Territorial Limits is defined in the definitions section</p> |

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### How to complain

We are committed to treating our customers fairly. However, we realise that there may be times when things go wrong. If this happens, please use the most suitable contact from the following list.

For complaints about claims, please phone **0870 600 2123** or e-mail **smeclaims@groupama.co.uk**.

For complaints about policy administration and documents, please phone **0870 850 0123** or e-mail **sme@groupama.co.uk**.

If you are not satisfied with our final response, you may be able to pass your complaint to the Financial Ombudsman Service.

### Financial Services Compensation Scheme

Groupama Insurance Company Limited is covered by the Financial Services Compensation Scheme (FSCS). If we fail to carry out our responsibilities under this policy, you may be entitled to compensation from the Financial Services Compensation Scheme. Information about the scheme is available at [www.fscs.org.uk](http://www.fscs.org.uk) or by phone on **0207 892 7300**.