



# We understand Offices and Surgery insurance.

An overview of our appetite.



## Trading online: Offices and Surgery insurance.

Our Offices and Surgery product is 100% e-traded and available via Acturis.

It offers a quick, simple way to quote and bind cover designed for offices, surgeries and veterinary clinics with up to 10 premises.

### Brokers can:

- Quote and buy
- Process mid-term changes
- Access documentation instantly
- Amend or renew a policy
- Speak to an underwriter through Live Chat should they need support

### Capacity

Buildings up to:

# £5m

Per premises.

Business interruption up to £5m  
Total property damage exposure up to £5.25m per premises



### Client size

Premises:

# Up to 10



## Target customer types.

The product is designed for small to medium sized office and surgery businesses including:

- Accountants
- Architects
- Doctors and Dentists
- Veterinary surgeries
- Graphic design and marketing
- Insurance brokers
- IT and computing consultancies
- Solicitors
- Surveyors
- Homeworkers

## We do not target

- Firms with more than 10 premises
- Businesses requiring only optional covers
- Firms with property damage exposures above £5.25m per premises
- Staff carrying out manual work away from the premises
- Medical malpractice exposures
- Unoccupied premises
- Premises with previous flood or subsidence claims



# What sets Intact Insurance apart.

## A 5-Star Defaqto-rated product

Our Offices and Surgery Insurance product is 5 Star rated by Defaqto and provides a comprehensive range of features and benefits, alongside a comprehensive level of cover for office businesses.

## Support for businesses operating from home

We can insure businesses who operate from a domestic address, offering the same level of core protection.

## Worldwide Computer Insurance

Computer equipment and ancillary equipment covered anywhere in the world whilst temporarily away from the premises.

## Digital risk management support

Every customer receives access to Risk Assist, our online hub with practical guidance, templates and checklists to help manage risk and improve safety.

## Customer-specific risk guides

We provide a bespoke risk guide to customers at policy issue, helping them better understand risks and reduce exposures.

## Standard cover

### We offer cover for:

- Damage to property - up to £5.25 million per premises
- Deeds and documents - £100,000
- Artwork and transparencies - £10,000
- Drugs for surgery trades - £2,500
- Money during business hours, in transit or a safe out of business hours - £5,000 as standard
- Transit - £2,500 per vehicle as standard
- Unspecified all risks - £2,500
- Employers' liability - £10 million
- Public and product liability - £2 million as standard
- Machinery breakdown

## Optional cover

### You can add extra cover for:

- Buildings and tenants improvements - up to £5 million per premises
- Loss of rent - up to £1 million per premises and up to 48 months indemnity
- Computer equipment - up to £250,000 per premises including £100,000 for computer system records
- Business Interruption - £5 million gross revenue or £1 million increased cost of working up to 36 months indemnity
- Specified all risks - up to £20,000 per item
- Fidelity - £50,000
- Terrorism
- Legal expenses - £250,000

You can also choose higher limits for some of your standard cover options

**There are no limits on wages or turnover.**

## How to trade with us.

Offices and Surgery insurance is available exclusively online via:

**Acturis** When trading online, brokers can:

- Quote and bind
- Renew policies
- Make mid-term adjustments
- Download documentation instantly

When trading online you have access to easier, simpler and faster trading. You can speak directly to an underwriter and receive an answer to your query within minutes via Live Chat. In addition to Live Chat, we're now easier to contact with one single phone number for all our SME products **0345 0700 221**.

In addition to Offices and Surgery you can access **Live Chat via Intact Insurance Online and Acturis** for our other e-traded products. Pubs, Restaurants and Hotels, Properties, Business Combined, Shops, Directors and Officers, Tradespeople & Professionals, Professional Indemnity & Homeworkers.

Contact the team via the following email address:

**[etrade.packages@intactinsurance.co.uk](mailto:etrade.packages@intactinsurance.co.uk)**

**For more information on our  
Offices and Surgery product**