



**NEW INDIA
ASSURANCE**



Please complete this proposal and return it to
your insurance adviser or to:

The New India Assurance Company Limited,
3rd Floor,
Crown House
Crown Street,
Ipswich,
Suffolk IP1 3HS

Prospectus

**OFFICES AND
SURGERIES**

Offices and Surgeries Prospectus

The policy specially designed to let you get on with your day to day business and leave us at New India to deal with the unexpected.

Developed specifically for Offices and Surgeries, the policy combines your essential business insurances in one document.



Cover at a Glance

Basic Cover

1. Contents of your Premises, excluding personal possessions (which should be separately insured)
2. Fixed Glass, Sanitaryware and Signs
3. Loss of Income following damage to Contents, Glass and Buildings
4. Money
5. Assault suffered at the hands of thieves
6. Liability to Others for damages.

Additional Options – which you may wish to select

7. Loss of or damage to the Buildings
8. Losses from Theft by Employees
9. Loss of Gross Fees resulting from damage to Accounts Books/Records
10. Legal Expenses

The following general features should be noted:

Average

If you do not insure for the full value of your property, any payments made under Sections 1, 3, 7 and 9 will be proportionately reduced. Be sure to avoid this penalty by insuring for full amounts.

Excesses

You are asked to bear the first £250 of each claim for loss or damage under the following:

- Section 1 – Contents
- Section 2 – Glass
- Section 4 – Money
- Section 7 – Buildings
- Section 8 – Theft by Employees

Where the sum insured on Electronic Equipment is £5,000 or more, you are asked to bear the first £500 for theft losses involving forcible and violent entry to the premises unless the premises are protected by an alarm installed by a National Security Inspectorate approved alarm installer.

Cover at a Glance continued

Terrorism

Terrorism cover can be provided in selected cases at an additional premium, which must be paid to New India within 30 days.

Terrorism cover is not available for risks in Northern Ireland.

The Cost

The cost of the Basic covers depends upon just two factors:

- the value of your contents
- where your premises are situated

Please read the following cover guide before completing the proposal form. If you need further guidance, ask your insurance adviser or local New India office for assistance.

A specimen policy will be supplied on request, giving the actual terms of the insurance.

Basic Cover

Section 1 – Contents

Loss of or damage to contents of Offices or Surgeries including electronic equipment, documents, building owner's fixtures and fittings, tenant's improvements and employees' personal effects. Claims for destruction of furniture, equipment, fixtures and fittings will be settled on the basis of current replacement cost as new. Please ensure that the sums insured you select are on the same basis.

This Section also covers:

Temporary removal of Contents (other than data carrying materials and documents) anywhere within Great Britain, Northern Ireland, the Channel Islands and the Isle of Man	15% of the sum insured on Contents (except data carrying materials and documents)
Data carrying materials temporarily removed anywhere within Great Britain, Northern Ireland, the Channel Islands and the Isle of Man	Up to the sum insured selected
Documents: the cost of legal research and other costs of reinstatement of essential documents (limit any one document £500)	£2,500 or up to the sum insured selected
Valuables (i.e. jewellery, articles of gold, silver or other precious metal and watches)	£2,500
Employees' personal effects	£500
Accidental damage to underground pipes, services and cables	
The replacement of locks (other than of any safe) following the theft of keys up to a limit of £500.	

Section 2 – Glass

Breakage of fixed glass plus the cost of temporary boarding up, and damage to window frames, framework, fittings and displays resulting from the breakage.

Cover for Sanitaryware and Signs is given automatically.

Basic Cover continued

Section 3 – Loss of Income

The Fees you receive in the course of your business may be severely affected by any of the following:

- (a) damage to the contents of your Premises or to the buildings;
- (b) damage to surrounding property which hinders access to your Premises;
- (c) loss of use of the computer equipment due to failure of the electricity supply.

The standard Maximum indemnity period is 24 months, and cover is provided for up to £600,000. Requests for loss of income cover in excess of £600,000 may necessitate a separate proposal form.

Section 4 – Money

If Money is lost or stolen from your Premises or home, or from an employee’s home, or whilst in transit, the policy will make good your loss subject to the following limits:

Money out of Safe(s) when Premises are closed for business	£	500
Money in Safe(s) when Premises are closed for business	£	1,000*
Money in the private residences of the Insured and the Insured’s employees	£	1,000
<i>But cover is restricted to £500 if the money is not contained in a locked safe when left unattended</i>		
Any other loss of money	£	2,000*
Crossed cheques and the like	£	500,000

* These limits may be increased on request.

Cover is also provided for:

- ~ Loss of or damage to any safe in the Premises arising from theft;
- ~ Loss or damage to money-belts, waistcoats, cash-carrying cases and the like, arising from theft or attempted theft.

Basic Cover continued

Section 5 – Assault

Unfortunately theft is often accompanied by violence which may have serious personal consequences. The policy will provide the following benefits for you and your employees:

~	Damage to clothing and personal effects	£	500
~	Death.....	£	25,000
~	Loss of one or more limbs and/or sight of one or both eyes	£	25,000
~	Permanent total disablement	£	25,000
~	Temporary total disablement (maximum 2 years)	£	100 per week

Section 6 – Liability to Others

Considerable claims for compensation can be incurred in respect of legal liability for:

- (1) death or bodily injury to persons (other than Employees);
- (2) damage to property, trespass, nuisance or interference with the rights of other people;
- (3) defective Premises;
- (4) death, bodily injury or disease to Employees, in the course of their employment.

The policy provides cover for these as follows:

	<u>Limit of Liability</u>
(a) Liability as described in (1), (2) and (3) above	£2,000,000
(b) Liability as described in (4) above..... (The limit in respect of acts of Terrorism is reduced to £5,000,000).	£10,000,000

Note: Claims arising from the sale or supply of products or breach of professional duty are not admissible.

- ~ Property owner's liability is included where you are the owner of the building in which your premises are situated.

Optional Covers

You may add to the Basic Cover all or any of the following sections:

Section 7 – Buildings

If you own the Premises you occupy or are obliged to insure them under a lease agreement, this Section will provide cover for loss or damage to the Buildings.

Additionally this Section provides for:

- the cost of removing debris after a loss;
- architects' and surveyors' fees incurred in reinstating the building;
- the additional costs incurred, following a loss, to comply with Local Authority regulations.

Section 8 – Theft by Employees

You may lose money or other property through the dishonesty of an employee and not discover the loss for some time.

This Section will cover those losses up to a limit of £10,000. Higher limits can be obtained but this may entail a separate proposal.

Section 9 – Book Debts

If the business accounts or other records are destroyed, you may find it difficult to trace outstanding debtors and recover the money they owe you. This Section will meet the reasonable costs of tracing these amounts owed to you and will reimburse you for amounts that cannot be traced.

In addition, you may wish to provide cover for Unbilled Work, i.e. work which has been completed to order, but which has not been invoiced or debited to customers' accounts. In either case care should be taken to select a realistic sum Insured.

Section 10 – Legal Expenses

Cover is for legal costs and expenses incurred in the pursuit or defence of legal rights in or out of court in relation to employment disputes, Data Protection Act, customer disputes for goods or services in the range £200-£5,000, criminal prosecution defence, property, landlord/tenant disputes and statutory licences up to £50,000 any one event.

In addition Tax and V.A.T. disputes and Directors Protection Cover all included up to £25,000 any one claim:

Attendance expenses as witness or juror up to £100 per employee per day subject to a maximum of £1,000 are included for unrecoverable wages/salaries, subject to the overall limit for the Section to which the attendance relates.

The cover under this Section is provided by Brit Insurance Limited and arranged by ARAG plc.

Optional Covers continued

Payment by Instalments

Annual premiums may be paid by monthly direct debit. If you would like details, please answer the appropriate question on the proposal form. Only available if the annual premium exceeds £1,200

Terms and Conditions

The cover that we have described is only a summary. For full details of the terms, exceptions and conditions, please ask for a specimen of the policy.

The law applicable to this contract

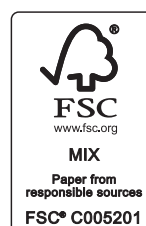
The parties to this contract have the right to choose the law that should apply. New India propose to apply English law except for those customers who at inception of the contract are domiciled:-

i) in Scotland where Scots law will apply

or

ii) in Northern Ireland where the law of Northern Ireland will apply.

In the absence of any written agreement to the contrary, the appropriate law as detailed above will apply.



The FSC logo identifies products which contain wood from well managed forests certified in accordance with the rules of the Forest Stewardship Council. By using this paper we are supporting the growth of responsible forest management worldwide.