

Office and Surgeries Package

An office is an office right? Up to a point yes. In practice they vary quite a bit and so do the needs of their occupants. That's why we have created a flexible, tailored office product for Cobra.

Standard Cover

Contents

- > Office contents
- > Office computers and software
- > Refrigerated contents including drugs and medicines
- > Stock and trade samples
- > Fidelity guarantee
- > Glass
- > Goods in transit - £5,000
- > Excess £250

Money

- > 7,500 during business hours and in transit as standard.
- > £5,000 in locked unspecified safe as standard, including a temporary partial benefit and a dental costs benefit.

Business Interruption

- > Loss of revenue as standard with minimum sum insured £250,000 and option to increase
- > Option to change cover to increased cost of working
- > Book debts £50,000

Liability

- > Employers Liability – £10 million
- > Public and Products Liability – Standard £2 million. Options for £1 million, £5 million and £10 million

Legal Expenses

- > £100,000 standard sum insured

Optional Cover

- > All Risks - specified business equipment
- > Buildings

- > Computer Breakdown
- > Personal Accident
- > Terrorism.

Enhancements for Cobra

Property/Material Damage

- ✓ Average free
- ✓ Contents whilst kept at the home of directors or employees - £20% of the sum insured or £25,000 whichever is the greater
- ✓ Day one uplift protection 15%
- ✓ Discharge of gas flooding - £50,000 any one period of insurance
- ✓ Exhibitions and trade fairs - £50,000 any one period of insurance
- ✓ Fire extinguishment expenses - £50,000 any one period of insurance
- ✓ Full theft cover
- ✓ Inadvertent omission to insure - £250,000
- ✓ Landscaping damage by emergency services - £20,000 any one period of insurance
- ✓ Lock replacement – £25,000 any one period of insurance
- ✓ Loss of Metered Water or Gas - £50,000 any one period of insurance
- ✓ Property stored elsewhere within the territorial limits – 20% of the sum insured of £100,000 whichever is the greater, maximum indemnity period three (3) months
- ✓ PR expenses - £10,000 any one period of insurance
- ✓ Temporary removal of property inured, 20% of the sum insured or £250,000 whichever is the greater

- ✓ Trace and access - £100,000 any one period of insurance
- ✓ Undamaged stock - £10,000 anyone period of insurance
- ✓ Undamaged tenants improvements - £10,000 any one period of insurance

Business Interruption

- ✓ Additional increased cost of working - £150,000 anyone period of insurance
- ✓ Damage denial of access – increase radius to one (1) mile
- ✓ Essential personnel – death or permanent disablement of any principal, director or partner, £100,000 any one claim, maximum indemnity 12 months

Liability

- ✓ Court attendance costs £750 per day for partners and directors. £250 for employees.
- ✓ Environmental clean up costs - £1,000,000 in the aggregate
- ✓ Financial loss extension - £250,000 any one claim and in the aggregate

Other

- ✓ Claims preparation costs – claims in excess of £25,000 – 10% or £25,000 whichever is the lesser, £100,000 anyone period of insurance.

Premium Flexibility

Cobra can agree premium deviation (Load/Discount) up to 20% on all quotes that go straight through the system into a quote/obtained status.

For quotes that trigger any referral reasons and fall outside of standard acceptance criteria these will need to be referred into QBE for price flex consideration.

Code:

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Category: Package

Policy type: Office

Product Target: Office Package

QBE Fastflow

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