



# Office Protect Summary of Cover



## Introduction

Some important facts about this Office Protect insurance policy are summarised below. This summary does not describe all the terms and conditions of the policy. To ensure full understanding of the cover provided by this policy it is recommended that this document is read alongside the policy wording. A copy of the full Policy Wording is held by Qdos and is available on request.

## Insurer

This Office Protect insurance policy has been arranged by Qdos Broker & Underwriting Services Limited on behalf of Ageas Insurance Limited. Qdos Broker & Underwriting Services Limited and Ageas Insurance Limited are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. You can check their website ([www.fca.org.uk](http://www.fca.org.uk)), which includes a register of all the firms they regulate. Or you can phone them on 0800 111 6768.

## Additional Benefits for Policyholders

### Helplines

The insured may obtain legal advice on UK Law by telephoning the Legal Advice Line. The telephone number can be found on your Schedule of Insurance. You will need to quote your Policy number. Advice can be sought on a wide range of areas of law, including employment, tax, health & safety and contract. The advice is provided by qualified HR consultants, solicitors and Tax experts and is confidential and impartial. Conversations may be recorded in the interests of quality of advice and training.

### Replacement Glazing

The insured may arrange for the replacement of broken windows at the insured premises by telephoning Solaglas. This facility is available around the clock every day of the year and where necessary the premises will be made safe by boarding up. The insurer will settle accounts with Solaglas directly except where the replacement is not within the scope of the cover provided by this Policy when a special discount will be allowed to the insured.

**The benefits above have been arranged for the convenience of policyholders and do not create a contractual relationship with Ageas Insurance Limited or form any part of the policy of insurance.**

## Type of insurance and cover provided

This Office Protect insurance is a combined liability policy providing cover for a wide range of circumstances as detailed below.

## Significant features and benefits

This Policy Will Cover	Relevant policy section
<p><b>Contents</b></p> <ul style="list-style-type: none"> <li>• Loss damage or destruction of contents whilst within the Office</li> <li>• Costs and expenses incurred in removing debris as a result of loss damage or destruction</li> <li>• Loss damage or destruction of trade fixtures fittings machinery or documents whilst temporarily removed from the Office</li> <li>• Costs incurred in replacement of locks to the Office or to any safe or strongroom within the Office following loss of keys</li> <li>• Costs incurred by the insured for charges demanded by the Water Supply Undertaking Company following insured damage to water apparatus after the point of the service feed to the Premises</li> <li>• Tenants' liability for damage in respects of costs of repair of accidental damage to Underground Services and Septic Tanks; and for costs of repair of damage to the Buildings or Outbuildings following theft or attempted theft, for which the insured is responsible.</li> </ul> <p>Cover is also provided for:</p> <ul style="list-style-type: none"> <li>• Portable Equipment</li> <li>• Documents in Transit</li> <li>• External Signs and Nameplates</li> <li>• Glass</li> <li>• Money</li> <li>• Robbery Assault</li> <li>• Trace and Access</li> </ul>	1

<p><b>Legal Liability</b></p> <p><b>Employers' Liability:</b> Sums the Insured is legally liable to pay as damages and claimants costs and expenses in respect of Injury sustained by any Employee Director or Partner arising out of and in the course of employment by the Insured.</p> <p><b>Public Liability:</b> All sums which the Insured shall become legally liable to pay as damages and claimants costs and expenses arising out of accidental:</p> <ul style="list-style-type: none"> <li>• Injury to any person</li> <li>• physical loss of or physical damage to material property</li> <li>• obstruction trespass nuisance wrongful arrest or interference with any right of way light air or water</li> </ul> <p>occurring in connection with the Business or Profession at the insured's premises or elsewhere in the world in the course of commercial or professional visits to undertake non-manual work in connection with the Business or Profession.</p>	2
<p><b>Computers</b></p> <p>The insured will be indemnified for the following if computer equipment is lost, damaged or destroyed from any cause whilst within the Office:</p> <p><b>Computer Equipment:</b> By repair or replacement of the computer equipment.</p> <p><b>Additional Costs of Working:</b> The additional costs and expenses of working necessarily and reasonably incurred by the Insured consequent upon loss damage or destruction to computer equipment.</p>	3
<p><b>Business Interruption</b></p> <p>The insured will be indemnified against interruption to their business activities caused by:</p> <ul style="list-style-type: none"> <li>• Loss damage or destruction to Contents Insured by Section 1.</li> <li>• Prevention of Access caused by damage to property in the vicinity of the insured's premises by any loss Insured under Section 1. Contents which prevents or hinders the use of or access to the insured's premises.</li> <li>• Closure or restriction of the insured's premises by order of a Public Authority consequent upon vermin pests defects in drains or defective sanitation at any occurrence of a Notifiable Human Disease attributable to food or drink supplied from murder or suicide occurring at the Premises.</li> <li>• Accidental failure of the public supplies of electricity gas or water at the terminal point of the public supply undertakings feed to the Premises.</li> <li>• Breakage of glass Insured by Section 1. Contents.</li> <li>• Damage to underground services Insured by Section 1. Contents .</li> <li>• Loss, damage or destruction of Accounts Receivable from any cause not specifically excluded under Section 1. Contents.</li> </ul>	4
<p><b>Legal Expenses</b></p> <p><b>Employment disputes:</b> Representation costs incurred in defence of a dispute with a worker, and the cost of a basic or compensatory award ordered to be paid by an Employment Tribunal following a dispute with a worker.</p> <p><b>Health &amp; Safety prosecutions:</b> Costs incurred defending a health and safety criminal prosecution.</p> <p><b>Tax protection:</b> Costs incurred dealing with a H M Revenue &amp; Customs (HMRC) full enquiry or aspect enquiry and a PAYE or VAT dispute which arises following a compliance review by HMRC.</p> <p><b>Criminal prosecutions:</b> Costs incurred defending legal proceedings in a Court of criminal jurisdiction in respect of any act or omission or alleged act or omission.</p> <p><b>Statutory licence protection:</b> The cost of an appeal or representation to the relevant authority following an act or omission which leads to the removal of a statutory licence.</p> <p><b>Jury service:</b> The cost of the insured's salary or an employees salary for any period for which the insured or their employees are obliged to attend court for jury service where the cost is not recoverable from the relevant court.</p>	5

<p><b>Property disputes:</b> The cost incurred in any dispute or legal proceedings, including those relating to the physical possession of the property, the terms of the insured's tenancy regarding property use or maintenance, provided the insured will suffer financial loss if the defence or pursuit of the legal proceedings is not fulfilled.</p> <p><b>Data protection:</b> Costs incurred defending civil proceedings for compensation under Section 13 of the Data Protection Act 1998, provided that the policyholder is already registered with the Data Protection Commissioner.</p> <p><b>Personal injury:</b> Costs incurred in the pursuit of legal proceedings to recover damages for the death of or bodily injury to an insured person.</p> <p><b>Debt recovery:</b> The pursuit of legal proceedings arising from a dispute with a customer in respect of an uncontested debt that arises from the sale or provision of goods or services.</p> <p><b>Contract cover:</b> The pursuit or defence of legal proceedings made by or brought against the insured in a contractual dispute relating to a contract for the sale or hire of goods or a contract for the supply of a service.</p> <p><b>Restrictive covenants:</b> The cost of pursuit of legal proceedings against an employee or former employee of the insured who has breached restrictions contained within their written contract of employment.</p> <p><b>Motor disputes:</b> The costs of pursuit or defence of legal proceedings between the insured and a customer/supplier relating to the hire, purchase, lease, service, repair or test of a motor vehicle for which the insured is legally responsible, and any pursuit by the insured to recover damages following a road traffic accident.</p>	
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### Significant exclusions or limitations

This Policy Will Not Cover	Relevant Policy Section
<p><b>Contents</b></p> <ul style="list-style-type: none"> <li>• Theft unless following forcible and violent entry to or exit from the Buildings or any attempt thereat including threat of personal violence to the Insured or any Employee.</li> <li>• The cost of repair or replacement of plant or machinery caused by wear and tear breakdown or lack of maintenance.</li> <li>• Loss damage or destruction to electric wiring machines or appliances caused by self-ignition.</li> </ul> <p>Loss damage or destruction caused by:</p> <ul style="list-style-type: none"> <li>• atmospheric or climatic conditions apart from Storm or Flood;</li> <li>• vermin rot mould or toxic mould fungus insects or birds inherent vice latent defect natural or gradual deterioration wear and tear;</li> <li>• faulty or defective design materials workmanship maintenance or any process of cleaning renovation or repair;</li> <li>• electric or mechanical failure breakdown derangement or misuse;</li> <li>• disappearance unexplained or inventory shortage misfiling or misplacing of information;</li> <li>• erasure or distortion of information on computer systems and computer system storage media</li> <li>• the deliberate act of any public service supplier to withdraw or restrict public water gas electricity or telecommunication services;</li> </ul> <p><b>Employers Liability</b></p> <ul style="list-style-type: none"> <li>• Injury sustained by any Director or Employee while being carried in or on a vehicle or entering or getting onto or alighting from a vehicle in circumstances where compulsory insurance or security covering this risk exists</li> <li>• Liability arising out of any work undertaken and/or visit Offshore.</li> </ul> <p><b>Public Liability</b></p> <ul style="list-style-type: none"> <li>• Liability in respect of pollution or contamination</li> <li>• Liability arising out of the ownership possession or use by or on behalf of the Insured of any mechanically propelled vehicle</li> <li>• Liability caused by or through or in connection with remedial professional or other advice or treatment given or administered by the Insured or any person acting on behalf of the Insured or any failure to give advice or treatment or any lack of professional skill</li> <li>• Liability arising from goods or products sold supplied serviced repaired stored warehoused or</li> </ul>	

<p>processed by or on behalf of the Insured other than:</p> <ul style="list-style-type: none"> <li>o motor vehicles or office machinery surplus to the Insured's requirements</li> <li>o food or drink supplied as a service to visitors</li> <li>o proprietary branded goods</li> </ul> <ul style="list-style-type: none"> <li>• Any Injury loss damage or liability caused by or arising from any goods known to be for use in or supply to the United States of America of Canada</li> <li>• The cost of recalling repairing reconditioning or replacing any defective or unsuitable goods sold supplied or repaired</li> <li>• The cost of fines, penalties, punitive, exemplary, aggravated, liquidated and multiple damages</li> <li>• Liability arising out of any work undertaken and/or visit Offshore</li> <li>•</li> </ul>	
<p><b>Computers</b></p> <ul style="list-style-type: none"> <li>• Reduction in Gross Income consequent upon any loss damage or destruction insured by this Section</li> <li>• Erasure or distortion of information on computer systems or other records programmes or software</li> <li>• Loss damage or destruction: <ul style="list-style-type: none"> <li>o when the Office or Surgery is Unoccupied</li> <li>o arising as a result of defects of design material maintenance or workmanship</li> <li>o by wear and tear deterioration depreciation rust climatic conditions lack of maintenance or gradually operating cause</li> </ul> </li> <li>• loss damage or destruction to Computer Equipment auxiliary equipment or computer media directly or indirectly occasioned by or arising from Virus or Similar Mechanism or Hacking</li> <li>• additional Costs of Working in consequence directly or indirectly of Virus or Similar Mechanism or Hacking</li> <li>• loss destruction or damage to the Computer Equipment auxiliary equipment or any computer media directly or indirectly caused by or consisting of or additional costs and expenses arising directly or indirectly from the failure of any computer or other equipment or system for recognising capturing saving retaining storing manipulating interpreting calculating or retrieving data whether the property of the Insured or not and whether occurring before during or after the Year 2000</li> </ul>	
<p><b>Business Interruption</b></p> <p>Loss damage or destruction to any computer or other equipment or component or system or item which processes stores transmits or receives data or any part thereof whether tangible or intangible and whether the property of the Insured or not but this shall not exclude loss which other than:</p> <ul style="list-style-type: none"> <li>• The acts of thieves and malicious persons which do not involve physical force and violence</li> <li>• The deliberate acts of rioters strikers locked-out workers persons taking part in labour disturbances or civil commotions</li> </ul>	
<p><b>Legal Expenses Insurance</b></p> <p>Legal costs and expenses where:</p> <ul style="list-style-type: none"> <li>• Any dispute which arises within three months of the inception of this policy (applicable to Employment Disputes).</li> <li>• Any compensatory award made against the insured relating to trade union activities (applicable to Employment Disputes).</li> <li>• Any criminal prosecution (applicable to Tax Protection).</li> <li>• Any legal proceedings relating to the insured being prosecuted for infringement of road traffic laws or regulations (applicable to Criminal Prosecution Defence).</li> </ul> <p>The insurer will not pay legal expenses arising from or relating to:</p> <ul style="list-style-type: none"> <li>• Fees costs and disbursements incurred prior to the written acceptance of a claim.</li> <li>• Patents, copyrights, trademarks, merchandise marks, registered designs, intellectual property, secrecy and confidentiality agreements.</li> <li>• Legal expenses arising directly or indirectly from the failure of computer, data processing and any other electrical equipment or component, including microchips, integrated circuits and similar devices and or any software to recognize, interpret or process any data as its true calendar date.</li> <li>• Legal expenses incurred before the insurer agrees to pay them on our behalf or where the insured pursues or defends a case without the agreement of the insurer.</li> </ul>	

## Duration of cover

This policy will expire one calendar year from the date it was issued.

## Cancellation right

We hope policyholders are happy with the cover this policy provides. However, policyholders have the right to cancel it within 14 days of receiving the policy. The insurer may also cancel this policy at any time by giving 14 days notice.

## Making a claim

### Claims under Section 1. Contents, Section 2. Legal Liability, Section 3. Computers, or Section 4. Business Interruption:

Ageas Insurance Limited  
1 Port Way  
Port Solent  
Portsmouth  
PO6 4TY

Telephone: 0844 748 0117  
Facsimile: 0870 850 2771

### Claims against Section 5. Legal Expenses must be notified via the advice line on 01455 852100 or in writing to:

Claims Department  
Qdos Broker & Underwriting Services Limited  
Windsor House  
Troon Way Business Centre  
Humberstone Lane  
Leicester  
LE4 9HA

Tel: 01455 852100  
Fax: 01455 841000

## How to make a complaint

We are committed to treating you 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. Please tell us your name and your claim number or policy number and the reason for your complaint.

For complaints about section 5 please contact

The Nominated Complaints Handler  
Qdos Broker & Underwriting Services Limited  
Windsor House  
Troon Way Business Centre  
Humberstone Lane  
Leicester  
LE4 9HA  
Tel: 01455 850000 Fax: 01455 841000

For complaints about claims under sections 1-4, please phone **0844 748 0117** or email **claims.director@ageas.co.uk**

For complaints about Policy administration and documents under sections 1-4, please phone **0844 892 2114** or email **schemes.commercial@ageas.co.uk**

We promise to:

- Acknowledge your complaint within five days of receiving it;
- Have your complaint reviewed by a senior member of staff;
- Tell you the name of the person managing your complaint; and
- Respond in full to your complaint within 28 days. If this is not possible for any reason, we will write to you to explain why we have not been able to settle the matter quickly. We will also let you know when we will contact you again.

Calls to 0870 numbers will cost no more than calls to 01 or 02 numbers in the UK. Calls from mobile phones may cost more. Calls to 0844 numbers cost less than 5p per minute from a BT line. Other network charges will vary.

**Financial Ombudsman Service**

If you are not happy with our final decision, you may be able to pass your complaint to the Financial Ombudsman Service (FOS). The FOS is an independent organisation and will review your case.

Their address is:

The Financial Ombudsman Service  
South Quay Plaza  
183 March Wall  
London  
E14 9SR.

Phone: 0800 023 4567 if calling from a landline or 0300 123 9123 if calling from a mobile

You can visit the Financial Ombudsman Service website at [www.fos.org.uk](http://www.fos.org.uk)

The ombudsman's service is available to personal policyholders. Their service is also open to charities, trustees and small businesses with income or assets within defined limits. You can get more information from us or the ombudsman.

If you take any of the action mentioned above, it will not affect your right to take legal action.

**Regulation**

Ageas Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

**Financial Services Compensation Scheme**

Ageas Insurance 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 **0800 678 1100** or **020 7741 4100**.