

PACKAGED OFFICE & SURGERIES



Features & Benefits

PRODUCT OVERVIEW

Our Packaged Offices and Surgeries insurance product is a comprehensive policy designed for administrative small businesses working from dedicated premises or from home. It is a comprehensive All Risks product and will cover up to a maximum of 10 locations.

- Contents
- Money and Personal Accident Assault
- Public and Products Liability
- Employers' Liability
- Office or surgery front
- Stock or trade samples
- Trace and Access
- Goods in Transit
- Exhibition cover anywhere in Europe
- Automatic Worldwide Extension (All Risks)
- Deterioration of refrigerated stock (including drugs & medicines)
- Business Interruption
- Minimum premium £175 + IPT

The following optional covers available on your Packaged Office & Surgeries product:

- Optional Buildings cover available up to £1,000,000 sum insured
- Optional Legal Expenses cover of £100,000

Here's just a few of the trades that we have a strong appetite for:

- Estate/Letting Agents
- Accountants
- Solicitors
- Financial Advisors
- Consultants
- Architects
- Property Management/ Letting
- Graphic Designers
- Clerical Services
- Website Design



COVER & LIMITS

Cover	Limits
Contents Cover	£750,000
Business Interruption	Choose either Gross Profit of £250,000 or ICOW cover up to £50,000 for 24 months
Public and Products Liability	£5,000
Employers' Liability	£10,000,000
Deterioration of refrigerated stock	£10,000
Legal Expenses (optional)	£100,000



HAVE YOU GOT A REFERRAL?

Our experienced and knowledgeable trading underwriters will provide full support to you with decisions on referrals, trade selection and premium flex. Whatever your query, get in touch now.



0330 221 0222



**[smepackages@
coveainsurance.co.uk](mailto:smepackages@coveainsurance.co.uk)**

COVEA INSURANCE PLC

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