



## Office and Surgery enhancements to cover

Retirement  
Investments  
**Insurance**  
Health



**We have made some significant enhancements** to your Office and Surgery product which will provide an extra layer of protection over and above the amount you feel your business needs – at no extra cost.

**Underinsurance** occurs when you have not set your sums insured, cover limits and indemnity periods at the right amount to cover your needs.

We completely understand that getting the right level of cover can be complicated which is why we have made these valuable enhancements to your cover.

At Aviva we are proud of providing clear, fair and comprehensive products which provide valuable protection and, above all, give you that peace of mind that we are here to support you should the worst happen.

### **Choosing the Right Level of Cover**

Choosing the right level will safeguard your business and avoid placing you in a dangerous financial position. To ensure your business is fully protected, when setting your sums insured and cover limits you should consider the following

- the full cost to replace all your contents, computer equipment or rebuilding your property
- provide cover for a realistic period of time to give you time to rebuild the income your business generates
- ensure you have adequate protection should someone be negligently injured

**If you want to know more about underinsurance**  
**[click here](#) to take a look at our handy guide:**

# Enhancements to Your Policy

## Property Damage

### 1. Automatic increases to your contents sums insured and additional flexibility in how we settle your claims

- a. we will provide a free “top-up” to the sums insured you select for contents, business records, computer equipment & tenants improvements and
- b. we will add together these individual sums insured to create one overall total sum insured.
- c. we will also remove the condition of average within your policy

This means that in the event of a claim for one, or any combination of these items, we will pay up to the combined total sum insured for these contents, business records, computer equipment and tenants improvements items and not just the sum insured declared specifically for these individual items. In addition we will also increase this combined total sum insured by 20% or up to £25,000 whichever is higher. By removing the condition of average we will no longer reduce any claim if the sums insured you have selected are inadequate, although the most we will pay for any claim will be £25,000 or the combined sum insured increased by 20%.

### 2. Automatic increases to your buildings sums insured and additional flexibility in how we settle your claims

- a. we will provide a free “top-up” to the sums insured you select for buildings and
- b. we will also remove the condition of average within your policy

This means that in the event of a claim for buildings we will increase the sum insured shown in your schedule by an additional 20%. By removing the condition of average we will no longer reduce any claim if the sums insured you select are inadequate, although the most we will pay is still an additional 20% on top of the buildings sum insured shown in your schedule.

### 3. We have enhanced and simplified the limits within your policy to provide more cover and fewer restrictions

The following table shows how your current property covers have been enhanced by removing restrictions in the amount of protection we provide under your contents cover

Title	Current Limit	New Limit
All other contents		
<ul style="list-style-type: none"> <li>• Employees pedal cycles and personal belongings</li> </ul>	£1,000 any one person's property	All these restrictions have been removed and you will now enjoy cover up to the full sum insured you have selected under your contents cover.
<ul style="list-style-type: none"> <li>• Visitors' personal belongings</li> </ul>	£1,000 any one person's property	
<ul style="list-style-type: none"> <li>• Paintings, curios or other works of art</li> </ul>	£5,000 any one item	
<ul style="list-style-type: none"> <li>• Wines, spirits, cigarettes and tobacco</li> </ul>	£500 any one loss	
<ul style="list-style-type: none"> <li>• Trade samples, brochures, promotional merchandise and goods in trust</li> </ul>	£5,000 any one loss	
<ul style="list-style-type: none"> <li>• Documents, manuscripts, business books, computer system records, patterns, moulds, plans and designs*</li> </ul>	£10,000 any one loss	
<ul style="list-style-type: none"> <li>• Precious metals*</li> </ul>	£2,000 any one loss	
<ul style="list-style-type: none"> <li>• Mobile Telephone**</li> </ul>	£250 Limit any one loss Mobile Telephone	

The following table shows how your current property covers have been enhanced by increasing these additional covers we provide under your contents cover

Title	Current Limit	New Limit
• Changing Locks	£1,000 any one loss	Increased to £50,000 any one claim
• Loss of Metered Water	£10,000 any one occurrence	
• Temporary Removal**	Office: limit any one item <ul style="list-style-type: none"> <li>• £1,000 computer system records, books, deeds, manuscripts, plans, drawings or documents</li> <li>• £5,000 any other property insured</li> </ul>	
• Fire Brigade Damage to Gardens	£1,000 any one occurrence	
• Lamps, Signs and Nameplates	£500 any one item	
• Trace and Access	£10,000 any one Period of Insurance	
• Deterioration of Drugs and Vaccines*	£10,000 any one occurrence	

\*Surgery policy only

\*\*Office policy only

# Business Interruption

Understanding how long it will take to build your business back up after a loss can be complicated by a range of factors outside your control eg planning applications, or customers finding alternate trading partners. Changes in business trends can also mean you are left without the protection you need so we have introduced a range of improvements to help

## 1. **Loss of income – Automatic increases to your sums insured** and an increase to the indemnity period to help cater for the unexpected where you have selected this cover option

- a. where your schedule shows an indemnity period of 12 months this will be increased to 18 months and your sum insured will be increased in proportion to reflect the additional 6 months cover.
- b. we are introducing an additional increase in your cover (declaration linked) which will provide you with an extra 33% on top of the sum insured shown on your schedule provided you update your policy annually with your latest income projection at each subsequent renewal date.

This means that in the event of a claim for loss of income your cover may provide extra time in which you can rebuild your business. This will also provide some additional protection in the event that the income you asked us to base your cover on was not sufficient to cater for things such as an unexpected positive trend in your business income during the year.

## 2. **Loss of income –** Additionally we are also adding to your policy an extra cover for 'additional increased cost of working' with a limit of £50,000

This means that if you have selected cover for loss of income under the business interruption section then we will now also provide 'additional increased cost of working' cover with a limit of £50,000 as standard. This wider cover enables you to incur reasonable extra expenses which are needed to maintain your business in the medium to long term, but which may not necessarily contribute to an overall reduction in the cost of your claim. This cover is designed to increase the flexibility of how we help your business recover from a loss.

## 3. **Increased Office/Surgery expenses –** Indemnity period and sum insured where you have selected this cover option

- a. where your schedule shows an indemnity period of 12 months this will be increased to 18 months
- b. where your schedule shows a sum insured less than £50,000, we will automatically increase this to provide you with a sum insured of £50,000

#### 4. We have enhanced or simplified the limits

within the business interruption part of your policy for the following additional covers

We have made a number of changes to the clauses under the business interruption section – details below:

Title	Current Limit	New Limit
• Employee Lottery Win	£50,000 any one period of insurance	Increased to £50,000 any one claim
• Essential Personnel	£10,000 any one period of insurance	
• Disease, Infestation and Defective Sanitation	£25,000 for all losses during the period of insurance	
• Government or Local Authority Action	Lower of £25,000 or BI sum insured shown in the Schedule of all losses in the period of insurance	
• Suppliers	Lower of £25,000 or BI sum insured shown in the Schedule of all losses in the period of insurance	
• Telecommunications	£100 for each day any one failure and a total of £2,500 all failures any one period of insurance	

## Public and Products Liability

When someone is seriously injured and the courts award damages, these damages can be significant so we are increasing your cover to provide a minimum limit of indemnity of £5,000,000.

| Retirement | Investments | Insurance | Health |

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