



# OFFICE RISK FACT

## OFFICE

FirstUnited, have a selection of office insurance policies to choose from – one of which may be right for you.

This risk fact provides an outline of the insurance cover, benefits and extensions that can normally be included under such packaged policies and which are normally suitable for offices and clinics.

It does not detail all the policy cover, limits, terms, conditions and exclusions.

Cover varies amongst different insurers. The main differences relate to cover, rates, conditions of insurance and levels of service. For full details of the cover including complete terms, conditions and exclusions please refer to the policy document.

Failure to provide material information to your insurer at the time you complete and submit your motor proposal form may give the insurer the contractual right to avoid a claim and it is suggested that any concerns you may have over what would be considered material should be discussed with your personal insurance broker.

## SIGNIFICANT FEATURES AND BENEFITS

### Buildings

- 'All Risks'.
- Loss of rent up to % of the sum insured on buildings.
- Property Owners' Liability up to a limit of indemnity of Lm 1 million.

### Contents

- Accidental damage cover including Theft.
- Employers' Liability up to a limit of indemnity of Lm 1 million

- Public Liability up to a limit of indemnity of Lm 1 million
- Money in transit, in the premises during business hours, and in any bank night safe.
- Money in a safe outside business hours covered to specified limit and subject to adequate safe.
- Contents cover for homeworkers.
- Contents cover for property temporarily removed or at exhibitions.

- Cover for loss of metered water, trace and access and loss of keys.

### Optional covers available

- Business Interruption.
- Electronic Equipment.
- Fidelity.
- Personal Accident.
- European and world-wide 'All Risks' cover provided for specified items

## SIGNIFICANT EXCLUSIONS OR LIMITATIONS

- Damage caused by pollution or contamination
- Policy Excess on each and every loss
- Theft of contents or money from unattended road vehicles
- Loss of money arising from acts of dishonesty not discovered within 14 days.
- Loss of money or contents by fraud or dishonesty by any employee who cannot be named, where Fidelity cover applies
- Damage to glass or fixed sanitary ware, resulting from repairs or alterations to the premises.
- Damage caused by faulty or defective design or workmanship or wear and tear
- Liability arising from professional advice given.
- Liability arising out of computer programming
- Products Liability
- Any loss arising from war, civil war or terrorism

