

### Policy summary

Some important facts about your MMA Offices & Surgeries Package insurance product is summarised below. This summary does not describe all the terms and conditions of your policy, so please take time to read the policy document to make sure you understand the cover it provides.

Your cover is valid for 12 months and is renewable annually.

### About your cover

Features and benefits included automatically	Significant exclusions or limitations	Policy section information can be found in
<p>Section 1a: Contents</p> <ul style="list-style-type: none"> <li>• Your Contents including Business Equipment are insured against Accidental Loss, Damage or Destruction. In addition to the above the policy includes:</li> <li>• Stock and Prescription Drugs Cover up to £1000</li> <li>• Breakage of fixed glass and sanitary fittings</li> <li>• Electronic equipment temporarily removed £1500 any one loss</li> <li>• Replacement of locks following theft of keys up to £1000</li> <li>• Personal effects or Tools up to £500 per person</li> <li>• Removal of Debris</li> <li>• Automatic reinstatement of Sum Insured following a loss</li> <li>• Index linking</li> <li>• Theft damage to premises</li> <li>• Loss of Metered Water or Heating Oil up to £2500</li> </ul>	<ul style="list-style-type: none"> <li>• Theft not involving forcible and violent entry or exit from the premises</li> <li>• Damage to electronic equipment whilst temporarily left in unattended and/or unlocked motor vehicles</li> <li>• Damage caused by mechanical or electrical breakdown</li> <li>• Damage to business Files resulting from erasure or distortion of information on computer systems or other records</li> <li>• Damage to Fixed Glass or Sanitary ware in vacant or unoccupied portions of the premises</li> <li>• Subsidence ground heave or landslip (unless specifically extended)</li> <li>• Acts of Terrorism (unless specifically extended)</li> <li>• The first £250 of each and every loss or damage</li> </ul>	<p>Section 1a: Contents</p>
<p>Section 1b: Money</p> <p>Cover is provided within the following limits</p> <ul style="list-style-type: none"> <li>• Crossed cheques, etc £250,000</li> <li>• in transit and in the premises during business hours £5000</li> <li>• in a bank night safe £5000</li> <li>• in the business premises whilst closed for business               <ul style="list-style-type: none"> <li>(a) contained in a locked safe/strong room £2000</li> <li>(b) not in a locked safe/strong room £500</li> </ul> </li> <li>• in a dwelling of the Insured or authorised Employee £500</li> </ul>	<ul style="list-style-type: none"> <li>• Loss or theft from an unattended vehicle</li> <li>• Damage resulting from a safe or strong room being opened by the use of a key or combination code through the key or combination code having been left on the premises while closed for business</li> <li>• Damage resulting from dishonesty by the Insured or an Employee</li> <li>• The first £100 of each and every loss or damage</li> </ul>	<p>Section 1b: Money</p>

<p>Section 1c: Personal Accident –</p> <p>Assault</p> <p>We also cover injury to you or your employees following robbery during the course of your business for</p> <ul style="list-style-type: none"> <li>• Death, Loss of Limb(s)/Eye(s), Permanent Total Disablement £10,000</li> <li>• Temporary Total Disablement (up to 104 weeks) £100 per week</li> <li>• Damage to Clothing and Personal Effects up to £500.</li> </ul>		<p>Section 1c:</p> <p>Personal Accident -Assault</p>
<p>Section 1d: Legal Liabilities</p> <ul style="list-style-type: none"> <li>• Employers Liability up to £10 million any one occurrence</li> <li>• Public and Products Liability up to £2 million any one occurrence in respect of Public Liability and up to £2 million per period of insurance for Products Liability up to £2 million any one period of insurance for Pollution</li> <li>• Also includes</li> <li>• Vehicle contingency cover</li> <li>• Defective Premises Act 1972</li> <li>• Wrongful arrest clause</li> </ul>	<p>The following exceptions do not apply to liability in respect of Employers Liability</p> <ul style="list-style-type: none"> <li>• Manual Work away from the premises</li> <li>• Injury or Damage due to the giving of advice or treatment</li> <li>• Injury or damage caused directly or indirectly from gradual pollution or contamination</li> <li>• Injury or Damage caused by the use, removal, disposal, sale or storage of Asbestos</li> </ul>	<p>Section 1d:</p> <p>Legal Liability</p>
<p>Section 2: Business Interruption</p> <ul style="list-style-type: none"> <li>• Standard cover is provided, for a Sum Insured of £250,000, for Loss of Revenue (or Additional Expenditure) following Damage to your Buildings or Contents for an Indemnity Period up to 24 months Including losses resulting from</li> <li>• Prevention of Access</li> <li>• Failure of Public Utilities</li> <li>• Disease and defective sanitation</li> </ul>	<ul style="list-style-type: none"> <li>• Subsidence ground heave or landslip (unless specifically extended)</li> <li>• Acts of Terrorism (unless specifically extended)</li> </ul>	<p>Section 2:</p> <p>Business Interruption</p>
<p>Section 3: Buildings (optional)</p> <p>Cover can be provided in respect of Buildings owned by the Insured and used for the business including: -</p> <ul style="list-style-type: none"> <li>• Removal of Debris</li> <li>• Architects and Surveyors Fees</li> <li>• Damage to Underground Services</li> </ul>	<ul style="list-style-type: none"> <li>• Subsidence ground heave or landslip (unless specifically extended)</li> <li>• Acts of Terrorism (unless specifically extended)</li> <li>• Damage to fences or gates caused by storm or flood</li> <li>• The first £250 of each and every loss or damage</li> </ul>	<p>Section 3:</p> <p>Buildings</p>
<p>Section 4: Computer Breakdown (optional)</p> <p>Cover can be provided for a selected sum insured for breakdown or failure of computer equipment</p>	<ul style="list-style-type: none"> <li>• Breakdown unless an approved maintenance agreement is in force providing a minimum service of on-call remedial and/or corrective maintenance at inclusive costs</li> <li>• Where more specific insurance is in force or a guarantee applies</li> <li>• Damage caused by wear and tear or deterioration The first £250 of each and every loss or damage</li> </ul>	<p>Section 4:</p> <p>Computer Breakdown</p>

**Flexible payment options:**

You can pay your premium including tax by monthly instalments provided that you meet our credit application criteria, a summary of which is shown in the application form

**Claims Procedure/Help Lines:**

Should you be unfortunate enough to have to make a claim, MMA Commercial Care Line will manage all aspects of the claim for you from the time it is reported. They can be contacted using the following methods:

- Dedicated telephone number – 08708 44 44 47
- Dedicated fax number – 029 2037 2015
- In writing to – Commercial Care Line, PO Box 471, Cardiff, CF10 3WJ

**Business Legal & Taxation Helpline**

Should you require advice or guidance on any business legal problem you may use the 24 hours telephone helpline at any time within the period of insurance by contacting 0870 523 4657

**Cancellation Procedures:**

The policy may be cancelled:

By the Insured

- Giving written instruction to the Company at any stage of the duration of the contract

By the company:

- Sending fourteen days written notice in the event of non payment of any monthly premium
- Sending fourteen days written notice in all other circumstances by recorded delivery letter to the last known address of the Insured

In the event of the policy being cancelled by either party the insured will be entitled to a proportionate return of premium in respect of the unexpired portion of the current period of insurance other than within the first fourteen days of either inception/renewal or, if later, the date from which the contractual terms and conditions have been received, when the Company may charge an administration fee.

If a claim has been submitted or there have been any incidents likely to give rise to a claim during the current period of insurance no refund for the unexpired portion of premium will be given.

**Complaints Procedure:**

It is always our intention to provide a first class standard of service. However, if you do have any cause for complaint please contact us:

The Customer Service Director at MMA Insurance plc, Norman Place, Reading RG1 8DA.

If you consider the matter still unresolved, the following options are open to you:

1. Write to the Chief Executive at MMA Insurance plc.
2. Ask for your case to be reviewed by the Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London E14 9SR.

There are a few instances where the FOS is not able to assist and you must have allowed MMA the opportunity to resolve your complaint before the FOS will become involved.

**Financial Services Compensation Scheme:**

We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to receive compensation from the scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim. Insurance advising and arranging is covered for 100% of the first £2,000 and 90% of the remainder of the claim, without any upper limit

**Law Applicable To Contract:**

It is possible to choose the law applicable to a contract of insurance covering a risk situated in the United Kingdom. We have chosen Scottish law if you live in Scotland and English law if you live elsewhere in the United Kingdom. Payment of your premium will be evidence of acceptance of our choice. If any other law is to apply, it must be agreed by both parties and evidenced in writing.

**About Us:**

MMA Insurance plc is part of the MMA Group – a major European insurer established over 170 years ago. In 2004 Group premium income was over £3 billion and gross worldwide assets were £15.5 billion.

MMA Insurance is a member of the Association of British Insurers and the Financial Ombudsman Service.

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