



# AIG Combined

## Office Combined

### Summary of Cover

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This policy is designed to provide a comprehensive range of covers specifically tailored to meet the demands of businesses in the Services sector.

*This is a summary of the policy and does not contain the full terms and conditions of the cover, which are found in the policy document. It is important that you read the policy document carefully when you receive it. You should discuss with your insurance broker whether this cover is appropriate for your needs.*

	Standard Cover	Optional Cover/Higher limits available
<b>Material Damage "All Risks"</b>		
Buildings and/or contents	✓	
Equipment Breakdown	✓	
Paintings or other works of art	£1,000	
Personal effects of you, employees and guests	£1,000	
Key & Locks	£1,500	
Metered Water	£10,000	
Damage to Glass	£5,000	
Trace & Access	£10,000	
Fire Brigade Damage	£10,000	
Terrorism		✓

#### ***Important exclusions, conditions or limitations***

*Damage during construction, erection or installation or due to changes in the water table level, war and tear, gradual deterioration, mechanical or electrical breakdown (except where covered by the Equipment Breakdown extension) and terrorism*

#### **Money and Personal Assault**

Loss of money belonging to the business or for which it is responsible	£1,500	✓
Personal Assault while carrying business's money:	✓	
Death loss of limb(s) or eye(s)	£10,000	
Temporary Total Disablement (per week, max two years)	£100	

#### ***Important exclusions, conditions or limitations***

*Error, omission or where a safe or strong room is opened after hours by a key left on the premises, fraud or dishonesty by employees unless discovered within 7 working days*

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## Specified Items " All Risks"

Laptops used away from the premises, anywhere in the world		✓
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### **Important exclusions, conditions or limitations**

*Wear and tear, gradual deterioration, mechanical or electrical breakdown (except where covered by the Equipment Breakdown extension)*

## Business Interruption

Financial protection following an Insured loss under the Material Damage " All Risks" section		✓
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### **Important exclusions, conditions or limitations**

*Losses excluded under the Material Damage "All risks" section*

## Book Debts

Lost or destroyed following an Insured loss under the Material Damage ("All Risks") section	£5,000	✓
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### **Important exclusions, conditions or limitations**

*Losses excluded under the Material Damage "All risks" section*

## Employers Liability

Any one event	£10,000,000	
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Worldwide cover for employees temporarily working overseas	✓	
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Legal Costs and Expenses in defending prosecutions due to breach or alleged breach of health and safety regulations	✓	
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### **Important exclusions, conditions or limitations**

*Employees doing offshore work or any incident where Road Traffic Act legislation applies*

## Public and Products Liability

Bodily injury to third parties and damage to their property	£2,000,000	✓
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Court attendance compensation

Director or Partner (per day)	£250	
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Employee (per day)	£100	
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Legal Costs and Expenses due to breach or alleged breach of health and safety regulations	✓	
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Contingent Motor Third Party Liability arising out of the use of vehicles not owned by you within the UK	✓	
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Personal Liability of employees , directors and their spouse, partner or dependants (whilst accompanying an employee or director) whilst overseas on business	✓	
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### **Important exclusions, conditions or limitations**

*Loss or damage to property in your custody or control, contractual liability, libel and slander*

## Directors & Officers Liability

Claims against directors, officers and senior employees for actual or alleged breaches of duty, neglect, misstatements, errors or omissions.	£50,000 Eligibility Criteria applies	✓
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### **Important exclusions, conditions or limitations**

*Claims arising out of pollution, sickness or death, criminal or dishonest acts or Employment Practice violations*

## Employee Dishonesty

Act or series of related fraud or dishonesty committed by an employee	Up to £50,000
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### **Important exclusions, conditions or limitations**

*Indirect or consequential losses, due to loss or damage to proprietary information or the employee holds more than 5% of the Insured's share capital*

## Legal Expenses

Cover for defending numerous types of legal dispute and investigations, including but not limited to	£100,000
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Employment cover	✓
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Data Protection cover	✓
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Prosecution Defence for the Insured cover	✓
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Employee Protection cover	✓
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Contract cover	✓
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Property Protection cover	✓
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Property Disputes cover	✓
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Statutory Licence Protection cover	✓
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Tax Disputes cover	✓
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Jury Service cover	✓
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### **Important exclusions, conditions or limitations**

*Compensation, interest, penalties or taxes except in respect to Employment cover, deliberate or unlawful acts or other situations where there is no realistic prospect of a successful defence*

**AIG UK Limited, The AIG Building, 58 Fenchurch Street, London EC3M 4AB**

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