

Hard-working businesses deserve hard-working protection.



Office and surgery

Our dedicated Office and Surgery package product is suitable for small businesses with surgery and clerical trades, and provides cover to protect businesses against property damage, loss of revenue, and legal claims.

The purpose of this product is to offer a simple package of core covers suitable for most office and surgery businesses. Providing this as a package product enables us to offer a streamlined question set and simplified documentation.

Offices that support manufacturing businesses or other manual trades should continue to use the Commercial Combined or Contractors Combined products.

Appetite

A wide selection of surgery and clerical trades are available.

Premises must be self-contained and of standard construction.

The maximum sum insured for any one premise is £10 million (Property & Business Interruption). We are happy to cover multiple premises.

Policyholders must be based in the UK, Channel Islands or Isle of Man.

Properties must be located in the UK, Channel Islands or Isle of Man.



Core cover

- Our property covers are average free.
- Material damage on an 'all risks' basis including subsidence.
- If refrigerated contents cover has been selected, we will provide cover for deterioration of refrigerated contents (including vaccines) for up to £2,500 per fridge/freezer and up to £20,000 in total.
- Increased cost of working cover £50,000 with a 24-month indemnity period, with an option to increase this limit or opt for a full Loss of Revenue/Income cover.
- Money – £7,500 during business hours with an option to increase to £15,000.
- Public and products liability – £2 million limit as standard with options to increase to £5 million or £10 million.
- Data Protection Act extension with a £1 million limit.
- Employers' liability – £10 million limit.

Optional covers

- Specified items 'all risks' – Available up to £40,000 with option to select EU or worldwide cover.
- Computer breakdown – up to £250,000 limit.
- Legal expenses – £100,000 or £250,000 limit available (provided by DAS).
- Personal accident – up to £100,000 capital benefit.
- Terrorism (provided by Pool Re).
- Employee dishonesty – up to £25,000.
- Goods in transit – up to £25,000 limit.

Value add services

- Zurich Risk Advisor
- Zurich's Risk Management Advice Line
- Legal Assistance helpline
- Online law guide and document drafting

A claims service to be proud of

✓ The Zurich Claims Commitment

Our claims service is a priority. With worldwide claim handling ability, we continually strive to provide a claims proposition that reflects our customers' changing requirements. The claims service is an integral part of the Zurich proposition.

✓ Quick to respond

We aim to settle straight forward property claims of under £3,000 within 24 hours, where possible.

✓ Building back better following a flood event

After a flood, we work with our customers to 'build back better', putting measures in place to minimise the risk of and damage caused by any future flooding.

✓ Zurich Support Services

As part of the claims process, we also provide access to a confidential health and wellbeing service, at no additional charge, offering a wide range of support from counselling to debt management.

✓ Rehabilitation claims services

Our approach to acute injury management.

Contact us

Get in touch using our easy-to-use **live chat** functionality where our expert underwriters are available to answer your queries quickly.

Alternatively, call us on: **0800 026 1814**

We may record or monitor calls to improve our service.

Find out more at: **zurich.co.uk/business/office-and-surgery**

Trade with us at: **Zurich Online** or on **Acturis**

For more information about our products and trading tools please speak to your usual Zurich contact.

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RETHR203 (11/23) ZUR

