



Complete

# Office

Policy Summary

Allianz Insurance plc | Commercial

**Allianz** 



# Policy Summary



This is a Policy Summary only and does not contain full terms and conditions of the contract of insurance. Some of the covers will only apply if you have chosen to take the option selected. Full terms and conditions can be found in the policy documents, a copy of which is available on request.

## What is Complete Office?

Complete Office is designed to cover the assets, earnings and the legal liabilities of your business. It is underwritten by Allianz Insurance plc.

Complete Office is a composite policy with four core and three optional sections. Complete Office is the ideal contract for offices and surgeries.

Complete Office also includes a legal expenses section, which will cover the legal costs if you have a legal dispute. The types of legal dispute you will be covered for and the amounts we will pay (the limit of indemnity) are described in this summary and in the policy wording. These costs are insured by Allianz Legal Protection, part of Allianz Insurance plc.

Complete Office includes access to a 24-hour legal advice service.

## Will I have any cancellation rights?

You have a right to cancel the policy within a 14 day cancellation period and receive a return of any premiums paid, less an administration charge and an amount representing the cover you have received to date.

This is subject to certain terms, full details of which can be found in the policy wording, a copy of which is available on request.

## How do I make a complaint?

If you have a complaint about anything other than the sale of the policy please contact our Customer Satisfaction Manager at:

Allianz Insurance plc  
57 Ladymead  
Guildford, Surrey  
GU1 1DB

Alternatively phone: 01483 552438

If we are unable to resolve the problem we will provide you with information about the Financial Ombudsman Service.

Full details of our complaints procedure will be found in your policy documentation.

Using our complaints procedure or referral to the Financial Ombudsman Service does not affect your legal rights.

## Would I receive compensation if Allianz were unable to meet its liabilities?

In the event that Allianz is unable to meet its liabilities you may be entitled to compensation from the Financial Services Compensation Scheme. Full details are shown in the policy wording a copy of which is available on request.

## Policy Duration

The policy has a 12 month period of insurance (unless shown differently on your policy schedule), and is annually renewable.

# Core Covers

## Contents – Policy Section 1

### Significant Features and Benefits

All Risks cover which includes loss or damage to office contents including theft cover and subsidence

Glass breakage cover including sanitaryware and the cost of boarding up broken or damaged glass

Index linking – inflation adjustment in line with the Retail Price Index

Temporary removal of office contents up to 10% of the sum insured. £5,000 limit any one item

Automatic reinstatement of loss – sums insured are not reduced following a claim subject to payment of an additional premium

Removal of debris – the cost of removal of debris up to £5,000

Underground Services – the cost of repairing accidental damage to underground services

Cost of replacement of locks following theft of keys up to £1,000

Clothing and personal effects up to £1,000 any one person

Damage by theft – the cost of damage to the premises up to £25,000

Document transmission – failure to send documents by recorded delivery or registered post up to £2,500

Rent payments following loss or damage which renders the premises unfit for occupation up to 25% of the sum insured

Optional portable property cover whilst anywhere in the UK or the world

### Significant Exclusions or Limitations

- theft by any employee not involving forcible and violent entry to or exit from the premises
- theft from any unattended vehicle
- frost, wear and tear, gradual deterioration
- rot, mildew, rust, corrosion, insects, woodworm, vermin
- dyeing, cleaning, repair, renovation or faulty manipulation
- scratching or chipping of glass or sanitaryware
- mechanical breakdown, failure, derangement, depreciation or any computer virus
- faulty design, plan, specification or materials
- erasure or distortion of information on computer systems or other records
- Landlord's fixtures and fittings and tenant's improvements
- any amount in excess of the policy limits for specified items
- subsidence cover excludes:
  - coastal or river erosion
  - damage prior to the inception of cover
- £200 excess applies to each claim, except theft not due to forcible entry to or exit from the premises – £500, and £1,000 for subsidence.

## Money and Personal Assault – Policy Section 2

### Significant Features and Benefits

Crossed cheques and other non-negotiable money – maximum benefit £250,000

Cash and other negotiable money:

- on the premises during business hours, in transit or in a bank night safe – maximum benefit £5,000
- in a locked safe at the premises out of business hours – maximum benefit £1,500
- out of a safe outside business hours in the premises £300
- in your personal custody £500
- company credit or debit cards £500

Loss or damage to any safe at the premises up to £10,000

Personal Accident Assault extension –

If you or your partners, directors or employees are attacked during theft or attempted theft of money whilst on business:

- Death, loss of limb, loss of sight and permanent total disablement £25,000
- Temporary total disablement £100 per week (up to 104 weeks)
- Temporary partial disablement £50 per week (up to 104 weeks)
- Victim care (professional counselling fees for emotional stress) £1,000 any one incident £5,000 in total
- Clothing or personal effects up to £250

### Significant Exclusions or Limitations

- loss due to dishonesty of any employee not discovered within 15 days
- loss from any unattended vehicle
- consequential loss or shortages due to errors or omissions and any depreciation in value
- any loss from a machine operated by a coin, note or token
- Personal assault benefits to any person aged under 16 or over 70 years
- £100 excess applies

### Conditions

- whenever the premises are closed for business the safe keys must be removed from the premises
- money in transit other than by a security organisation or by registered post must be accompanied by two able-bodied adults when in excess of £3,000 and three able-bodied adults when in excess of £6,000
- you must keep a written record of all property insured and all money in safes.

## Liabilities – Policy Section 4

### Significant Features and Benefits

Public Liability – covers your legal liability in connection with your business for accidental injury to members of the public or accidental damage to property not owned by you up to £2 million any one claim

Employers Liability – covers your legal liability to your employees for death or injury in the course of their employment with you up to £10 million any one claim

Personal and Guests' Effects – liability for personal effects or vehicles belonging to partners, directors, employees, guests or visitors

Leased, Rented or Hired Premises – liability for damage to leased rented or hired premises

Cover includes the legal liabilities of:

- Members of your canteen, social, sports or welfare organisation or ambulance first aid or fire services
- Your partners, directors or employees
- Anyone you are carrying out work for under a contract in respect of that work

Health and Safety at Work Legal Defence costs – provides legal and other costs incurred in defending prosecutions

Contingent Motor Liability – covers you against liability for vehicles not owned or provided by you in connection with the business

Joint Insured – if more than one party is named as the Insured, the policy will cover them separately subject to the overall policy limit

### Significant Exclusions or Limitations

- loss of or damage to property belonging to you or in your charge or control
- liability for loss or damage to goods sold, supplied, delivered, installed or erected
- the cost of recalling or refunding a defective product or rectifying faulty work
- liability arising out of ownership, possession or use of any mechanically propelled vehicle and attached trailer or any water craft or aircraft
- liability arising out of any breach of professional duty, error or omission in any advice, specification, examination, prescription or treatment by you
- liability arising out of the making up, dispensing, sale, supply, or exchange of any drugs, medicines, hypodermic needles or medical supplies or equipment
- any liability arising from any products sold or supplied
- any liability in respect of pollution or contamination:
  - in the USA or Canada
  - occurring elsewhere unless caused by a sudden and unintended incident
- fines, penalties or liquidated, aggravated, punitive or exemplary damages
- work on an offshore installation or travel to or from
- manual work outside of the EU
- injury to any employee where motor insurance is required by legislation

## Legal Expenses – Policy Section 5

### Significant Features and Benefits

#### Employment Contract

Cover of up to £25,000 for any one Event in respect of your legal costs to defend your legal rights in a dispute in an Employment Tribunal with a previous, present or prospective Employee and which arises out of or relates to a contract of employment or a breach of employment or discrimination legislation.

#### Property

Cover of up to £25,000 for any one Event in respect of your legal costs if legal action is taken in a dispute relating to:

- physical damage caused to your business premises or property at your business premises, which results in proven financial loss to you
- disputes relating to your tenancy agreement

#### Prosecution Defence

Cover of up to £25,000 for any one Event in respect of your legal costs to defend your legal rights after an event, which arises out of your normal business activities and results in criminal proceedings being brought against you.

### Significant Exclusions or Limitations

- the first 10% of any one claim
- any dispute regarding an Event which happens within the first three months of the date this section starts
- claims where you have not sought and followed the advice of the Lawphone Legal Helpline before making any changes to an Employees contract of employment or taking any disciplinary action against an Employee
- any dispute arising in the first six months of this policy with an Employee that you have given a verbal or written warning to in the six months leading up to the date this policy starts
- anything to do with redundancy
- any dispute where the Insured has not followed the full disciplinary procedure set out in the Employees contract of employment
- anything to do with sub contracting or contracts for services with anyone who is self-employed
- any dispute with a company director unless the action is brought at an employment tribunal
- any dispute where there is an accusation of constructive dismissal
- any dispute arising under the Transfer of Undertakings (Protection of Employment) Regulations 1981 or the Acquired Rights Directive
- any dispute arising from any industrial dispute, industrial or labour arbitration or collective bargaining agreements

- the first 10 % of any one claim
- disputes relating to mining or other subsidence or heave
- disputes relating to rent or service charges, business rates, tax, planning or buildings regulations or decisions
- damage arising out of a contract you have with another person or organisation
- any injury or Damage relating to owning, possessing, hiring or using aircraft, watercraft, motor vehicles, trailers or caravans
- the renewal of a lease or tenancy agreement
- disputes relating to the freehold, leasehold, commonhold or title of the property

- the first 10% of any one claim
- the defence of a prosecution relating to:
  - tax or VAT proceedings;
  - allegations of dishonesty or intentional violence.
- the ownership, possession or use of motor vehicles, aircraft, watercraft, trailers or caravans

## Legal Expenses – Policy Section 5

### Significant Features and Benefits

#### Tax and VAT

Cover up to £25,000 for any one Event in respect of your legal costs in an appeal against any terms and conditions put on you by the Inland Revenue or HM Customs and Excise after finishing a Full Enquiry into your most recent accounts or returns for the following:

- PAYE tax arrangements.
- business tax arrangements.
- VAT arrangements.

We will provide this cover as long as:

- you have kept to the legal requirements for keeping accounts and tax returns.
- you have made all account and tax returns within the time limits allowed.
- you were VAT registered when the VAT offence the Insured was accused of happened

### Significant Exclusions or Limitations

- the first 10% of any one claim
- any Costs to do with the normal reconciliation of your annual accounts and VAT returns
- anything to do with criminal activities you are accused of
- representation during a Full Enquiry
- any investigation where the you have made a deliberate mis-statement or false representation to the Inland Revenue or HM Customs and Excise
- any appeal following an
  - investigation by the Inland Revenue Special investigations Section or Special Compliance Office.
  - investigation which started before the date of this policy.
  - investigation where the Insured's accounts or returns are only being investigated because earlier accounts or returns have been investigated.
  - Aspect enquiry by the Inland Revenue
  - IR35 by the Inland Revenue.

#### Section Exclusions

- any dispute or claim that does not relate to your normal Business activities.
- defending you in any legal proceedings arising from:
  - bodily injury, illness, disease or death, or
  - loss, destruction or damage to property, or
  - alleged or actual breach of any duty owed as a director or officer of the Insured
- any fines or penalties imposed by a court, tribunal or regulator
- disputes relating to partnerships
- any application for judicial review or other challenge to any legislation or proposed legislation.
- disputes relating to share rights
- anything to do with franchise or distribution agreements
- costs that we have not agreed to in writing
- any VAT which the you can recover from elsewhere
- disputes or claims arising from a deliberate, conscious, intentional or reckless act by you or where you have shown willful disregard for the need to take all reasonable steps to avoid, prevent and limit any such claim
- any pollution incident
- you must make any claim within six months of the date of the event which gave rise to the claim
- at any time before we agree that legal proceedings need to be issued, we will choose the legal representative. You can only choose the legal representative if we agree that legal proceedings need to be issued or if a conflict of interest arises

# Optional Covers

## Buildings – Policy Section 6

### Significant Features and Benefits

All risks cover for buildings, including the cost of demolition, removal of debris, shoring or propping up, architects and solicitors fees

Loss or damage arising from subsidence, ground heave and landslip is available as a further optional extension

### Significant Exclusions or Limitations

- moveable property in the open or gates or fences by wind, rain, hail, sleet, snow, flood or dust
- wear and tear, erosion, corrosion, or other deterioration or market depreciation, frost, settlement or movement of made up ground, coastal or river erosion
- decorated and lettered glass, shop and showroom windows of plate, float or armoured glass, external fixed and hanging signs
- faulty manipulation, design, plan, specification or materials
- bursting, overflowing, discharging or leaking of water pipes or apparatus when the premises are empty or disused
- mildew, rust, insects, woodworm, vermin
- dyeing, cleaning, repair, renovation
- cracking, fracturing, collapse or overheating of boilers, economisers or associated plant
- pollution or contamination
- consequential loss other than for loss of rent insured
- £200 excess applies
- £1,000 excess applies to subsidence claims under the optional cover extension

## Additional Computer Cover – Policy Section 7

### Significant Features and Benefits

Damage to computers and ancillary equipment caused by accidental failure of electricity or telecommunications services or by denial of access to your premises

The cost of reinstating programs or data accidentally or maliciously erased

Increased cost of working following accidental or malicious erasure of programs or data

### Significant Exclusions or Limitations

- wear and tear, erosion, corrosion, or other deterioration
- loss due to maintenance or replacement of consumables, scratching or painting of polished surfaces
- any loss, damage costs or expenses recoverable under the terms of any warranty, guarantee or maintenance contract
- the deliberate act of the supplier of electricity or telecommunications, industrial action or use of non-approved equipment
- £100 excess applies

#### Conditions

Duplicate programs/data – you are required to keep and maintain at regular intervals duplicate copies of all software programs and data information.

Storage of software/data materials – you are required to store all software/data materials, discs and tapes in a safe place in accordance with the manufacturer's recommendations.

If you fail to comply with these conditions your policy may not operate or not operate fully.

## Business Interruption – Policy Section 3

### Significant Features and Benefits

Cover options are:

- Loss of Income as a result of loss or damage by any cause covered by the Contents section. The sum insured and indemnity period is selectable
- Additional expenses to meet additional employment costs, any additional abnormal expense and the cost of obtaining and occupying temporary offices or surgeries
- Book debts cover up to £500,000 to cover outstanding debts that cannot be traced if your accounts are destroyed

Accountants charges incurred in connection with a claim

Denial of access – provides cover should property in the vicinity of your premises be damaged and access to your premises is prevented or hindered

Public utilities – provides cover arising from damage to property at the electricity station or sub station gas or waterworks of the public supply undertaking

Specified Illnesses – loss due to any Specified Illness at the Premises or food or drink supplied from the Premises, the occurrence of a Specified Illness within a radius of 25 miles of the Premises, the discovery of an organism at the Premises likely to result in the occurrence of a Specified Illness, any occurrence of Legionellosis at the Premises, and the discovery of vermin, pests, or defects in the drains at the Premises which cause restrictions by order of the local authority. A limit of £5,000 applies due to costs incurred in cleaning and decontamination

Records – includes loss resulting from damage at premises to which books of accounts or other records are temporarily removed or whilst they are in transit.

### Significant Exclusions or Limitations

- exclusions as shown under the Contents section
- the deliberate act of the electricity supplier in restricting the supply
- the connivance of any employee
- mislaying or misfiling of tapes

#### Conditions

Cover is excluded unless:

- back up computer records daily
- keep duplicates of computer system records
- store records in a fireproof cabinet or safe or alternatively at other premises
- at the end of each month record the total amount outstanding in customers accounts

# Notifying a Claim

If an accident, loss or damage occurs or any circumstances arise which may cause a claim to be made:

- You should notify your insurance adviser (or alternatively you can contact us at one of our claims handling offices):
  - promptly, if an incident occurs that may lead to you making a claim
  - immediately, in the event of a serious accident, loss or damage
  - please provide your policy number and as much information as possible about the claim

## Legal Expenses Claims

If you need to make a claim under this section the following claims handling office should be used:

### Allianz Legal Protection

Redwood House  
Brotherswood Court  
Great Park Road  
Bradley Stoke  
Bristol, BS32 4QW  
Tel: 0870 241 4140

**Lines are open Monday to Friday**

You will be asked for the Master Policy Number, shown in your Policy Wording, and a brief summary of the problem.

## Allianz Claims Handling Offices

### Birmingham

PO Box 11309  
Birmingham  
B37 7WZ  
Tel: 0845 071 5151

### Bristol

PO Box 2198  
Bristol  
BS99 7LH  
Tel: 0845 071 2121

### Glasgow

PO Box 26725  
Glasgow  
G2 5YB  
Tel: 0845 071 2727

### Leeds

PO Box 564  
Leeds  
LS1 4WJ  
Tel: 0845 071 0347

### Manchester

PO Box 4116  
Manchester  
M60 3YE  
Tel: 0845 071 0340

### Milton Keynes

PO Box 5525  
Milton Keynes  
MK9 2XR  
Tel: 0845 071 0335

### Woking

PO Box 952  
Woking  
GU21 6XQ  
Tel: 0845 071 9191

**Lines are open Monday to Friday**

# Additional Information

## Employers Liability Certificates

The Employers Liability (Compulsory Insurance) Regulations 1998 lay down certain obligations for employers and in particular you should be aware of the following:

- **Display of Certificates**

Allianz will provide you with a Certificate of Employers Liability Insurance and this will clearly state the companies covered by the policy. You must display a copy of the certificate at each business premise where your employees can see it easily.

- **Retention of Certificates**

You must retain copies of Certificates that have expired for at least 40 years. This is because certain claims e.g. industrial disease, could be made many years after the disease is caused. This requirement applies to policies that were in force on 31st December 1998 or later.

## Health & Safety Legislation

Where you are required to do so under Health and Safety legislation you must:

- have a Health & Safety Policy in place
- undertake Risk Assessments in order to identify workplace hazards
- have an induction and on-going training programme which is regularly reviewed and recorded
- have a nominated person responsible for Health & Safety.

## Data Protection Act

We may use the personal and business details you have given us or which are supplied by third parties including any details of directors, officers, partners and employees to provide you with a quotation; deal with your policy; to search credit reference agencies who may keep a record of the search; to share with other insurance organisations to help offset risks, to help administer your policy and to handle claims and prevent fraud; to support the development of our business by including your details in customer surveys, and for market research and compliance business reviews which may be carried out by third parties acting on our behalf. You agreed when you applied for the policy that your directors, officers, partners, and employees have consented to our using their details in this way.

We may need to collect data relating to Insured Persons, which under the Data Protection Act is defined as sensitive (such as medical history of Insured Persons) for the purpose of evaluating the risk or administering claims which may occur. You must ensure that you have explicit verbal or written consent from the insured persons to such information being processed by us and that this fact is made known to the insured persons.

We may share your details with other companies within the Allianz group of companies or pass them to third parties so that we may tell you by telephone, email or post of products and services which we think may be of interest to you. If you do not want to know about these products and services, please write to: Customer Satisfaction Manager, Allianz Insurance plc, 57 Ladymead, Guildford, Surrey, GU1 1DB to let us know. Your details will not be kept for longer than is necessary.

Under the Data Protection Act 1998 individuals are entitled to a copy of all the personal information Allianz Insurance plc holds about them. Please contact the Customer Satisfaction Manager at the address above.

Personal details may be transferred to countries outside the EEA. They will at all times be held securely and handled with the utmost care in accordance with all principles of English law.

## Terrorism Cover

In addition to the cover automatically provided, the policy (except for Legal Expenses – Section 5) can be extended to provide Terrorism cover for an additional charge. For further information contact your insurance adviser.

## Survey and Risk Improvement Condition

If the policy has been issued or renewed subject to us carrying out a survey then it will be a condition of the policy that you must comply with all risk improvements required by us within time scales specified by us.

We reserve the right to amend the terms and conditions of cover if you do not comply with this condition.

## Policy Limits

Higher limits may be available on request. Please ask your insurance adviser for details.

## Please Read the Policy

Please read the policy and the policy schedule carefully and make sure that it meets your needs and that you understand its terms, conditions, limits and exclusions.

If you wish to change anything or if there is any thing you do not understand please notify your insurance adviser or the Allianz office that issued your policy. If you fail to notify us your policy may not operate or not operate fully.





[www.allianz.co.uk](http://www.allianz.co.uk)

Allianz Insurance plc. Registered in England number 84638  
Registered office. 57 Ladymead, Guildford, Surrey, GU1 1DB, United Kingdom.

Allianz Insurance plc is a member of the Association of British Insurers and the Financial Ombudsman Service.  
Allianz Insurance is authorised and regulated by the Financial Services Authority. Our registration number is 121849.  
This can be checked by visiting the FSA website at [www.fsa.gov.uk/register](http://www.fsa.gov.uk/register) or by contacting the FSA on 0845 606 1234