

Complete Office

Fact Sheet



Complete Office offers a range of covers to suit a variety of office based businesses, from secretarial services to veterinary surgeons, graphic designers to doctor's surgeries and is rated five stars by Defaqto.

Cover

Complete Office is designed to cover the assets, earnings and legal liabilities of office based businesses and includes buildings and contents cover. It also covers office or surgery based activities which include an element of non-manual work away from the premises.

Cover includes:

Contents – up to £2,500,000 per location:

- computer equipment up to £500,000
- replacement of locks and keys up to £2,500
- trace and access up to £25,000 per claim
- lamps, signs and name plates up to £1,500
- metered water up to £10,000
- landscaped grounds and emergency vehicles up to £10,000 per claim
- alterations and additions up to £50,000
- exhibitions up to £10,000.

Money – following theft or attempted theft of money. Standard limits:

- on the premises, in transit or bank safe up to £10,000
- non-negotiable items up to £500,000
- money in the insured's personal custody up to £1,000
- assault resulting in bodily injury up to £25,000
- self fill Automated Teller Machine (ATM) up to £10,000.

Employers' Liability – up to £10,000,000.

Public Liability – up to £2,000,000 with an option to increase up to £5,000,000.

Commercial Legal Expenses – provides up to £100,000 for any one event and up to £1,000,000 for any one period of insurance for selected events, including:

- employment disputes
- contract disputes
- criminal prosecution defence
- taxation proceedings
- statutory licence appeal.

Optional covers:

Business Interruption – up to £5,000,000 if unable to trade. Cover is available per location or across all locations.

Buildings – covers the cost of rebuilding with optional subsidence cover.

Additional Computer Cover – including cost of reinstating programs or data and subsequent increased cost of working.

We're Average Free!

We've removed Average from our core SME products and are using data enrichment at point-of-quote to highlight property sums insured which are out of line for a trade or area. This approach enables conversations with your clients to ensure they provide you with the right sums insured, removing the uncertainty around their cover in the event of a claim.

Additional Products

The following additional products are available:

- **Complete Directors & Officers** – personal liability cover for company directors, officers and managers
- **Complete Professional Indemnity** – protection against meeting the costs of defending claims and any damages payable as a result of professional negligence
- **Complete Mini Fleet** – motor insurance for businesses with between 3-8 vehicles comprising mainly cars and light commercial vehicles not used for hire or reward.

Instant Documentation

By using our broker e-trading platform, QuoteSME, brokers can quote, buy, adjust and renew online. Instant electronic documentation is received at point-of-sale, so our customers don't need to wait for the post!

allianzquotesme.co.uk

Additional Services

Allianz Legal Services provides free or discounted legal and business tax advice via a range of services:

CLICK Legal – Allianz Legal Online is designed to remove the legal worry of running a business.

Our website provides:

- **A free legal health check** – to identify the legal risks within a policyholder's legal documentation
- **Over 140 legal templates** – policyholders can prepare complex, legally binding contracts and policies and store them online
- **Monthly legal bulletin** – stay up-to-date with employment and health and safety legislation.

TALK Legal – we have a range of telephone advice lines to help policyholders with legal and tax issues:

- **Allianz Lawphone** – provides policyholders with free legal advice, 24/7/365, for ANY business related matter
- **Discounted legal services** – our partner solicitors, DWF, offer a 15% discount on undisputed debt recovery services, solicitor employment support, uninsured legal action and crisis communication services
- **Free business tax advice** – provided by Abbey Tax.

For more information on how to access Allianz Legal Services, visit allianzbroker.co.uk

In addition, we offer:

FREE Risk Management Support – our risk management website can help reduce claims and assist with health and safety regulations.
allianz.co.uk/riskmanagement

Business support helplines – offering guidance on health, safety, environmental, cyber security and business continuity matters.

Glass Replacement – glass replacement specialists, Glassolutions, are available 24/7. Glassolutions bill us direct, so you pay nothing except the policy excess and the VAT.

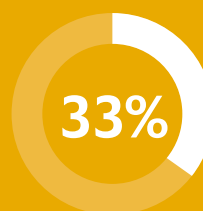
Making a Claim

We understand that a fast and efficient claims service is essential to helping our customers focus on their business. In the event of a claim, they will receive support from our dedicated team of experts.

To notify a claim simply call:

- Property claims **0344 412 9988**
- Liability claims **0344 893 9500**

Did You Know?



33% of SMEs who give professional advice do not have Professional Indemnity cover.

Source: Datamonitor Financial's 2014 SME Insurance Survey.