

Allianz Insurance plc

# Complete Office

Policy Overview



Chartered



Allianz 



# Policy Overview

This is a policy overview only and does not contain full terms and conditions of the contract of insurance. Some covers are optional and will only apply if you have selected them. Full terms and conditions can be found in the policy documents, a copy of which is available on request.

## What is Complete Office?

The Complete Office product is designed to meet the demands and needs of someone wishing to insure the assets, earnings and legal liabilities of their business.

It is underwritten by Allianz Insurance plc (Allianz).

## What is the Policy Duration?

The policy has a 12 month period of insurance (unless shown differently on your policy schedule), and is annually renewable. The start and end dates of the policy are detailed in the policy schedule.

## How do I cancel the policy?

To cancel the policy, please contact the insurance adviser who arranged the policy.

Provided no claim has been made or incident has arisen which is likely to give rise to a claim during the current period of insurance, you will be entitled to a return of premium calculated on a pro-rata basis, less an administration charge of £25. This is subject to certain terms and conditions, full details of which can be found in the policy wording.

## How do I make a claim?

If you need to claim, your dedicated claims handler will help and guide you through the process.

You can notify us of a claim by:

Telephone: Property Claims **0344 412 9988**  
Liability Claims **0344 893 9500**

**Our claims helpline is available 24 hours a day, 7 days a week.**

Post: Allianz Claims  
PO Box 10509  
51 Saffron Road  
Wigston  
LE18 9FP

Please have your policy number to hand and as much information about the claim as possible. For further information please see page 10.

## Your Obligations

You must make a fair presentation of the risk at inception, renewal and variation of the policy.

The premium is to be paid on request. Please speak to your insurance adviser about the options available for the payment of your premium.

Please periodically review the policy documentation to make sure that it meets and continues to meet your needs and that you understand it's terms, conditions, limits and exclusions. If you wish to make a change or if there is anything you do not understand please contact your insurance adviser. If you fail to do so your policy may not operate or not operate fully.

Please tell your insurance adviser as soon as reasonably possible if there are any changes to your circumstances which could affect your insurance. If your circumstances change and you do not tell your insurance adviser, you may find that you are not covered if you need to make a claim.

You must tell us as soon as you can about any claim or incident that may lead to a claim. You, or anyone claiming under this policy, must not admit fault or responsibility or pay, offer or agree to pay any money or settle any claim without our permission.

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

Allianz Insurance plc contributes to the Financial Services Compensation Scheme (FSCS).

You may be entitled to compensation from the FSCS if we are unable to meet our liabilities. Further information about compensation scheme arrangements is available at [www.fscs.org.uk](http://www.fscs.org.uk), by emailing [enquiries@fscs.org.uk](mailto:enquiries@fscs.org.uk) or by phoning the FSCS on 0800 678 1100 or 0207 741 4100.

## What is the law applicable to the contract?

Unless agreed otherwise all aspects of the policy including negotiation and performance are subject to English law and the decisions of English courts.

## 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:

Customer Satisfaction Manager  
Allianz Insurance plc  
57 Ladymead  
Guildford  
Surrey  
GU1 1DB

Alternatively:

Phone: **01483 552438**

Email: **[accsm@allianz.co.uk](mailto:accsm@allianz.co.uk)**

If we are unable to resolve the problem we will provide you with information about the Financial Ombudsman Service which offers a free, independent complaint resolution service.

The Financial Ombudsman Service  
Exchange Tower  
London  
E14 9SR

Website: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

Telephone: 0800 023 4567 or 0300 123 9123

Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

The European Commission has an online dispute resolution service for consumers who have a complaint about a product or service bought online. If you choose to submit your complaint this way it will be forwarded to the Financial Ombudsman Service.

Visit <https://ec.europa.eu/odr> to access the Online Dispute Resolution Service. Please quote our e-mail address: [accsm@allianz.co.uk](mailto:accsm@allianz.co.uk)  
Alternatively, you can contact the Financial Ombudsman Service directly.

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

# Core Covers

## Contents – Policy Section 1

### Significant Features and Benefits

All Risks cover which includes loss or damage to office contents, computer equipment, landlord's fixtures and fittings, tenant improvements and business records 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 20% 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

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

Cost of replacement of locks following theft of keys up to £2,500 any one claim

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 any one claim

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

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

Trace and access – covers the cost of locating source of escape of water or fuel oil from any tank, apparatus or pipe and subsequent making good of damage up to £25,000 any one claim

Metered water, gas or electric – covers additional metered water, gas or electric charges incurred up to £10,000 any one period of insurance

Landscaped grounds – up to £10,000 any one claim for damage to grounds as a result of damage to the property insured or caused by the emergency services

Alterations and additions – automatic cover for alterations, additions and improvements made to your property for no more than 15% of the sum insured or £50,000 whichever is the less

Damage to lamps, signs and nameplates up to £1,500

Exhibitions – up to £10,000 whilst at and in transit to/from exhibitions any one period of insurance

### 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
- damage to automated teller machines (ATM)
- 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
  - subsidence – £1,000

## Contents – Policy Section 1 (continued)

### Significant Features and Benefits

Fire extinguishers, sprinklers and security equipment - covers the cost of re-filling, recharging or replacing fire extinguishers and fire suppression systems and the resetting of fire or intruder alarm systems up to £10,000 any one claim

Office contents in transit - up to £5,000 any one period of insurance while in transit anywhere in Great Britain, Northern Ireland, the Isle of Man or the Channel Islands

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

### Significant Exclusions or Limitations

## Money and Personal Assault – Policy Section 2

### Significant Features and Benefits

Crossed cheques and other non-negotiable money – maximum benefit £500,000

Cash and other negotiable money:

- on the premises during business hours, in transit or in a bank night safe – maximum benefit £10,000 any one claim
- in a locked safe at the premises out of business hours – maximum benefit £10,000 any one claim
- out of a safe outside business hours in the premises £500 any one claim
- in your personal custody £500 any one claim
- company credit or debit cards £500 any one claim
- in a self fill Automated Teller Machine (ATM) at the Insured's Premises up to £10,000 any one claim

Loss or damage to any safe, franking machine or automated teller machine (ATM) at the premises up to £10,000 any one claim

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
- Personal assault benefits to any person aged under 16 or over 70 years
- any loss of money from an automated teller machine (ATM) which is not filled by you
- a £50 excess applies for each claim other than for ATM losses where the excess is £250

#### 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 adults when in excess of £3,000 and three adults when in excess of £6,000
- you must keep a written record of all property insured and all money in safes.

Where the ATM is installed within the Building:

- cash must be removed from the ATM outside of business hours
- the door to the ATM and the security container(s) within must be left open outside of business hours
- notices must be displayed stating that the ATM holds no cash when the premises are closed for business
- the ATM must be located as far away from accessible doors and windows as is reasonably practicable and be secured to the floor by a proprietary fixing system installed by the ATM installer

## 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 the limit of indemnity as shown in the Schedule

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

Court attendance – covers attendance as a witness in connection with the defence of a claim. Limits are:

- £750 for each days attendance for partners and directors
- £250 for each days attendance by an employee

### 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
- liability in any way caused by, arising from or contributed to by exposure to, fear of exposure to, or inhalation of asbestos

## Commercial Legal Expenses – Policy Section 5

Commercial Legal Expenses is a 'claims made' cover section, which means that claims must be initially notified to the insurers during the period of insurance.

### Significant Features and Benefits

The cover provided under this Section covers Claims where the Insured

- first receives notification they need to defend a claim from a third party; or
- first becomes aware they need to pursue a claim against a third party; and

notifies the Insurer during the Period of Insurance.

Limit of Indemnity

You have cover of up to £100,000 for any one claim in respect of your legal costs you need to take or defend legal action relating to your business for all claims except:

- Business Aspect Enquiry which is £2,000 any one claim;
- Jury Service Allowance and Witness Attendance Allowance which are £5,000 any one claim

The aggregate limit of indemnity for all Claims first notified to the insurer during the period of insurance is £1,000,000

### Significant Exclusions or Limitations

- Employment issues where you have not sought and followed the advice of the Lawphone Legal Helpline before making significant changes to an Employee's contract or taking any action which leads to the giving of a formal warning or dismissal of an employee
- Any dispute arising from an agreement the Insured enters into to let the Premises for residential purposes.
- The pursuit by the Insured of an Undisputed Debt.
- Any claim relating to deliberate, reckless or careless mis-statements by you
- Claims where there are no reasonable prospects of a satisfactory outcome
- Any legal expenses incurred without our written consent
- 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 that means the legal representative chosen by us cannot act for you. This does not apply to claims where we may be liable to pay Awards of Compensation or Data Protection Compensation Awards. In these circumstances we will always choose the legal representative

### Additional Benefits available to all policyholders

#### Lawphone Legal Helpline

Advice on any business related legal matter

- Advice is only available over the telephone
- Advice only relates to your company's legal problems
- Advice will always be in accordance with the laws of Great Britain and Northern Ireland

#### Tax Advice Helpline

Advice on any tax matter affecting your business

The advice is provided by Abbey Tax Protection a trading division of Abbey Tax and Consultancy Services Ltd

- Advice is only available over the telephone
- No advice is available in respect of tax planning
- Advice will always be in accordance with the taxation laws of Great Britain and Northern Ireland

#### Allianz Legal Online

Online support to help you produce legal paperwork in connection with your business

- This service is only available over the internet.
- The legal paperwork and guidance will always be in accordance with the laws of Great Britain and Northern Ireland

### Additional Services available to all policyholders

#### Undisputed Debt Recovery Service

Access to this service which will pursue debts arising out of a contract and which are not disputed by the person or organisation that owes them to your business

The service is provided by DWF LLP for undisputed debts within England and Wales, and HBJ Claim Solution solicitors for undisputed debts within Scotland

- The legal action to recover the debt must be able to be taken within Great Britain
- The amount of the undisputed debt must be at least £250
- We will not cover any fees or expenses necessary to recover the undisputed debt. These fees and expenses will be confirmed to you before any work is undertaken to recover the undisputed debt
- This service does not apply where the person or organisation that owes the debt to your business has a realistic chance of defending the legal action you take to recover that debt



## Commercial Legal Expenses – Policy Section 5 (continued)

### Significant Features and Benefits

#### Solicitor Employment Support Service

This service will provide you with the use of a solicitor to carry out, on your behalf:

- a redundancy programme; or
- an internal disciplinary hearing or grievance hearing relating to an Employee.

This service is available if the Lawphone advisor decides you would benefit from this service and is provided by DWF LLP

#### Specialist Legal Support Service

This service will provide you with access to a specialist solicitor if

- Lawphone is unable to assist with the legal problem because it is specialist in nature; or
- the claim is not covered by the legal expenses section; or
- you require a full legal review of your business.

This service is provided by DWF LLP

#### Crisis Response

This service will provide you with access to

- a range of services to provide support to prepare for, and deal with, a business crisis.
- crisis management training, reviews and a bespoke crisis management plan.

This service is provided by DWF LLP

### Significant Exclusions or Limitations

- There is an additional charge to use this service which is payable by you and not covered by the legal expenses policy

- There is an additional charge to use this service which is payable by you and not covered by the legal expenses policy

- There is an additional charge to use this service which is payable by you and not covered by the legal expenses policy

# 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
- damage to automated teller machines
- £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

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

- computer records must be backed up daily
- computer system records must be duplicated
- records must be stored in a fireproof cabinet or safe or alternatively at other premises
- the total amount outstanding in customers accounts must be recorded at the end of each month

## Terrorism – Policy Section 8

### Significant Features and Benefits

Covers your business against losses suffered as a result of an act of terrorism

Includes losses incurred through:

- destruction, damage or loss of insured property and/or
- business interruption

### Significant Exclusions or Limitations

- digital and cyber risks
- losses occasioned by riot, civil commotion and war
- any losses arising from locations outside of England, Wales and Scotland
- any land or building which is insured in the name of an individual and is occupied by that individual for residential purposes

# How to Make a Claim

If you need to claim, your dedicated claims handler will help and guide you through the process.

You can notify us of a claim by:

Telephone: Property Claims **0344 412 9988**  
Liability Claims **0344 893 9500**

Post: Allianz Claims  
PO Box 10509  
51 Saffron Road  
Wigston  
LE18 9FP

If you have a Commercial Legal Expenses claim you can notify Allianz Legal Protection by contacting the Lawphone Legal Advice Helpline on **0344 873 0845** quoting the five digit Master Policy Reference shown in the Commercial Legal Expenses section in the policy schedule.

Post: The Claims Department  
Allianz Legal Protection  
Allianz-ALP  
PO Box 10623  
Wigston  
LE18 9HJ

**Our claims helpline is available 24 hours a day, 7 days a week.**

**Lines are open 24 hours a day, 7 days a week**

Please try to notify Allianz of a claim promptly after the incident, or immediately in the event of a serious accident, loss or damage.

## Claims Details

Please have the following information available, where possible, when making a claim:

### Property Claims

- Your contact information, including address and telephone numbers
- Policy type and policy number
- Date the loss occurred
- Location and description of the loss

### Injury Claims

- Your contact information, including address and telephone numbers
- Policy type and policy number
- Date the loss occurred
- Name and address of injured party
- Description of the injury, where and how it occurred

### Commercial Legal Expenses Claims

- Your contact information, including address and telephone numbers
- Master Policy reference shown in the schedule
- Brief summary of the problem

## What to expect when making a claim

We aim to deal with your claim promptly and fairly. We will update you on the progress of your claim by email, mail or by phone – whichever you prefer.

Depending on the type of claim and value involved, we may:

- forward a claim form for you to complete and sign
- ask you for additional information
- appoint an independent loss adjuster to deal with your claim (loss adjusters are claims specialists who investigate large or complex claims, usually at the scene of an incident, to establish the cause of the loss and assist the insurer in dealing with your claim)
- arrange for a member of our claims team to visit you

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

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