

**Office Insurance Policy  
notice of change**

# Policy Changes

Your policy has been revised as a response to a need to update, improve and/or clarify cover. The undernoted summarizes the changes relating to this revision as it impacts the standard policy form. This document does not reflect case by case modifications to the policy as confirmed by schedule endorsement.

## Our agreement in general

- a) The following clauses have been moved to the beginning of the policy from the general conditions:
  - i) Cancellation
  - ii) Privacy and the data protection act
  - iii) Material inaccuracy
- b) The clause 'Your Duty of disclosure' is included, which explains that the information you provide us is complete and true to the best of your knowledge and belief
- c) The cooling off period of fourteen days has been clarified to mean the first 14 days of the period of insurance

## Helplines

A number of the telephone numbers have altered. Also business assistance is no longer provided

## Section A Contents

- a) The Theft clause has the following revisions:
  - i) covers damage to buildings by thieves for which you are responsible and the buildings are not insured by section C
  - ii) Theft does not cover theft while the buildings are closed unless involving forcible and violent entry or exit;
  - iii) Theft from disused buildings is not covered;
  - iv) Theft by, or in collusion with employees is not covered by the theft peril; it is provided by the fidelity clause
- b) Money limits are now listed in the schedule
- c) Exhibitions cover now applies anywhere in the EU
- d) Lock replacement limit increased to £ 5,000
- e) Temporary removal of documents and contents limit increased to 15% of the sum insured
- f) Capital additions limit increased to 10% of the sum insured or £500,000 whichever is the lesser

## Section B All risks: specified business equipment

No changes

## Section C Buildings

The insured peril of theft by violence or threat of violence to your family is removed and theft of any part of the buildings is inserted.

## Section D – Computer Breakdown

- a) The increased cost of working limit is increased to £ 25,000 and the indemnity period is extended to 12 months
- b) The Loss of income clause limit is increased to £25,000 and the indemnity period is extended to 12 months

## **Section E – Business interruption**

- a) The coverage clause has been reworded to cover damage to property under section A or Section C that occurs during the period of insurance from an insured peril.
- b) The ‘trends’ clause (8.1.2) is clarified to ensure that trends affecting the business before and after the damage are taken into consideration
- c) The individual limits applicable to the contract sites and transit, suppliers, supply utilities and unspecified customers clauses shall be £ 100,000 or 10% of the sum insured whichever is the lesser
- d) The suppliers and unspecified customers clauses shall apply only to direct customers and suppliers
- e) The Murder suicide or disease clause includes suspected murder and sexual assault;
- f) The book debts sum insured is £50,000

## **Section F – Terrorism**

No changes

## **Section G – Personal accident**

No changes

## **Section H Employers Liability**

The statutory defence costs including health and safety at work, Etc Act 1974 clause is amended as follows:

- a) We will provide costs and expenses reasonably incurred in defending the above clause or similar legislation ;
- b) We will provide costs and expenses reasonably incurred in defending any alleged breach of statutory duty under the Protection from Harassment Act 1997;
- c) We will provide costs and expenses reasonably incurred in defending allegations (whether under common law or statute) of manslaughter, corporate manslaughter or corporate homicide made against you or any insured person up to £ 1,000,000 in respect of any one claim or series of claim arising out of the same prosecution or proceedings.

## **Section I Public and products Liability**

- a) The statutory defence costs including health and safety at work, Etc Act 1974 clause is amended as follows:
  - i) We will provide costs and expenses reasonably incurred in defending the above clause or similar legislation ;
  - ii) We will provide costs and expenses reasonably incurred in defending any alleged breach of statutory duty under the Protection from Harassment Act 1997;
  - iii) We will provide costs and expenses reasonably incurred in defending allegations (whether under common law or statute) of manslaughter, corporate manslaughter or corporate homicide made against you or any insured person up to £ 1,000,000 in respect of any one claim or series of claim arising out of the same prosecution or proceedings.
- b) The policy excludes any liability for Injury or damage arising out of or in connection with or in consequence of:
  - i) advice, design, formula, specification, inspection, certification, treatment or testing, medical prescription, provided or performed by you for a fee of for which you would normally charge a fee
  - ii) any breach of your professional duty or any error or omission in any medical advice, examination, prescription or treatment (including the making up, dispensing, supply, or exchange of any drugs, medicines, hypodermic needles or medical supplies or equipment of any kind) (other than the provision of first aid)

## **Section J Legal Expenses**

No changes

### **General definitions and interpretation**

The definition of damage has been revised to read:

Damage means:

In respect of **Section E** – Business interruption

a) loss of destruction of or damage caused by an insured peril as set in the Coverage-insured perils clauses of **Section A** Contents and **Section C** –Buildings

b) glass breakage;

in respect of **section I** loss of use of tangible property that has been lost destroyed or damaged.

In respect of all other **sections**, loss of destruction of or damage to tangible property;

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