



QBE SME Product Sheet

Office

An office is an office, right? Up to a point, yes. But in practice offices vary quite a bit, and so do the needs of their occupants. That's why our Office insurance product has flexibility built in.

Suitable for almost any kind of office, it offers cover to suit the needs of most SMEs. Contents, Business Interruption, Employers' Liability, Public Liability, and Legal Expenses are all included as standard, with additional covers like Personal Accident and Computer Breakdown also available.

We can insure almost every kind of office, including home office workers and multi-tenanted premises – provided all of the tenants are office workers and offices are fully self-contained.

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Main benefits

- Fast e-trade quotes for around 400 trades, 24 hours a day
- Statement of Fact based for reduced paperwork and improved workflow
- Third party storage locations
- Automatic cover for Fidelity, Money, Glass and Goods in Transit
- Online MTAs and renewals, so faster turnaround for clients
- Delivery of policy documents when you want them puts you in control
- Comprehensive wording.

Why choose QBE?

Because we make it possible

As specialist insurance providers for almost every kind of business, our people have the experience, detailed knowledge and positive attitude you need to achieve your goals.

We don't believe that one size fits all. Nor are we influenced by what others do. From policy inception through to claims settlement, we apply our energy and expertise to really understanding our clients' needs. It's this attention to detail that enables us to tailor the solution that's exactly right for them.

QBE for SME

We want to help you win more business by giving you

- Flexible, tailored products specially designed for SMEs
- Direct access to empowered underwriters
- An 'open for business' attitude to risk and rates.

Standard cover

Contents (including computers)

- Refrigerated contents including drugs and medicines (including deterioration of stock if required)
- Office contents, office computers and trade samples
- Fidelity Guarantee – standard limit £5,000
- Glass
- Goods in Transit – standard limit £5,000
- Money – £7,500 during business hours and in transit as standard. £5,000 in locked unspecified safe as standard. Assault benefits as standard
- Third party storage locations – standard limit £5,000 at any one location and £20,000 in any one period of insurance
- Excess £250.

Business Interruption

- Loss of revenue as standard with minimum sum insured £250,000 and option to increase
- Option to change cover to increased costs of working only. Minimum sum insured £25,000 with option to increase
- 12 months indemnity period as minimum with option to increase to 18, 24, 30 and 36 months
- Book debts as standard – limit £50,000
- Wide cover extensions.

Public and Products Liability

- Standard limit of indemnity £2 million
- Options for £1 million, £5 million and £10 million.

Employers' Liability

- Limit of indemnity £10 million.

Legal Expenses

- £100,000 standard sum insured
- Includes contract disputes cover for the majority of trades.

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Optional cover

All Risks – specified business equipment

- Options for UK, EU or worldwide cover
- Excess £250.

Buildings

- Buildings
- Tenants improvements
- Excess £250.

Computer Breakdown

- Breakdown or failure of computer equipment or computer records
- Increased cost of working – up to £25,000 as standard
- Incompatibility of computer records – up to £10,000 as standard
- Additional rental – up to £10,000 as standard
- Loss of income – up to £25,000 as standard
- Excess £250.

Terrorism

- Option to include for all property and business interruption covers.

Personal Accident

- Named individuals or group option
- 24 hours cover or option for employment only
- Death and capital benefits – variable units of cover up to maximum £250,000
- Weekly benefits – variable units of cover up to maximum £750 per week temporary total disablement plus up to 40% of selected amount for temporary partial disablement.

We're particularly good at covering

- Home office workers
- Multi tenanted premises
- Consultancy based trades
- Doctors' surgeries.

Some areas where this product isn't suitable are

- Manual work away exposures
- Money lenders
- Debt collecting
- Courier services.

Get a quote

QBE FastFlow

fastflow.qbe.com
SMEcommercial@uk.qbe.com
0800 917 9369

Acturis

Category: Package
Policy Type: Office
Product Target: Office & Surgeries Package
SMEnew@uk.qbe.com
0800 917 9362

QBE European Operations

30 Fenchurch Street
London EC3M 3BD
+44 (0) 20 7105 4000

QBEurope.com

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