

POLICY SUMMARY

Please read carefully and retain



Commercial Insurance for Medical Surgeries



Intasure Commercial Insurance for Medical Surgeries Policy Summary

WHAT IS A POLICY SUMMARY?

This document provides key information about the Commercial Insurance for Medical Surgeries. Please note that it does not contain the full terms and conditions of this insurance contract; these can be found in the Commercial Insurance for Medical Surgeries policy wording and its accompanying Schedule. **We** strongly advise **You** to review **Your** policy to make sure it meets the insurance cover requirements **You** requested.

Your policy has many terms and conditions, some of which may only be relevant in specific circumstances. These terms may be amended in individual cases depending on the nature of the risks being insured and the cover **You** have requested. **Your** policy schedule shows the changes to the policy wording that apply to **Your** cover and may also set out warranties to describe actions that **You** must take (or avoid) for **Your** cover to be valid.

If **You** would like a copy of the full policy wording or have any questions, please contact **Us** or **You** can download from www.Intasure.com

Policy name: Commercial Insurance for Medical Surgeries
Type of insurance: Buildings and Trade Contents Insurance, Liability

Underwritten by: Royal and Sun Alliance Insurance plc and other insurers as defined in the Policy Wording

SIGNIFICANT FEATURES AND BENEFITS

The Commercial Insurance for Medical Surgeries policy is specifically designed for people with medical surgeries.

Examples of Broader Cover (depending on the policy cover selected)

Key benefits can include:

Broader Cover

- Public liability up to (£5,000,000) cover
- Product liability up to (£5,000,000) cover
- Employers' liability up to (£10,000,000) cover
- Money
- Cancellation period of 14 days
- **Business** interruption cover
- Book debts
- Goods in transit
- Legal Services

QUESTIONS AND COMPLAINTS

If you have a question or complaint, please contact us directly using the details below:

The Managing Director
Intasure
AMP House
Dingwall Road
Croydon CR0 2LX
United Kingdom
Tel: +44(0)345 111 0670

BUILDINGS SECTION

See Section A of the policy booklet for details.

BUILDINGS and TRADE CONTENTS

Significant Features and Benefits

Cover is provided for an extensive list of perils such as fire, lightning, explosion, storm, flood, escape of water, riot or civil, labour or political disturbances or vandals or malicious people, theft, etc. – see policy booklet.

In addition cover is provided for:

Any **Buildings** of the **Premises** shown in the schedule including:

Under Buildings

- outbuildings used in connection with the **Business** or for domestic purposes
- landlord's fixtures and fittings and decorations
- commercial, residential accommodation;
- walls, gates and fences around the **Buildings** and belonging to them
- yards, car parks, roads, pavements, forecourts all constructed of solid materials, but only to extent of **Your** responsibility
- drains, sewers, piping, ducting, cables, wires and associated control gear and accessories on the **Premises** and extending to the public mains, but only to the extent of **Your** responsibility.

Under Trade Contents

Trade fixtures and fittings, machinery and all other contents including:

- The shop front and if fixed to the Buildings, any external signs, fittings or blinds
- Tenant's improvements and decorations
- **Your** personal belongings or those of **Your** employees, directors and visitors (other than motor vehicles). The policy limit applies.
- Documents, manuscripts and **Business** books for their value as stationary plus the cost of clerical labour to reproduce them
- Computer systems records for the cost of the materials and of clerical labour and computer time in reproducing them - policy limit applies
- Telephone and telex installation
- Trade samples and goods held in trust
- Patterns, moulds, models, plans or designs
- All contained in the **Buildings** and belonging to **You** or for which **You** are responsible.

SIGNIFICANT LIMITATIONS

You will normally have to pay the initial policy **Excess** for each claim. This policy **Excess** applies to claims made in various sections of **Your** policy. These excesses may vary by **Your** choice and/or underwriting criteria. **Your** quotation and policy schedule will show the specific excesses applicable to **You**.

ADDITIONAL AND OPTIONAL COVERS

The following specific "optional" cover can be purchased and it will be shown on **Your** Quote Summary or Policy schedule:

- **Extension Number 1 - available for Sections A and B - Accidental Damage** - Insured events A-J of Section A and A-I of Section B can be extended to include **Damage** from any cause which is not excluded by the terms, conditions and limitations of the policy.



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- **Extension Number 2 applying to Section B - Glass** - Accidental breakage of fixed glass for which **You** are responsible in the **Premises** - see policy for further details and exclusions.
- **Optional - Extension Number 3 - applying to Section B - Specified Property Damage** to the property shown in the Schedule from any cause occurring within Europe - see policy for exclusions.
- **Optional - Extension Number 4 - applying to Section B - Refrigerated Drugs - Damage** to refrigerated drugs - see policy for exclusions.
- Material Damage - Applicable to Section A and Section B - see policy wording for full details.

All communications, including the policy wordings, are written in plain English with no jargon to ensure **You** know exactly what is covered.

Any special conditions and terms that may apply will be found in **Your** individual quotation and schedule.

SIGNIFICANT AND UNUSUAL EXCLUSIONS OR LIMITATIONS

No cover is provided for the deductible for each peril shown in the schedule. No cover is provided for **Damage** caused by theft or attempted theft not involving entry to or exit from the buildings by forcible and violent means.

Trade Contents specifically excludes:

- Landlords' fixtures and fittings
- Livestock
- Motor vehicles and their accessories
- Property more specifically insured.

DURATION OF CONTRACT

Insurance contracts normally run for a period of 12 months. Please speak to **Us** if **You** require a different period. **We** strongly urge **Our** customers to review their contract each year to ensure they have adequate cover in place.

YOUR INSURANCE QUOTATION

The quotation **You** receive gives a breakdown of the total price, including the amount **We** will receive, as well as any related fees, charges, expenses and taxes applicable. The quotation will be valid for a specified period.

Please note that this policy summary document does not contain the full terms and conditions of this contract. These can be found in the Commercial Insurance for Medical Surgeries policy wording. If **You** would like a copy of the full policy wording, please contact **Us**.

Intasure is authorised and regulated by the Financial Conduct Authority. Unless some other law is agreed in writing, this policy will be governed by the laws of England.

ENDORSEMENTS

Endorsements are variations or additions to the terms of the Policy. A full list of endorsements can be found in the policy wording. Please refer to **Your** quotation or Policy Schedule to establish which endorsements apply.

The following endorsement is applicable to all sections:

Endorsement MS001 - Minimum Security Requirement

Damage caused by theft or attempted theft is not insured unless the physical security of the **Premises** are installed in accordance with the specification below and that all security devices are put into full and effective operation whenever the **Premises** are closed for **Business** or unattended.

Specification

Doors - All external doors and internal doors leading to other portions of the **Premises** not occupied by **You** must be fitted and secured with one of the following;

- A 5 lever mortice deadlock conforming to BS3621
- For UPVC or aluminium framed doors an integral cylinder operated swing bolt deadlock
- A close shackle padlock and locking bar
- For double doors key operated locks or bolts must be fitted top and bottom of the first leaf in addition to a lock as described above.
- Roller shutters, Sliding or folding doors either;
 - i) a 5 lever close shackle padlock secured to an eyebolt set in the floor,
 - ii) a 5 lever close shackle and locking bar.
 - iii) a hook mortice bolt
 - iv) for a manually operated roller shutter the chain to be secured by an open shackle padlock in its keep,
 - v) for electrically operated doors the power supply to them is to be isolated by a key operated cut-out switch
 - vi) two cylinder operated roller shutter lock bolts, one fitted to each side.

Windows - All external basement, ground floor and other accessible windows which were originally designed to open should be fitted with key operated window locks OR grilles or bars (not more than 12.5 cm apart) securely fitted to the brickwork or masonry surrounding the window.

Fire Exits - Any door or window officially designated a Fire Exit by a fire authority is excluded from the above requirements. These are to be secured internally by panic bolts or fire exit bolts (capable of opening at all times), any additional devices must be approved by the local Fire Prevention Officer.

Electronic Office Equipment - Each item of electronic equipment (for example PCs, Laser Printers or Fax Machines) with an individual replacement value of £2,500 or greater must be securely anchored to the desk, workstation or the structure of the building by means of lock down plates.

All keys are to be removed from the **Premises** whenever they are closed for **Business** or left unattended. Where **You** or one of **Your** employees reside at the **Premises**, the keys must be removed from the **Business** part of the **Premises**.

These are **Our** minimum security requirements. Should additional protections be required, these will be advised to **You** in writing.



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Endorsement MS002 - Intruder Alarm Requirements

Damage caused by theft or attempted theft or other criminal activity involving entry to or exit from the **Premises** is not insured unless;

1. An intruder alarm system as per the Requirements noted below is installed and in full and effective operation at the **Premises**
2. Whenever the **Premises** are closed for **Business** or left unattended the intruder alarm system must be put into full and effective operation
3. All keys for the intruder alarm system are to be removed from the **Premises** whenever they are closed for **Business** or left unattended.

Where **You** or one of **Your** employees reside at the **Premises** the keys must be removed from the **Business** part of the **Premises**.

Intruder Alarm System Requirements;

1. The system must be installed and maintained under contract by a NSI or SSAIB registered company. The system must include:
 - i) Magnetic contacts on all external doors of the **Buildings** occupied by the insured and internal doors which give access to common parts of the **Buildings** not occupied by the insured.
 - ii) movement detector(s) providing trap protection
 - iii) where money may be received or held on the **Premises** as part of normal **Business** activity, a personal attacks switch at reception or in another area of the **Premises** as required.
 - iv) remote signalling must be by Redcare unless otherwise agreed in writing between the protected **Premises** and a NSI or SSAIB approved central monitoring station. New installations should incorporate GSM Confirmation Technology
2. The alarm control equipment must be located within the alarm-protected area in a position concealed from general view and least vulnerable to attack.
3. The alarm setting procedure must be by the operation of a key operated shunt lock fitted to the final exit door or by a push button switch mounted outside the protected **Premises** and adjacent to the exit route. The initiation of the unsetting must be by a lock switch or door switch on the final exit door.

Note:

The intruder alarm system shall not be regarded as effective if to **Your** knowledge the telephone line, direct line or central monitoring station warning system is not in full and effective working order or **You** have received notification of withdrawal of the police response, telephone or central monitoring station service.

You should contact **Us** at once should circumstances arise which render **You** unable to comply with this requirement. This will enable **Us** to see if **We** can help to obtain reinstatement of cover.

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Terms of Business

The Financial Conduct Authority

The Financial Conduct Authority (FCA) is an independent watchdog that regulates financial services. It requires us to give you this document. Please use the information below to confirm that the service we are offering is right for you.

Whose Products do we offer?

We only offer Medical Surgeries Insurance, Commercial Combined, Commercial property, Office, Shop, Tradesmen, Amateur Radio and Liability insurance on behalf of Royal and Sun Alliance Insurance plc and other insurers as defined in the Policy Wording.

Which Services do we provide you with?

We do not specifically recommend products, however, we will ask you questions to determine that the product we are offering is applicable for your circumstances. You can then choose whether you wish to proceed.

What will you have to pay for our services?

For our services in providing this product we charge an annual administration fee of £35.

The £35 charge is for the provision of our services including all policy documentation, claims handling and renewal invitation.

There will be a uniform transaction charge of 2.5% of the total premium paid and on any additional adjustments made throughout the year (this transaction charge does not apply to any policy paid via direct debit).

No additional charges are made throughout the year for any additional documentation

A 14 day cancellation period is applicable to this policy from the day after receipt of the documentation.

Information On Our Remuneration

We may receive a commission which is paid to us by insurers. For each insurance contract, including any subsequent renewal, you have a right to request information regarding any remuneration that we may have received as a result of placing your insurance business.

Returned Premiums

These can arise after an insurance risk is reduced or the policy is cancelled.

If a policy is cancelled, any premium refund will be subject to the deduction of the administration fee as above. We will not issue a return premium fee if it is less than £10.

Who Regulates Us?

Intasure is a trading name of Blenheim Park Limited which is authorised and regulated by the Financial Conduct Authority. Our FCA registration number is 311572.

Intasure's Commercial Insurance policies are underwritten by Royal and Sun Alliance Insurance plc and other insurers as defined in the Policy Wording who are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

Our permitted business is to provide an underwriting service, arrange your insurance cover to meet your requirements and help you with ongoing changes you have to make to your policy.

You can check this on the FCA's Register by visiting the FCA's web site www.fca.org.uk/register Tel: 0800 111 6768

What to do if you have a Complaint

If you wish to register a complaint, please contact us in writing at:

Managing Director, Intasure, AMP House, Dingwall Road, Croydon, Surrey CR0 2LX

If you cannot settle your complaint with us you may be entitled to refer it to the Financial Ombudsman Service.

Financial Services Compensation Scheme (FSCS)

Royal & Sun Alliance Insurance plc, AIG Europe Limited, Covéa Insurance plc are members of the Financial Services Compensation Scheme (FSCS). This provides compensation in case any member goes out of business or into liquidation and is unable to meet any valid claims against its policies. You may be entitled to compensation if we cannot meet our obligations, depending on the circumstances of the claim. Further information about the compensation scheme can be obtained from the FSCS.

Your Duty of Disclosure

It is your responsibility to provide complete and accurate information to insurers when you take out your insurance policy, throughout the life of the policy and when you renew it.

It is important you ensure that all statements you make in a telephone application or on a web-based proposal form, claim form or other documentation are full and accurate.

Please note that if you fail to disclose any material information, or change of circumstances, to your insurers this could invalidate your insurance cover and could mean that part or all of a claim may not be paid.

We strongly recommend that the information provided is checked thoroughly prior to submission and that you keep a record of all correspondence supplied in relation to the arrangement of your insurance cover.

Settlement Terms

We will be responsible for requesting payment for all new and renewal premiums and mid-term alterations as soon as practicable but prior to inception or renewal of your policy.

We will hold premiums as agent of the insurer and remit premiums to insurers in accordance with the agreed terms of trade.

You will be responsible for paying promptly all of our payment requests for premiums, to enable us to make the necessary payments to insurers.

For the avoidance of doubt, we have no obligation to fund any premiums on your behalf, and have no responsibility for any loss which you may suffer as a result of insurers cancelling the policy or taking any other prejudicial steps as a result of the late payment of such sums if such delay is attributable to you.

In certain circumstances insurers may impose a specific Premium Payment Term whereby they require payment of premium by a certain date. We must stress that breach of that term will entitle insurers to void the policy from inception of cover. You agree that the settlement of premiums in good time is your responsibility.

We normally accept payment by selected credit cards, debit cards or monthly instalments from bank accounts (full details are available upon request).

Policy Termination

Your policy may be terminated at any time, and for any reason, either by:-

- you giving notice in writing, or
- ourselves, giving at least 14 days' notice in writing by registered letter to your last known address

In the event of terminating an insurance policy, any return premium will be calculated subject to any claims payments during the policy year and administration fees as set out above.

Policy Cancellation – your right to cancel following the inception of the contract.

You have a right to cancel your policy, for any reason, subject to no claims having occurred, after receiving this information following the inception of the contract.

The cancellation period is 14 days from the day after you receive this information, following the inception of the contract.

If a policy is cancelled outside this period, any premium refund may be subject to the deduction of the administration fee with a pro rata amount being charged for the time that the property was on risk. You will need to provide us with a written request to cancel before the expiry of the 14 days to the following address:

Intasure,
AMP House
Dingwall Road
Croydon
Surrey CR0 2LX

Governing Law

In respect of policies issued in England and Wales, these Terms and Conditions of Trading will be governed by, and construed in accordance with, the Laws of England and Wales and the parties submit to the exclusive jurisdiction of the courts of England and Wales. In respect of policies issued in Scotland, these Terms and Conditions of Trading will be governed by, and construed in accordance with the Laws of Scotland and the parties submit to the exclusive jurisdiction of the courts of Scotland.

Language Used

The English language will be used for all communications, the contractual terms and conditions, and any information, we are required to supply to you, before and during the duration of the contract unless you are habitually resident in another EEA state and require the policy documentation in that EEA state official language.

Confidentiality and Data Protection

All personal information held by us in relation to you will be treated with the utmost confidence and, where appropriate, in accordance with data protection legislation, including the Data Protection Act 1998.

You confirm that we may use and disclose information that we have about you in the normal course of arranging and administering your insurance.

We shall assume the personal and sensitive data we hold about you is correct, unless we are notified of any changes, and it will be used to provide quotations when policies fall due for renewal.

In the interests of security and to improve our service, telephone calls you make to us may be monitored and/or recorded.

We may pass information about you to credit reference agencies for the purposes of arranging payments by instalments, and may also pass to them details of your payment record with us.

Your Policy

Should you mislay your policy booklet a replacement will be issued upon request.