



Office Insurance For Businesses In The Video Game Industry

What Is Office Insurance?

Our Office Insurance Package is ideally suited to businesses operating in the gaming sector, providing protection for the main risks faced in an office environment – i.e: Physical Assets, Business Interruption, Money, Glass, Employer's Liability and Public and Products Liability.

Who Needs It and Why?

With some exceptions a business has a requirement at Law to carry Employer's Liability Insurance*. Failure to do so can result in criminal prosecutions against the Directors of the business.

Whilst the other covers are not compulsory, a loss in any of these areas can result in a significant financial impact to the business.

*See separate Employer's Liability Guide.

What Is Covered?

Benefits include:-

- 'All Risks' cover with a broad definition of contents – glass, money and computers are covered as standard.
- Theft – cover is provided even if there has not been a break-in by forcible or violent means at your premises. The cost of lock replacement following the theft of keys is also included.
- Additional costs of working or an option to insure loss of income following property damage.
- Your client's property – ie. property of others for which you are responsible.
- Computer breakdown and reinstatement of data.
- Employer's Liability – including temporary employees and subcontractors.
- Public and Products Liability
- Legal Expenses
- Free Online HR Advice

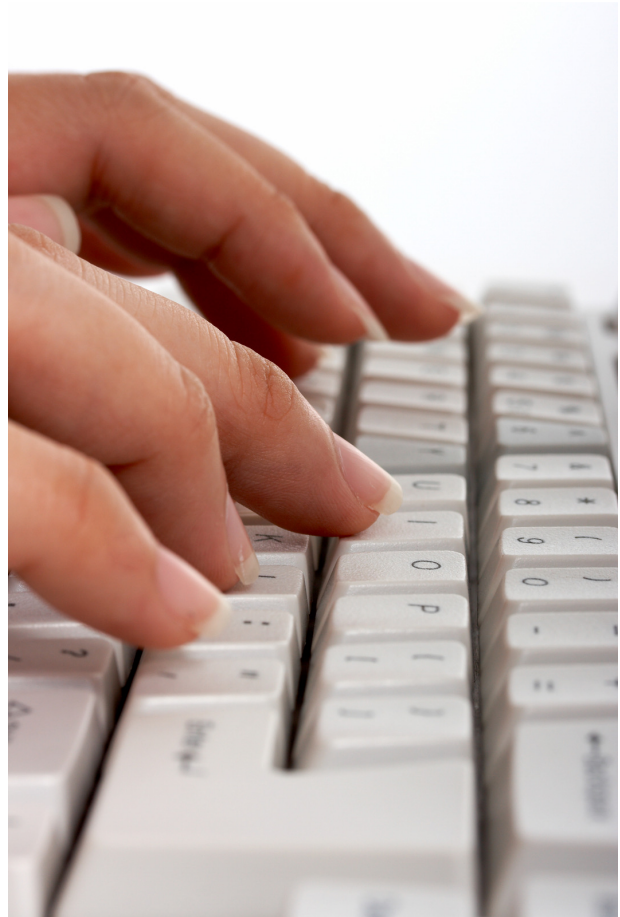
What Is Not Covered?

Regrettably it is not possible to cover all possible scenarios and a few contingencies cannot be included as standard:

- Damage caused by wear and tear, inherent defect, frost and any gradually operating cause.
- Any computer virus.
- Loss due to clerical or accounting errors.

Possible Claims Sources

- Theft or attempted theft of property, money and the like.
- Injury to an employee.
- Injury to a third party or damage to their property due to your negligence.
- Damage to glass.
- Additional expenditure required to keep the business up and running after an insured loss such as a fire.



Contact

Mark Philmore
DDI 0113 2056543
markp@m-f-l.co.uk

4 St David's Court
David Street
Leeds
LS11 5QA

Gareth Greaves-Milner
DDI 0113 2056545
garethgm@m-f-l.co.uk

4 St David's Court
David Street
Leeds
LS11 5QA

www.m-f-l.co.uk/gameinsure

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