

This is only a brief summary of the cover we provide if you buy a Commercial Office policy. For full details of the cover, terms and conditions please read the full policy wording, a copy of which can be sent to you on request.

McParland Finn Ltd in association with PI Protect is pleased to offer you our new Commercial Office Insurance product – a more flexible way of buying office insurance.

This scheme offers good quality insurance protection for your *Business Property, Business Earnings, Legal Liabilities and Commercial Legal Expenses*, all at competitive prices.

If the unexpected happens, not only are you faced with the difficult task of replacing your property and contents, you lose valuable time where you could have been undertaking profitable business. It is essential your office productivity does not fall, staff are paid on time, contractual obligations are met, fixed costs paid and revenue protected.

Comprehensive office insurance will help keep your business on track and protect it.

PI Protect became part of the Barbican Group in March 2012. One of the key benefits of membership of the Barbican Group is that, as a Lloyd's syndicate, Barbican and its clients benefit from reassuringly powerful financial protection. Fitch Ratings, Standard & Poor's and AM Best rate Lloyd's as A+ (Strong), A+ (Strong) and A (Excellent) respectively. This financial strength, together with the combination of PI Protect and Barbican, means that our policyholders can be confident they are in safe hands.

### What is included?

Our Commercial Office policy contains many outstanding features, which you may not find under a standard policy of this type. These include:

- ✓ Office Contents/Computers and Ancillary Equipment (including portable equipment and laptops) – cover for 'All Risks' of loss or damage to your office furniture, computers, and business equipment, documents, business books, computer systems records, glass and money.
- ✓ Theft – you don't have to prove there has been forcible entry to your premises. The cost of lock replacement following theft of keys is also covered. (Minimum standards of security apply, as with all insurance policies, and these will be provided with your quotation).
- ✓ Your clients' property – property for which you are responsible is also covered.
- ✓ Computer Breakdown and Reinstatement of Data.
- ✓ Employers' Liability – including temporary employees and subcontractors.
- ✓ Public & Product Liability.
- ✓ 'First Loss' Business Interruption – this cover responds differently to conventional business interruption insurance in that it pays immediate costs to ensure your business will have the funds available following material damage or loss. This cover pays for additional costs such as rent of alternative premises to enable you to continue trading or any subsequent reduction in income.

- ✓ Commercial Legal Expenses – standard cover automatically included within your policy:
  - Employment Protection and Compensation Awards
  - Tax Protection (including personal tax enquiries for business directors and partners)
  - Property Protection
  - Compliance & Regulation
  - Employees' Extra Protection (e.g. defence of employees facing discrimination claims relating to disability, sexual orientation, age, religious belief, political opinion, sex, or race).

Also included within your cover is free access to the 'Essential Business Legal' Service which provides the following benefits for your business:

- Download legal documents and letters from the Essential Business Legal website and personalise them to meet your specific needs.
- Access the law guide so you can quickly understand what you need to know to help your business.
- Ask the legal team to review any such documents and letters before they are despatched.
- 24 hour, 365 days a year legal helpline to provide immediate advice on business matters.
- Counselling assistance day or night to provide help and support to the workforce.
- Advice line to assist with all tax-related issues.

An optional extension is also available to cover Contract Disputes and Debt Recovery. See proposal form for details.

### What is not insured?

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

- ✗ Manual Work undertaken unless declared and agreed by underwriters.
- ✗ Professional Advice (Professional Indemnity). McParland Finn provide a range of Professional Indemnity coverage – please ask us for details and a quotation.

## Minimum security requirements

Loss or damage caused by theft or attempted theft involving entry to or exit from the premises by forcible or violent means is not insured unless the devices for the security of your premises are in accordance with the following specifications and all devices are put into full and effective operation whenever the premises are closed for business or left unattended.

### Physical Security Specification

- a) The final exit door must be secured by means of a mortice deadlock or rim lock conforming to or superior to BS3621 or a key operated multi-point locking system having at least 3 locking bolts.
- b) All other external doors and internal doors providing access to any part of the Building not occupied by the Policyholder must be secured by means of either a locking device, specified in (a) above, or by two key operated security bolts to engage the door frame.
- c) Any external door, or internal door providing access to any part of the Building not occupied by the Policyholder must be secured by means of either a panic bar locking system incorporating bolts which engage both the head and sill of the door frame or by a mortice lock having specific application for emergency exit doors and which is operated from the inside by means of a conventional handle and/or thumb turn mechanism.
- d) All ground and basement level opening windows and any upper floor opening windows/skylights accessible from roofs, balconies, fire escapes, canopies, down pipes and other features of the building are to be secured by means of either a key-operated locking device or permanently screwed shut.

NB: This requirement does not apply to windows and/or skylights that are protected by means of either fixed round or square section solid steel bars not more than 10cm apart, or fixed expanded metal, weld mesh or wrought ironwork grilles or proprietary collapsible locking gate grilles.

- e) The local fire authority must be consulted before replacing or augmenting the existing locking device fitted to a designated emergency exit door.

### Additional security requirements for Computers Sum Insured greater than £25,000

#### Intruder Alarm Specification

An intruder alarm must be installed and maintained by a member company of the National Security Inspectorate (NSI) or the Security Systems & Alarms Inspectorate Board (SSAIB), and it must be in accordance with the following specification:

- a) Concealed magnetic contacts must be fitted to all perimeter doors.
- b) Environmentally suited, strategically sited volumetric detection devices must protect all areas where computers are present.
- c) The alarm must incorporate local audible signalling with internal and external sirens and must be connected to a 24-hour monitored central station by means of remote signalling.

For further details of the exclusions, terms and conditions that apply to the Commercial Office policy please ask for a copy of the policy wording. Please contact Carolyn Clarke, email: [carolync@m-f-l.co.uk](mailto:carolync@m-f-l.co.uk) T: 0161 233 4492 or Trisha Roarty, email: [trishar@m-f-l.co.uk](mailto:trishar@m-f-l.co.uk) T: 0161 233 4493.

Insurance arranged by McParland Finn Ltd and underwritten by Professional Indemnity Protect Limited.

McParland Finn Ltd is a coverholder at Lloyd's and is authorised and regulated by the Financial Services Authority.

Professional Indemnity Protect Limited is a service company that is part of the Barbican Insurance Group of companies. It is authorised and regulated by the Financial Services Authority, and has authority to enter into contracts of insurance on behalf of the underwriting members of Syndicate 1955 at Lloyd's, which is managed by Barbican Managing Agency Limited and Lloyd's Syndicate 2987, which is managed by Brit Syndicates Limited.

**McParland Finn Ltd, Freepost NWW1608, Manchester M2 9ET**

**T: 0161 236 2532 F: 0161 236 2583**

**Email: [officequote@m-f-l.co.uk](mailto:officequote@m-f-l.co.uk) [www.m-f-l.co.uk/office](http://www.m-f-l.co.uk/office)**

McParland Finn Ltd and PI Protect are authorised and regulated by the Financial Services Authority.