

Medical Facility Insurance Policy Features & Benefits

(MedInsure MedFac 07/14 Wording)

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Medical Facility Insurance Policy Features & Benefits

This document provides a summary of the features and benefits and limitations of the cover provided by the Medinsure Medical Facility policy. For full details of the terms and conditions, please refer to the policy wording available on request.

Features and Benefits:

'All Risks' cover in respect of Contents/ Computers/Medical Equipment and Ancillary Equipment
Loss or damage to such items is covered from any cause unless specifically excluded.

'Full Theft' cover as standard
Theft cover applies even when there is no forcible or violent entry or exit to your premises.*

Cover in respect of Medical Bags and their Contents
Standard cover provide up to £2500 per bag.

Specific Cover Provided in Respect of Drugs and Vaccines
Automatic cover is provided in respect of drugs and vaccines. Sum Insured is dependent upon the package selected.

Seasonal Increase in Respect of Drugs and Vaccines
The above sum insured is automatically increased by 33.33% during the period 1st September to 1st March annually to cater for seasonal increases.

Cover for Refrigerated Vaccines
Standard cover includes loss or damage to temperature sensitive vaccines due to a change in the controlled environment.

Automatic Cover for Third Party Property at Your Premises
Cover for other's items on your premises for which you are responsible.

Computer Breakdown and Reinstatement of Data
Includes the costs of breakdown of computer equipment and restoring your data and the data of others for which you are responsible. (Conditions apply)

Employer's Liability
Automatic cover for all employees including temporary staff, sub-contract medical professionals and other sub-contract staff. £10m policy limit provided as standard.

Public and Products Liability
Includes cover for Products you supply as part of any treatment or care.

'First Loss' Business Interruption
Provides the flexibility for you to select an appropriate sum insured to suit your business to cover additional costs following material damage or loss, such as leasing 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 which provides:

- Employment Protection and Compensation Awards
- Tax Protection (including personal tax enquiries for business directors and partners)
- Property Protection
- Compliance and 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)

Free Access to 'Essential Business Legal' Service providing the following benefits:

- 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 dispatched
- 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.

Principal Policy Exclusions:

- 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 and or/Medical Malpractice. MFL provides a range of Professional Indemnity and Medical Malpractice coverage - please ask us for details and a quotation

*Minimum security standards apply.