Lloyd & Whyte

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Dental Practice

Policy summary

This leaflet provides a summary of the significant features, benefits and limitations of the cover provided by the Zurich Insurance plc Dental Practice policy. For full details of the cover including complete terms, conditions and exclusions please refer to the policy document.

Type of insurance and cover

This policy provides packaged insurance cover for the dental profession.

The duration of this non-investment insurance contract is 12 months.

Significant features and benefits

- Completion of a proposal form is not required.

Buildings (If selected)

- 'All Risks'.
- Loss of rent up to 15% of buildings sum insured.
- Accidental Damage to glass and fixed sanitaryware.
- Property Owners' liability – £5,000,000 limit.
- Landscaped gardens – reasonable costs to repair damage caused by emergency services up to £25,000.
- Refilling fire extinguishing appliances, sprinkler tanks and resetting alarms following damage to buildings.

Contents (If selected)

- 'All Risks'.
- Full theft cover.
- Employers' Liability indemnity limit £10,000,000 (£5,000,000 in respect of terrorism).
- Public and Products liability indemnity limit £5,000,000 (£100 third party property damage excess applies).
- Money in transit, in the premises during business hours, and in any bank night safe covered to £7,500.
- Money in a safe outside business hours covered to £5,000.
- Contents cover for property temporarily removed.
- Computer breakdown.
- Damage to pressure plant.
- Drugs and medical stock up to £20,000.
- £12,500 loss of metered water.
- AGM, exhibition and conference cancellation cover up to £5,000 any one situation, maximum £10,000.
- Deterioration of stock covered up to £7,500 in any one appliance.
- £30,000 trace and access.
- £10,000 theft of keys.

Business Interruption

- Standard loss of income and extra expenses cover limit £1,500,000 or twice declared annual income (24 month indemnity period).
- Prevention of access.
- Failure of public utilities.
- Lottery winner extension up to £25,000 or relevant annual salary whichever is less.
- Exhibition site cover up to £50,000 (3 month indemnity period).

Book debts

- Standard limits up to £100,000.

Fidelity

- Standard limits up to £25,000.
- Includes Auditor's fees up to £12,500.

Legal Expenses

- Maximum limit £250,000 for all claims resulting from same originating cause.
- Maximum limit for all compensation awards payable in any one period of insurance £1,000,000.

Optional covers available

- Terrorism.

Significant exclusions or limitations

Applicable to Buildings, Contents and Business Interruption

- Excess £100 for each loss, £1,000 for Subsidence, £50 for damage to glass and £0 for escape of water if a stopcock or approved water shut off device is operational, otherwise excess is £2,500.
- Damage caused by pollution or contamination.

Applicable to Contents

- Computer breakdown where no approved maintenance agreement is in place.
- Loss of contents or money from an unattended road vehicle unless locked in boot or vehicle is stolen.
- Loss of money arising from acts of dishonesty not discovered within 14 days.
- Damage caused by faulty or defective design or workmanship or wear and tear.
- Any liability arising from professional advice given for a fee.
- Any liability arising from treatment or the dispensing of medicines or drugs.

Applicable to Book debts

- No cover unless books of account kept in fire resisting safe or stored away from the premises.

Applicable to Fidelity

- Loss by fraud or dishonesty by any employee not named or who is based outside the UK or by a director holding more than 5% of share capital.

Applicable to Legal Expenses

- Excess £500 for all contract dispute claims exceeding £5,000.
- Excess £200 for costs and expenses on all aspect enquiries claims.

Insurance Act 2015

The policy embraces the principles of the Insurance Act 2015 law reforms. It also incorporates a modification which has the aim to promote good customer outcomes, whereby in cases of non-deliberate or non-reckless non-disclosure or misrepresentation we will request any additional premium which may be required and pay subsequent claims in full rather than proportionately reducing subsequent claims payments.

Cancellation rights

If you decide you do not want to accept the policy, or any subsequent renewal of it, please tell us (or your insurance intermediary) and return the Certificate of Insurance within 14 days of receiving it. We may, at our discretion, charge you for the time you have been on cover, including insurance premium tax. This does not affect your right to cancel this policy at any time, as detailed in the policy document.

Claims

To notify a claim please call 0800 232 1926.

Our complaints procedure

We want to provide a first class service. If you have any cause for complaint you should, in the first instance, contact either the intermediary who arranged the policy for you, or the branch that issued your policy. Please quote the details of your policy (your surname and initials, policy number, departmental reference, etc).

If we are unable to resolve your complaint to your satisfaction within 8 weeks, or if we have provided you with a final decision letter, you may be able to refer your complaint to the Financial Ombudsman Service (ombudsman).

This is a free and impartial service and you are entitled to contact the ombudsman at any stage of your complaint. For more information please contact the ombudsman directly or visit http://www.financial-ombudsman.org.uk.

You can telephone for free on:

08000 234 567 for people phoning from a 'fixed line' (for example, a landline at home)

0300 123 9 123 for mobile-phone users who pay a monthly charge for calls to numbers starting 01 or 02

Or e-mail: complaint.info@financial-ombudsman.org.uk

The ombudsman will only consider your complaint if, at the time of notification, you are a consumer, a business employing fewer than 10 persons that has an annual turnover or balance sheet that does not exceed €2 million, a charity with an annual income of less than £1 million or a trustee of a trust with a net asset value of less £1 million.

Financial Services Compensation Scheme

We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation should we be unable to meet our obligations. You may contact the FSCS on 0800 678 1100 or further information is available at www.fscs.org.uk.

Zurich Insurance plc

A public limited company incorporated in Ireland. Registration No. 13460. Registered Office: Zurich House, Ballsbridge Park, Dublin 4, Ireland. UK Branch registered in England and Wales Registration No. BR7985. UK Branch Head Office: The Zurich Centre, 3000 Parkway, Whiteley, Fareham, Hampshire PO15 7JZ.

Zurich Insurance plc is authorised by the Central Bank of Ireland and subject to limited regulation by the Financial Conduct Authority. Details about the extent of our regulation by the Financial Conduct Authority are available from us on request. These details can be checked on the FCA's Financial Services Register via their website www.fca.org.uk or by contacting them on 0800 111 6768. Our FCA Firm Reference Number is 203093.

Communications may be monitored or recorded to improve our service and for security and regulatory purposes.

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