How to arrange your Vet Practice Insurance

Contents
- Covers theft, accidental loss or damage of anything belonging to your practice
  - Includes contents temporarily away from the practice
  - Computer systems (standard cover £20,000)
  - Explosion and collapse of pressure vessels

Buildings (if required)
- Covers structural damage to the property
  - Accidental damage, break in or vandalism
  - Damage due to events such as fire, flood, storm or subsidence

Money
- Theft or damage of cash and cheques
  - Money in premises or in transit during business hours (up to £7,500)
  - Money out of hours while kept in a locked safe (up to £5,000)
  - Money kept at home (up to £1,000)

Added Support
- Business interruption up to 24 months
  Loss of income and extra expenses when your premises are not fit for purpose, due to such things as fire, flood or storm damage.

  Equipment Breakdown Cover
  - Maximum value of any one item is £50,000
  - Up to £100,000 when damage is caused by breakdown with a maximum indemnity period of 3 months

  Legal expenses up to £250,000 per event
  - Cost of preparing a legal defence, including employment disputes, criminal prosecution, data protection, debt recovery or tax investigations
  - Also includes employee absence relating to jury service

What matters to you, matters to us
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Exclusive to members of BVA
Liabilities

Public Liability up to £5m
- Damage to third party property or injury to members of the public

Employer’s Liability up to £10m
- Bodily injury or disease sustained by an employee while at work

Standard Policy Excesses

- £100 standard excess for buildings and contents
- £1000 excess for subsidence
- £50 excess for broken windows
- £200 excess for aspect enquiries into business tax investigations
- £0 excess for escape of water claims where water shut off device is fitted, otherwise excess of £2,500 applies
- £200 excess on Equipment Breakdown cover

Why choose Lloyd & Whyte?

Specialist protection
The insurance we provide is bespoke, and firmly focused on your profession.

Expert advice
We are fully chartered; a status awarded to organisations able to prove a sincere commitment to professionalism and service.

Partnership with BVA
You can feel secure knowing your association is on board too.

To find out more and get a quote:
- 01823 250700
- www.lloydwhyte.com

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