

# All Med Pro Surgery Plus

## Policy Summary

This is a summary of the standard cover available under the All Med Pro Surgery Plus policy. The summary does not include all the policy benefits, limits and exclusions; full terms and conditions can be found in the policy wordings, copies of which are available from your agent on request.

The policy is an annual insurance contract which provides a wide range of covers for businesses as detailed below. It is underwritten by AXA Insurance UK plc.

Standard perils under the Property and Loss of Income sections include fire, specified perils, theft and accidental damage, with subsidence, ground heave and landslip available on request.

The following covers are automatically provided by the policy:

- Contents
- Glass, Blinds and Signs
- Business Money
- Assault by Thieves
- Machinery and Computer Equipment Breakdown
- Employee Dishonesty
- Loss of Income
- Employers' Liability
- Public Liability
- Products Liability
- Legal Expenses

The following optional covers are available in addition:

- Buildings
- Specified Property
- Personal Accident

The standard cover may be varied to meet your individual needs and any variations from standard will be detailed in any quotation given and thereafter in the policy schedule.

### Fair Presentation

You have a duty to make a fair presentation of your risk and accurately disclose any information which may influence our acceptance or assessment of this insurance. Failure to disclose all material information and circumstances or providing false or inaccurate information may invalidate the insurance or result in claims not being paid or not being paid in full. If you are in any doubt as to whether or not any information, fact or circumstance is material, then it should be disclosed.

### To make a claim, call:

**0370 900 0867** – Option 2 for Commercial Property Claims

**0345 900 4185** – Option 3 for Liability Claims

Please save these numbers to your mobile phone.

All other enquiries, please contact All Med Pro

phone **0203 757 6950**

email [info@allmed.co.uk](mailto:info@allmed.co.uk)

[www.allmed.co.uk](http://www.allmed.co.uk)



## Significant Features and Benefits

Cover	Limit
<p><b>Property</b></p> <ul style="list-style-type: none"> <li>• <b>General Contents</b> including <ul style="list-style-type: none"> <li>– Stock</li> <li>– Tenants' Improvements</li> <li>– Stock of non ferrous metals</li> <li>– Computer Equipment</li> </ul> </li> <li>• <b>Machinery and Computer Equipment Breakdown</b></li> <li>• <b>Glass, Blinds and Signs</b> <ul style="list-style-type: none"> <li>– External glass/Internal window displays</li> <li>– External blinds/Internal fixed glass</li> <li>– Sanitaryware/External signs</li> </ul> </li> <li>• <b>Business Money</b> <ul style="list-style-type: none"> <li>– In the premises (during business hours)</li> <li>– In a locked safe/strongroom at the premises (outside business hours)</li> <li>– In transit to and from the premises/bank night safe</li> <li>– Unattended/outside business hours and not in a locked safe or strongroom or in the private residence of the policyholder/director/partner or authorised employee</li> <li>– In cash operated machines</li> </ul> </li> </ul> <p>Cover for business money in:</p> <ul style="list-style-type: none"> <li>– an unattended building and secured in a locked, specified safe or</li> <li>– an ATM</li> </ul> <p>is also available on request</p> <ul style="list-style-type: none"> <li>• <b>Assault by Thieves</b></li> </ul> <p>Cover under the Property Section automatically includes the following extensions:</p> <ul style="list-style-type: none"> <li>• Worldwide Extension (general contents)</li> <li>• Theft of Keys</li> <li>• Seasonal Increase</li> <li>• Temporary Removal of General Contents</li> <li>• Exhibitions, Trade Shows or Conference</li> <li>• Expediting Expenses</li> <li>• Hire of Substitute Item</li> <li>• Costs of Reinstating Data</li> <li>• Third Party Storage Locations</li> <li>• Damage by Emergency Services</li> <li>• Trace and Access</li> <li>• Clearing of Drains</li> <li>• Workmen</li> <li>• Loss of Oil and LPG</li> <li>• Metered Water and Gas Charges</li> <li>• Fire Extinguishment Expenses</li> </ul>	<p>Sums insured selected (unless otherwise stated in the schedule)</p> <p>Up to a limit of £50,000 any one loss which includes Drugs and Vaccines for an amount not exceeding £25,000 unless otherwise stated in the schedule</p> <p>Up to a limit of 20% of the General Contents sum insured unless otherwise stated in the Schedule</p> <p>Up to a limit of £7,500 unless otherwise stated in the schedule</p> <p>£10,000 unless otherwise stated in the schedule</p> <p>Covered equipment (other than Computer Equipment)</p> <p>£1,000,000 any one accident, Computer Equipment £100,000 any one accident</p> <p>Cost of repair/replacement</p> <p>£2,500</p> <p>£1,500</p> <p>£7,500</p> <p>£7,500</p> <p>£7,500</p> <p>£500</p> <p>£500</p> <p>Death/Permanent Total Disablement/Loss of Limbs, Sight, Hearing or Speech £10,000</p> <p>Temporary Total Disablement £100 per week up to 104 weeks</p> <p>£25,000 any one loss, £2500 any one single item</p> <p>£1,000 any one loss</p> <p>25% uplift to stock/target stock sum insured</p> <p>10% of the general contents sum insured or £100,000 whichever is lower for any one loss</p> <p>£10,000 any one loss</p> <p>£20,000 any one loss</p> <p>£10,000 any one loss</p> <p>£50,000 any one loss</p> <p>£10,000 any one location/£20,000 in total</p> <p>£10,000 any one loss</p> <p>£5,000 any one loss</p> <p>£10,000 any one loss</p> <p>£2,500 any one loss</p> <p>£5,000 any one loss</p> <p>£25,000 any one period of insurance</p>

Cover	Limit
<p>Optional covers also available under the Property Section are:</p> <ul style="list-style-type: none"> <li>• Buildings</li> <li>• Stock</li> <li>• Target Stock</li> <li>• Loss of Rent (Rent Payable),</li> <li>• Deterioration of Refrigerated Stock</li> <li>• Specified Property</li> <li>• Terrorism</li> </ul>	<p>Sums Insured Selected Sums Insured Selected Sums Insured Selected Sums Insured Selected Sums Insured Selected Sums Insured Selected</p>
<p><b>Loss of Income</b></p> <p>This cover is automatically provided</p> <ul style="list-style-type: none"> <li>• Loss of Gross Revenue up to 24 months Indemnity Period</li> <li>• Additional Increase in Cost of Working</li> <li>• Machinery and Computer Equipment Breakdown</li> <li>• Loss of Registration Certificate</li> </ul> <p>Optional covers available on request include: Gross Profit, Increase in Cost of Working, Rent Receivable, and Cost of Alternative Accommodation.</p> <p>Cover automatically includes the following extensions:</p> <ul style="list-style-type: none"> <li>• Accountants' and Auditors' Charges</li> <li>• Documents</li> <li>• Denial of Access</li> <li>• Public Utilities</li> <li>• Reputational Damage</li> <li>• Lotto Win Indemnity</li> <li>• Suspension</li> </ul> <p>If a gross revenue or gross profit basis is selected the following extensions are also automatically applied:</p> <ul style="list-style-type: none"> <li>• Loss of Book Debts</li> <li>• Customers</li> <li>• Suppliers</li> <li>• Property Stored Away from the Premises</li> <li>• Property in Transit</li> <li>• Diseases, Poisoning, Vermin, Defective Drains, Murder or Suicide</li> <li>• Exhibitions, Trade Shows or Conferences</li> </ul>	<p>Sums insured selected (unless otherwise stated in the schedule)</p> <p>Up to a limit of £50,000 unless otherwise stated in the schedule</p> <p>Covered equipment (other than computer equipment) £100,000 any one accident Computer Equipment £50,000 any one accident</p> <p>Up to a limit of £100,000 unless otherwise stated in the schedule</p> <p>The lower of £1,000,000 or 25% of the annual gross profit or gross revenue sum insured The lower of £50,000 or 25% of the annual gross profit or gross revenue sum insured £25,000 £10,000 £5,000</p> <p>£25,000 £25,000 £25,000 £25,000 £25,000 The lower of £25,000 or 25% of the annual gross profit or gross revenue sum insured (3 months maximum indemnity period) £25,000</p>
<p><b>Liability</b></p> <p>Cover automatically includes</p> <ul style="list-style-type: none"> <li>• <b>Employers' Liability</b></li> </ul> <p>This cover includes the following extensions:</p> <ul style="list-style-type: none"> <li>• Terrorism</li> <li>• Indemnity to Principle</li> <li>• Unsatisfied court judgements</li> <li>• Health and Safety at Work Legislation – Legal defence costs</li> <li>• Court attendance</li> <li>• <b>Public and Products Liability</b></li> </ul>	<p>£10,000,000 any one event</p> <p>£500 per day (£250 for employees)</p> <p>£5,000,000 any one event. Products Liability limit applies to all claims in any one period of insurance</p>

Cover	Limit
<p>This cover includes the following extensions:</p> <ul style="list-style-type: none"> <li>• Indemnity to Principal</li> <li>• Indemnity to Directors, Partners and Employees</li> <li>• Cross Liabilities</li> <li>• Legal defence costs under: <ul style="list-style-type: none"> <li>– Corporate Manslaughter &amp; Corporate Homicide Legislation</li> <li>– Health and Safety at Work Legislation</li> <li>– Food Safety Legislation</li> <li>– Consumer Protection Legislation</li> <li>– Data Protection Legislation</li> </ul> </li> <li>• Court attendance</li> <li>• <b>Injury to a Working Partner or Proprietor</b> (available to sole proprietors with at least one employee or partnerships)</li> <li>• <b>Pollution or Contamination</b> (including cover for legionellosis)</li> </ul> <p>Accidental Release of Asbestos (Claims Made) Cover</p> <ul style="list-style-type: none"> <li>• <b>Terrorism</b> Employers Liability Public and Products Liability</li> </ul>	<p>£500 per day (£250 for employees)</p> <p>£10,000,000 any one event</p> <p>The maximum amount we will pay for all pollution or contamination which is deemed to have occurred during any one period of insurance will not exceed the Public Liability limit of indemnity shown on the schedule</p> <p>£1,000,000</p> <p>£5,000,000</p> <p>£2,000,000 or the Public Liability limit of indemnity whichever is lower</p>

## Significant or Unusual Exclusions or Limitations

Not all of the Exclusions or Limitations applicable to the policy are shown — please refer to the policy wording for full details.

Section or Sub Section	Exclusion or Limitation
<b>Property Section</b>	<p>Cover applies to the premises only unless otherwise shown</p> <ul style="list-style-type: none"> <li>• Escape of water from any water or drainage system or of oil from any fixed oil fired heating installation, damage by malicious persons, theft or attempted theft in any building which is unoccupied</li> <li>• Theft or attempted theft from any garden, yard or open space or theft or attempted theft that does not involve forcible and violent entry or exit from a building or actual or threatened assault or violence</li> <li>• Damage to certain types of property (see page 33 of the policy wording)</li> <li>• Terrorism (unless otherwise shown on the schedule)</li> <li>• Manufacturing, production or process equipment (including linked computer equipment) is excluded under the Machinery and Computer Equipment Breakdown sub-section (unless otherwise shown in the schedule)</li> <li>• Minimum security and fire extinguisher requirements apply</li> <li>• Conditions include: <ul style="list-style-type: none"> <li>– intruder alarm (if alarm details are shown on the schedule)</li> <li>– waste storage and removal</li> </ul> </li> </ul>
<b>Loss of Income Section</b>	<ul style="list-style-type: none"> <li>• Failure in public utility supplies lasting less than 24 consecutive hours</li> <li>• A maximum indemnity period of three months applies to the Diseases, Poisoning, Vermin, Defective Drains, Murder or Suicide extension</li> <li>• Terrorism (unless otherwise shown on the schedule)</li> </ul>
<b>Liability Section</b> All sub-sections	<ul style="list-style-type: none"> <li>• Any work in, on or from or travel to, from or between any offshore installation or support vessel</li> <li>• Work at certain locations (see page 48 of the policy wording)</li> <li>• Mining, processing, manufacturing, removing, disposing of, distributing or storing of asbestos or products made entirely or mainly of asbestos</li> </ul>

Section or Sub Section	Exclusion or Limitation
All sub-sections except Employers' Liability	<ul style="list-style-type: none"> <li>• Liquidated, exemplary, punitive or multiplied damages or fines or penalties</li> <li>• Contractual liability</li> <li>• Injury to employees of the policyholder arising out of their employment</li> <li>• Defective design, plan, formula or specification of products supplied or out of technical, professional or remedial instruction or advice if given for a fee or if a fee would normally be charged or a failure to give advice or treatment or any lack of professional skill</li> <li>• Liability arising out of treatment given or administered by you or Employees, or any failure to give advice or treatment or any lack of professional skill.</li> <li>• Costs of making good, replacing or reinstating defective work</li> <li>• Legionellosis cover is on a claims made basis</li> </ul>
Employers' Liability Sub-Section only	<ul style="list-style-type: none"> <li>• Injury for which insurance or security is required under road traffic legislation</li> </ul>
Public Liability Sub-Section only	<ul style="list-style-type: none"> <li>• Damage to property worked on where the damage is as a direct result of the work undertaken</li> <li>• Damage to property held in trust or belonging to, or in the custody or control of the policyholder</li> <li>• Liability arising from or in connection with products supplied after they have ceased to be in the custody or control of the policyholder (other than food or drink supplied to the policyholder's non-paying guests)</li> </ul>
Products Liability Sub-Section only	<ul style="list-style-type: none"> <li>• Liability arising from or in connection with products supplied whilst in the custody or control of the policyholder</li> <li>• Products supplied knowingly directly or indirectly to the United States of America or any territory within its jurisdiction or to Canada (unless turnover in respect of North America is shown on the schedule)</li> <li>• Costs of recalling, removing, repairing, rectifying, replacing, reapplying or guaranteeing products supplied</li> <li>• Making up or prescribing or dispensing or repackaging of any drug, medicine or medical preparation</li> <li>• Certain high risk applications (see page 47 of the policy wording for details)</li> </ul>
<b>General Exclusions or Limitations</b> (Some of these do not apply to the whole policy - please refer to the policy wording for further details)	<ul style="list-style-type: none"> <li>• Excesses</li> <li>• Radioactive Contamination</li> <li>• War</li> <li>• Damage to property in Northern Ireland caused by riot or civil commotion (damage arising from labour disturbances or acts of malicious persons is also excluded unless caused by fire or explosion)</li> <li>• Terrorism (except as provided under the Liability Section or as selected under the Property and Loss of Income Sections)</li> <li>• Electronic Risks (except for machinery breakdown and Public Liability which have their own exclusions)</li> <li>• Pollution (except as provided in the policy wording – see page 17)</li> <li>• Losses occurring outside the Territorial Limits specified</li> <li>• Communicable Disease</li> <li>• Government or Public Authorities</li> <li>• Data recognition (except for Public Liability which has its own exclusion)</li> </ul>

## Significant General Conditions

Not all of the General Conditions applicable to the policy are shown — please refer to the policy wording for full details.

<b>Misrepresentation</b>	Your duty to make a fair presentation of the risk to us.
<b>Fraud</b>	We will not pay for any claim that is deliberately exaggerated or where you, or anyone acting for you, uses or attempts to use fraudulent means to obtain benefits under the policy.
<b>Reasonable Precautions</b>	Your duty to take reasonable precautions to prevent injury, loss or damage.

## Cancellation

During the first period of insurance, you have the right to cancel the policy within 14 days of receipt of the policy wording and schedule, or the inception date of the policy whichever is the later, by writing to us or alternatively by contacting your agent to confirm cancellation. Cancellation will take effect from the date that your cancellation instructions are received.

Provided no claim has been made and there has been no incident known to you prior to cancellation which may give rise to a claim, you will be entitled to a full refund of the premium paid. Should a claim be submitted after such refund has been provided, payment of the premium in full will be required before we can deal with the claim. We will only deal with claims occurring during the period commencing on or after inception up to the cancellation of the policy.

You may cancel the policy at any other time by writing to us or alternatively by contacting your agent to confirm cancellation. Please refer to page 18 of the policy wording for full details of the cancellation procedure.

## How to make a claim

If you need to make a claim, please use the following contact details:

### Property, Loss of Income, Property in Transit and Personal Accident

**Tel: 0370 900 0867** - Option 2 (Commercial Property Claims)

Email: [spclaims.ins@axa-insurance.co.uk](mailto:spclaims.ins@axa-insurance.co.uk)

### Liability

**Tel: 0345 900 4185** - Option 3

Email: [liabilityclaims.ins@axa-insurance.co.uk](mailto:liabilityclaims.ins@axa-insurance.co.uk)

### Legal Expenses

**Tel: 0330 024 8991**

Online claim form: <https://claims.arclegal.co.uk>

Alternatively you can write to us at:

AXA Insurance UK plc, AXA House, Parklands, Lostock, Bolton BL6 4SD.

## What to do if you have a complaint

AXA Insurance aims to provide the highest standard of service to every customer.

If our service does not meet your expectations, we want to hear about it so we can try to put things right. All complaints we receive are taken seriously. Following the steps below will help us understand your concerns and give you a fair response.

## How to make your complaint

The majority of complaints can be resolved quickly and satisfactorily by the department you are dealing with.

If your complaint relates to a claim on your policy, please contact the department dealing with your claim.

If your complaint relates to anything else please contact the agent where your policy was purchased.

Telephone contact is often the most effective way to resolve complaints quickly. Alternatively you can write to us at:

## AXA complaints

AXA Insurance UK plc  
Commercial complaints  
AXA House  
4 Parklands  
Lostock Bolton  
BL6 4SD

## All claims complaints

Tel: **01204 815359**

Email: [commercial.complaints@axa-insurance.co.uk](mailto:commercial.complaints@axa-insurance.co.uk)

When you make contact please tell us the following information:

- Name, address and postcode, telephone number and e-mail address (if you have one)
- Your policy and/or claim number, and the type of policy you hold
- The name of your agent
- The reason for your complaint.

Any written correspondence should be headed 'Complaint' and you may include copies of supporting material.

## Beyond AXA

Should you remain dissatisfied following our final written response, you may be eligible to refer your case to the Financial Ombudsman Service (FOS). The FOS is an independent body that arbitrates on complaints about general insurance products. The FOS can only consider your complaint if we have given you our final decision. You have six months from the date of our final response to refer your complaint to the FOS. This does not affect your right to take legal action.

The Financial Ombudsman Service  
Financial Ombudsman Service Exchange Tower  
Harbour Exchange Square  
London E14 9SR

Tel: **0800 023 4567\*** or **0300 123 9123\*\***

Fax: **020 7964 1001**

Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

Website: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

\* free for people phoning from a 'fixed line' (for example, a landline at home)

\*\* free for mobile-phone users who pay a monthly charge for calls to numbers starting 01 or 02

## Our promise to you

We will

- Acknowledge written complaints promptly
- Investigate your complaint quickly and thoroughly
- Keep you informed of progress of your complaint
- Do everything possible to resolve your complaint
- Learn from **our** mistakes
- Use the information from complaints to continuously improve our service.

Telephone calls may be monitored and recorded.

## Legal expenses services complaints

If you have a complaint about the Legal expenses services, you should contact Arc Legal Assistance Ltd using the contact details below:

Arc Legal Assistance Ltd  
The Gatehouse,  
Lodge Park  
Lodge Lane  
Colchester  
Essex CO4 5NE

Tel: **01206 615000**

**You** can also refer to the Financial Ombudsman Service (FOS) if **you** cannot settle **your** complaint with Arc Legal Assistance Ltd or before they have investigated the complaint if both parties agree. Arc Legal Assistance Ltd are also covered by the Financial Services Compensation Scheme (FSCS).

## Financial Services Compensation Scheme

Should we be unable to meet our liabilities you may be entitled to compensation from the Financial Services Compensation Scheme. This depends on the type of insurance, the size of your business and the circumstances of the claim. Further information is available from the Financial Services Compensation Scheme.

Their telephone number is **0800 678 1100** or **020 7741 4100**. Alternatively, more information can be found at [www.fscs.org.uk](http://www.fscs.org.uk).

## Data protection notice

AXA Insurance UK plc is part of the AXA Group of companies which takes your privacy very seriously. For details of how we use the personal information we collect from you and your rights please view our privacy policy at [www.axa.co.uk/privacy-policy](http://www.axa.co.uk/privacy-policy). If you do not have access to the internet, please contact us and we will send you a printed copy.

All Med Pro is a trading style of All Medical Professionals Ltd who are authorised and regulated by the Financial Conduct Authority Number: 309653. All Medical Professionals Ltd registered in England number 04468555 Registered Office: The Barn, Lotmead Business Park, Wanborough, Swindon SN4 0UY. All Med Pro is a registered Trade Mark.

*Underwritten by:*

**AXA Insurance UK plc**

Registered in England and Wales No 78950.

Registered Office: 20 Gracechurch Street, London EC3V 0BG.

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