

**PRODUCT COMPARISON GUIDE (INTERNAL BROKER USE ONLY)
FOR OFFICE INSURANCE PRODUCTS**



PROVIDER	COBRA U/W	ALLIANZ	AXA	NIG	NU	RSA
PRODUCT	OFFICE & SURGERIES	COMPLETE OFFICE	OFFICE	OFFICE	OFFICE	ENTERPRISE OFFICE
CONTENTS ALL RISKS COVER	Standard	Standard	Standard	Standard	Standard	Standard
MAXIMUM SI COMPUTER RECORDS	Within contents SI	Within contents SI	£5,000	£5,000	Within contents SI	£50,000
MAXIMUM SI DOCUMENTS & BOOKS	Within contents SI, limit £1,000 any document	Within contents SI	Within contents SI	Within contents SI	Within contents SI	£250,000
LOSS OF METERED WATER	£5,000	No	£2,500	£5,000	£10,000	£2,500
TRACE AND ACCESS	£25,000	No	£25,000	£10,000	£10,000	No
TEMPORARY REMOVAL LIMIT	20% of SI	10% of SI	15% of SI	20% of contents SI	100% contents SI	15% of contents SI
UNDERGROUND SERVICES	Within buildings SI	Within buildings and contents SI	Within contents SI	Within buildings & contents SI	Within buildings & contents SI	Within buildings SI
LOCK REPLACEMENT – PROPERTY	£1,000	£1,000	£500	£1,000	£1,000	£1,000
CONTENTS EXCESS – STANDARD	£250	£200	£300	£200	£250	£250
GLASS SI LIMIT	Unlimited	Within contents SI	Within contents SI	Within contents SI	Within contents SI	Within contents SI
GOODS IN TRANSIT	Standard	No	Standard	Standard	Standard	Standard
GIT STANDARD SI	£2,500*	None	£2,000	£5,000	Within contents S I	£250,000
BI SI – OWN PREMISES	3 x contents SI or £250,000*	Optional	£250,000	£250,000	Optional	Optional
BI INDEMNITY PERIOD (MONTHS)	Up to 36 months	12, 18, 24	12, 24, 36	12	12, 24, 36	12, 18, 24
BI – BOOK DEBTS COVER	Standard	Optional	Standard	Standard	Optional	Optional
BI – BOOK DEBTS SI	£10,000*	Max £500,000	£10,000	£5,000	Specified SI	£50,000

PROVIDER	COBRA U/W	ALLIANZ	AXA	NIG	NU	RSA
EMPLOYERS LIABILITY	£10,000,000	£10,000,000	£10,000,000	£10,000,000	£10,000,000	£10,000,000
PUBLIC LIABILITY	£2,000,000*	£2,000,000	£2,000,000*	£2,000,000	£2,000,000	£2,000,000*
PRODUCTS LIABILITY	£2,000,000*	£2,000,000	£2,000,000*	£2,000,000	£2,000,000	£2,000,000*
MONEY ON PREMISES – STANDARD LIMIT	£5,000	£5,000	£5,000	£5,000	£2,500	£4,000
MONEY IN TRANSIT – STANDARD LIMIT	£5,000	£5,000	£5,000	£5,000	£2,500	£4,000*
MONEY IN SAFE – STANDARD SI	£2,000	£1,500	£1,000	£5,000	£1,500	£2,000*
ASSAULT – DEATH BENEFIT	£25,000	£25,000	£10,000	£10,000	£10,000	£10,000
BUILDINGS COVER	Optional	Optional	Optional	Optional	Optional	Optional
BUILDINGS ALL RISKS	Standard	Standard	Standard	Standard	Standard	Standard
BUILDINGS – SUBSIDENCE	Optional	Optional	Optional	Optional	Optional	Standard
BUILDINGS EXCESS – STANDARD	£250	£200	£300	£200	£250	£250
COMPUTER COVER	Optional	Optional	Optional	Standard	Optional	Optional
COMPUTER SI	£75,000	Optional	Selectable	£50,000	£100,000	Selectable
COMPUTER COVER BASIS	Breakdown	Breakdown	Breakdown	All Risks	Breakdown	All Risks
PERSONAL ACCIDENT COVER	No	No	No	Standard	Optional	Optional
LEGAL EXPENSES COVER	Standard	Standard	Standard	Standard	Standard	Optional
LEGAL EXPENSES – STANDARD SI	£100,000**	£25,000	£50,000	£100,000	£500,000	£100,000
EMPLOYEE DISHONESTY COVER	Optional	Standard	Optional	Standard	Optional	Optional
EMPLOYEE DISHONESTY – MAX SI	£5,000	£5,000	£5,000	£5,000	£25,000	£100,000
BUSINESS TRAVEL	No	No	No	No	Optional	No

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HELP – REPAIRERS	Yes	No	Yes	Yes	Yes	Yes
HELP – LEGAL	Yes	Yes	Yes	Yes	Yes	Yes
NCD	Yes	Yes 10%	No	No	No	No
MIN SECURITY CONDITION	Yes	Yes	Yes	Yes	Yes	Yes

Notes - * - Higher sums may be selected

** - Maximum £1,000,000 per year

*** - Low claims discount

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Please note:
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