

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



| PROVIDER | COBRA U/W | ALLIANZ | AXA | NIG | NU | RSA |
|------------------------------|--|----------------------------------|------------------------------|--------------------------------|--------------------------------|---------------------|
| PRODUCT | OFFICE & SURGERIES | COMPLETE OFFICE | SURGERIES | OFFICE | SURGERY | ENTERPRISE OFFICE |
| DIRECT DEBIT MANDATE FEE | 5.5% | 4% | 7% | 8% (5% Partner) | 6% | 0% |
| CONTENTS ALL RISKS COVER | Standard | Standard | Standard | Standard | Standard | Standard |
| MAXIMUM SI COMPUTER RECORDS | Within contents SI | Within contents SI | Within contents SI | £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 | 10% of SI | 20% of contents SI | 100% contents SI | 15% of contents SI |
| UNDERGROUND SERVICES | Within buildings SI | Within buildings and contents SI | Within buildings 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 SI | £250,000 |
| BI SI – OWN PREMISES | 3 x contents SI or £250,000* | Optional | 3 x contents SI or £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* |
| DISPENSING ERRORS LIABILITY | Optional at £100,000 | No | Optional at £100,000 | No | No | No |
| 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 |
| DETERIORATION OF DRUGS AND VACCINES | £10,000 | No | £2,000* | £15,000 | £10,000 | No |
| 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% | Yes | 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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