

Prospectus

An insurance package that's better business practice



Office and Surgery

From Aviva, insurance developed specifically for offices and surgeries.

Office and Surgery has been designed to meet the insurance needs of the professions and business services.

When you insure your business with Aviva, you have the security and peace of mind of knowing that you are covered by one of the UK's leading commercial insurers. We have the knowledge and expertise to put things right quickly should the unexpected happen.

Any business or practice, no matter how well run, can be severely disrupted by an unexpected event, for example, the destruction of your surgical or computer equipment. We know that for you, time is money and the most important thing is getting your business back on its feet as quickly as possible. We'll work together with you to help achieve this.

Extra Cover for Charities and Not For Profit Organisations

Extra cover as detailed is available if you are a charity, a social enterprise or have another form of not for profit status.

You can be confident that we have the expertise to deal with your particular problem – after all, what is a one-off event for you is an everyday occurrence for us.

Office and Surgery – more core covers, more options.

Aviva's Office and Surgery policy offers you a comprehensive range of core covers and the flexibility to select from a wide range of optional covers. This enables you to tailor your requirements to your specific needs.

Key benefits

- A 24 hour 365 day a year Claims Line – available if you are faced with an emergency at any time of the day or night
- Unlimited access to the Risk Solutions Helpline, which provides practical guidance on how to reduce the likelihood of having to make a claim. Issues addressed include compliance with health and safety regulations, security measures and even issues specifically relating to offices and surgeries.
- Access to our confidential telephone legal and tax advice – we can help you to resolve problems such as the recovery of bad debts and disputes with employees
- Access to the Preferred Supplier scheme – a range of security and fire safety products from established and proven companies at specially discounted rates (some of the maximum discounts are only available if your property is surveyed)
- Aviva Clear Commercial policy wordings, making it easier for you to understand the insurance cover limits and exclusions
- Market leading legal expenses cover provided as standard, which will protect your business in the event of a legal dispute
- A counselling service is available for your staff to help them deal with situations such as bereavement, divorce or even bullying at work
- Easy payment option – allows you to manage your cash flow by spreading the premium over 12 monthly instalments (for an additional charge)
- A new range of optional covers – Employee Dishonesty, Personal Accident, Business Travel and Computer Breakdown.

This booklet contains a summary of the policy cover and some useful advice on how to work out the amount of insurance you need. We would encourage you to take the time to read the booklet as we want you to be sure you choose the cover that's right for you.

In addition, full details of the cover, exceptions and limitations which apply are contained in the policy wording. A copy of the policy is available from your usual insurance adviser.

The right level of protection

In order for you to get the level of protection you need, it is very important that your sums insured are set at an accurate level. If these are inadequate when you make a claim, then your claim payment may be proportionately reduced. This insurance rule is known as 'average', and works like this:

If the amount for which you insure is, for example, only 50% of the "true" value then we will only pay 50% of the claim. The guidance notes following are designed to help you work out the amount of cover you need.

Buildings and/or Tenants' Improvements

Insure for the full rebuilding cost, not the market value. This should take into account any possible increase in costs through:

- Delay in rebuilding
- Alteration in rebuilding design.

The following should also be included:

- Costs of debris removal
- Fees for lawyers, architects, surveyors and consulting engineers (as a guideline this is usually 10-15% of rebuilding cost)
- Walls, gates, fences, outbuildings and annexes
- Signs and nameplates.

If in doubt we recommend you get a professional valuation.

Contents

Furniture, fixtures, fittings and machines should be insured for their new replacement value.

You should also include an amount for:

- Directors' and employees' personal effects (including pedal cycles) up to £1,000 per person
- Debris removal
- Value of materials, cost of labour and computer time spent in reproducing your business books and computer system records.

Computer Equipment

You should calculate a sum insured figure to include computers and laptops including hardware, VDUs and printers, ancillary equipment and back-up tapes.

VAT

If you are non-registered, exempt or partially exempt you should ensure that all sums insured are adjusted to include the non-recoverable VAT element.

Business Interruption

You should select a sum insured and indemnity period which are adequate for your business needs. As you will have to use last year's fees figures, we advise adding a reasonable amount for expansion over the next indemnity period. Remember you could have a claim towards the end of the period of insurance and need to have the following year's fees replaced.

Important - Terrorism

Please note the policy excludes and/or limits cover in respect of the consequences of Terrorism. Full details of these restrictions and exclusions are freely available on request from your insurance adviser or intermediary.

Cover at a glance

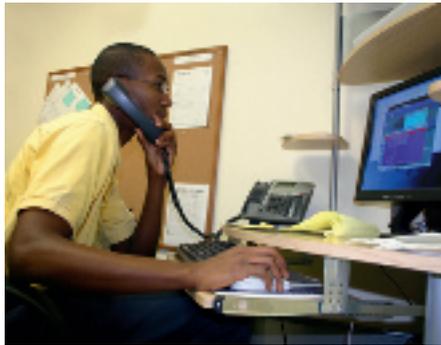
Office and Surgery Insurance provides a range of core covers but you can also tailor your policy to fit your exact business needs by choosing from a wide range of optional covers (see table below).

	Core	Optional
Assets – protection for the tangible items of your business		
Property Damage		
Buildings and/or Tenants' Improvements		•
Subsidence		•
Contents	•	
Glass	•	
Money including assault	•	
Employee Dishonesty		•
Computer Breakdown		•
Revenue Protection – financial protection for your business		
Business Interruption – Office	•	
Business Interruption – Surgery		•
Book Debts – Office		•
Book Debts – Surgery		•

	Core	Optional
Legal Liabilities – defending legal action		
Employer's Liability	•	
Public and Products Liability	•	
Commercial Legal Protection	•	
Employee Benefits – protection for one of your most valuable assets		
Personal Accident		•
Business Travel		•
Services – added benefits of being an Aviva policyholder		
Claims Line – 24 hours a day, 365 days a year	•	
Legal and Tax Helpline – 24 hour access to experts giving confidential legal or tax advice	•	
Risk Helpline – access to qualified advisers giving advice on all your risk management requirements	•	
Preferred Supplier scheme	•	
A counselling service is available for your staff to help them deal with situations such as bereavement, divorce or even bullying at work	•	

Summary of the policy cover

Asset Protection – the tangible assets of your business



Property Damage

Cover for your buildings and contents of your office or surgery is on an All Risks basis.

Property Damage cover is automatically extended to include:

- Changing locks following the theft of your keys up to £1,000
- Employees' and visitors' personal effects up to £1,000 per person subject to a £250 excess
- Loss of metered water up to £10,000.
- Lamps, signs and nameplates up to £500 for any one item

Extra Cover for Charities and Not For Profit Organisations:

- Raffle prizes and goods donated for fundraising events anywhere in the UK up to £1,500

Subsidence, ground heave and landslip

Available as an optional extension.

Office

- Contents temporarily removed from the premises, up to 100% of the overall sum insured – this includes UK, EU cover and worldwide cover for 30 days. The limit is £5,000 for any single article, £1,000 in respect of computer records, deeds and documents
- If you specify a business book sum insured, cover is included for the cost of replacing computer system records, books, deeds, manuscripts, plans, drawings or documents or the cost of obtaining evidence of the contents of any essential documents which are not capable of being replaced. The limit is £1,000 any one item.

Surgery

- Contents temporarily removed from the premises, up to 100% of the overall sum insured – this includes UK, EU cover and worldwide cover for 30 days
- Deterioration of drugs and vaccines in a refrigeration unit up to £10,000 for any one occurrence. This limit will be increased by 50% for the period September, October and November or for any other 3 month period of your choice.

EXCLUSIONS

Principal exclusions are listed for each section. For a full list of exclusions and cover options please refer to policy documents.

Property Damage the excess stated at quotation stage • wear and tear, gradual deterioration, faulty or defective design, materials or workmanship • mechanical or electrical breakdown or derangement • change in temperature, colour, flavour, texture or finish.

Subsidence, ground heave and landslip the excess stated at quotation stage • collapse, cracking or settlement of any building.

Glass

Covers breakage (including the cost of boarding up) of all external and internal glass including sanitary fittings at the premises. Cover includes damage to the contents of display windows, window and doorframes up to £2,000.

Computer Breakdown

Increasingly, computers and the data held on them are becoming the most valuable and important assets of any business. They are also one of the most vulnerable. Apart from the more obvious potential dangers such as fire and theft, substantial volumes of data may be lost to more comparatively minor events such as a power surge or failure of the computer's hard disk drive.

Damage or failure of computer equipment or records means business could be lost or valuable information destroyed, not to mention the upheaval caused and the need to repair and replace equipment.

To protect yourself from this you can choose to include Computer Breakdown cover.

This cover, if selected, will provide:

- Breakdown cover for the computer equipment whilst at any premises in the UK and for data carrying materials anywhere in the world for the sum insured you have specified under the Property Damage section
- Increased cost of working covering the additional expenditure incurred following the interruption or interference to the computer operations of the business following breakdown – £25,000
- Reinstatement of data covering the incurred costs of reinstating data and/or programs from accidental or malicious erasure, destruction, distortion or corruption discovered during the period of insurance – £10,000.

If cover above this level is required a specialist computer insurance policy is available from Aviva – please contact your usual insurance adviser for details.

EXCLUSIONS

Principal exclusions are listed for each section. For a full list of exclusions and cover options please refer to policy documents.

Glass the excess stated at quotation stage • breakage of glass in light fittings, vehicles, vending machines or signs.

Computer Breakdown the excess stated at quotation stage • wear and tear • computer equipment more than 10 years old at inception • any loss recoverable under any guarantee or maintenance rental hire or lease agreement or contract.

Asset Protection continued

Money

Cover is for loss of money belonging to your business or for which it is responsible.

1) On the premises during business hours or in transit	£2,500
2) After business hours in a locked safe	£1,500
3) After business hours not in a safe	£500
4) At your or your employees' homes	£500
5) Loss of credit company sales vouchers, crossed cheques and other non-negotiable forms of payment	£250,000

If the standard limits are not sufficient for your needs, you can increase the limit on the premises during business hours or in transit for an additional premium.

You can also increase the limit for after business hours in a locked safe for an additional premium, subject to the make and model of the safe in which you will be keeping the money being acceptable.

Extra Cover for Charities and Not For Profit Organisations:

- Collection tins or boxes at third party premises up to £100 per claim, £500 aggregate.
- Automatic doubling of most money limits for fundraising events.

Cover will also include damage to clothing and personal effects of your employees following any robbery or attempted theft up to £500 per person.

EXCLUSIONS

Principal exclusions are listed for each section. For a full list of exclusions and cover options please refer to policy documents.

Money the excess stated at quotation stage • shortage due to clerical or accountancy errors • loss due to the fraud or dishonesty of any employees not discovered within seven working days of the loss • loss from unattended vehicles.

Assault

The risk of death or injury to employees as a result of robbery during the course of your business is a threat. The cover provides the following benefits:

- Death, loss of limb(s) or eye(s) £10,000
- Permanent total disablement (from any occupation) £10,000
- Temporary total disablement (from normal occupation) £100 per week max 2 years
- Temporary partial disablement (from normal occupation) £50 per week max 2 years.
- Medical Expenses - payment of up to 15% of the weekly compensation payable, in relation to temporary total disablement and temporary partial disablement, for medical costs incurred

Note: these limits apply per person per incident.

EXCLUSIONS

Principal exclusions are listed for each section. For a full list of exclusions and cover options please refer to policy documents.

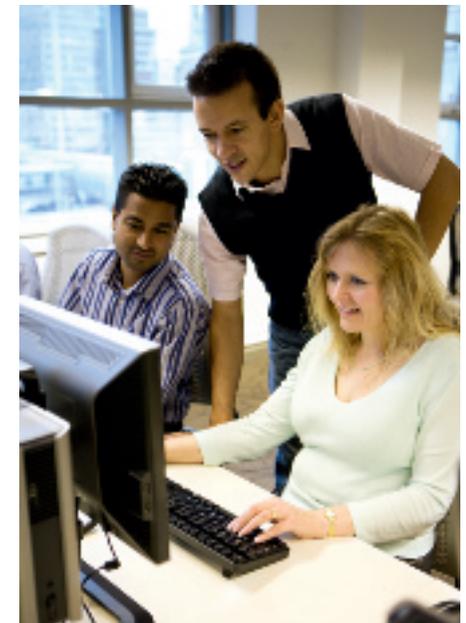
Employee Dishonesty (selected trades only)

Millions of pounds are lost through fraud every year. Employees are responsible for a large proportion of the fraud losses sustained by companies and other organisations.

The majority of large companies have Employee Dishonesty cover, but the majority of small companies do not. Theft covers normally exclude the dishonest acts of an employee and money cover has a restricted discovery period. Employee Dishonesty cover is the best method of insuring against loss caused by a dishonest employee.

The cover allows you to insure against loss of your money and other property caused directly by theft, fraud or dishonesty committed by your employees up to a limit of £25,000, subject to simple accounting controls and a reference requirement.

As Employee Dishonesty losses are often committed over a period this section provides a 12 month discovery period from the date of the dishonest act.



Employee Dishonesty the excess stated at quotation • losses supported **solely** by inventory or profit and loss calculations • consequential losses • loss involving any employee who: controls more than a 5% share in you, you do not directly supervise, is known to have been previously dishonest

- **Charities and Not For Profit Organisations:** losses involving governors and trustees.

Asset Protection – Minimum Security Conditions

Minimum Security Conditions

As you know, any business is vulnerable to crime and offices and surgeries are no exception. Theft of your surgical or business equipment could severely disrupt the smooth running of your business. Therefore to minimise this risk the following level of security will be a condition of cover and must be implemented within 30 days of cover commencing:

- Final exit doors must be secured as follows:
 - Timber doors – by mortice deadlocks having five or more levers or conforming to BS 3621 with matching boxed striking plate
 - Aluminium doors – by cylinder mortice lock operating a swinging lock bolt
 - PVC doors – by key operated multi point locking devices having three or more locking points
 - The first closing leaf of double leaf doors must be fitted internally with bolts top and bottom.
- All other external doors and internal doors leading to common areas or other premises must be secured:
 - by the means set out above
 - by key operated security bolts fitted top and bottom.
- All opening windows or roof lights accessible from the ground or via roofs, pipework or other structures must be secured by key operated locking devices or screwed permanently shut
- Any security measures stipulated or agreed by us in writing.

If you cannot comply with these requirements, please contact your usual insurance adviser with details and we will either specify alternative security devices or arrange for our surveyor to visit your premises.

Any door or window officially designated as a fire exit by the Fire Authority is excluded from the above requirements.

Revenue Protection – Financial protection for your business

Business Interruption

Cover is provided on an All Risks basis to protect your business or practice in the event of damage to your premises.

Office

Cover can be selected for Increased Office Expenses. Alternatively, cover is available for Loss of Income with a flexible sum insured and indemnity period to allow you to tailor your protection to the needs of your business. This will enable you to continue to meet those overheads which still have to be paid such as employees' wages, interest on borrowed capital and rent.

Surgery

Optional cover is available for Increased Surgery Expenses or Loss of Income. The indemnity period and the sum insured can be selected to meet the needs of your practice.

EXCLUSIONS

*Principal exclusions are listed for each section.
For a full list of exclusions and cover options
please refer to policy documents.*

Office and Surgery

Cover also includes the following:

- Damage to property in the area which prevents or hinders access to the premises
- Enforced closure of the premises on order or advice of the local authority due to notifiable infectious disease at the premises, limit £25,000
- Accidental failure of public electricity, gas or water supplies not less than 30 minutes
- Loss or damage at your supplier premises within Great Britain, Northern Ireland, Republic of Ireland, Channel Islands or Isle of Man, limit £25,000
- Accidental failure of telecommunication services lasting not less than 24 consecutive hours – limit £2,500
- Loss of documents in transit.

Book Debts

This covers your books and accounting documents if they are lost or destroyed.

The cover includes the cost of tracing and establishing how much your customers owe you and the amount of any unpaid debit balances which cannot be traced. Professional accountants' fees for producing information required under policy conditions in the event of a claim are also covered.

You can choose to add Book Debts cover for a limit of your choice.

Book Debts deliberate falsification • erasure of information on computer systems records due to inherent defects • mislaying or misfiling.

Legal Liabilities – Defending legal action

Employer's Liability

Employer's Liability is cover that is required under law relating to compulsory insurance for injury to employees. Legally you are required to insure your liability for a minimum of £5m but our policy covers you up to a maximum £10m at no extra cost. Our £10m figure covers your legal liability to your employees for death and bodily injury incurred in the course of their employment with you.

Cover also includes:

- Legal costs and expenses in defending prosecutions under any health and safety legislation of Great Britain, Northern Ireland, the Isle of Man or the Channel Islands
- Work experience and Government scheme trainees as they are deemed to be employees
- Worldwide cover for employees normally resident in the UK who are temporarily working overseas.

Extra Cover for Charities and Not For Profit Organisations:

- Definition of Employee includes governors and trustees (volunteers are already included).

EXCLUSIONS

*Principal exclusions are listed for each section.
For a full list of exclusions and cover options
please refer to policy documents.*

Public/Products Liability

Public Liability covers your legal liability for death or bodily injury to the public and loss or damage to property not owned by you or in your custody or control.

Cover also includes legal liability for:

- Leased and rented premises
- Wrongful eviction.
- Dispensing errors, up to £50,000 per claim, up to £100,000 in any one period of insurance (surgeries with an in-house pharmacy only).

Products Liability provides cover for:

Office

- Food and drink
- Disposal of furniture and office equipment previously used in the course of the business.

Public/Products Liability Loss or damage to property in your custody or control • Pollution which is caused gradually over a period of time.

Surgery

- Non-medical food and drink
- Supply of proprietary goods in manufacturers' unopened containers
- Disposal of furniture and office equipment previously used in the course of the practice.

The cover includes solicitors' fees, all costs and litigation expenses, damages and claimant's costs for which you are legally liable.

Cover automatically extends to include:

- Legal costs and expenses in defending prosecutions under any health and safety legislation of Great Britain, Northern Ireland, the Isle of Man or the Channel Islands
- Motor contingent liability
- Payment for court attendance if required in connection with a claim.

The core cover provides a limit of indemnity for £2m. There is no limit on the number of claims which you may make each year except for claims caused by products which you have sold or supplied where the yearly limit is £2m.

If the limit of £2m is inadequate for your needs, you can increase the limit of indemnity up to £5m for an additional premium.

Extra Cover for Charities and Not For Profit Organisations:

- Most fundraising events and activities included.



EXCLUSIONS

Principal exclusions are listed for each section. For a full list of exclusions and cover options please refer to policy documents.

Public/Products Liability Loss or damage to property in your custody or control • Pollution which is caused gradually over a period of time • Exposure to, inhalation of, fears of the consequences of exposure to/inhalation of, costs incurred in repairing, removing, replacing, recalling, rectifying, reinstating or managing any property arising out of the presence of Asbestos • **Charities and Not For Profit Organisations:** Events with larger attendances, long durations, taking place outside the UK, organised by third parties, or involving specific hazardous activities need to be agreed by us.

Legal Liabilities – Defending legal action continued

Commercial Legal Protection

We are faced with an increasingly complex legal environment with new laws introduced affecting all areas of your business. Recent employment legislation has been passed which places a far greater statutory responsibility towards your employees. The laws cover the amount they should be paid, the number of hours they work, how they should be treated, and the benefits they are entitled to. Other areas such as the introduction of corporation tax, self-assessment, and the introduction of new regulations regarding health and safety at work put a greater burden on businesses.

Our market-leading Commercial Legal Protection policy covers legal costs arising from a variety of incidents in connection with your business, with an indemnity limit of up to £500,000.

In respect of civil cases, this cover is subject to the case having prospects of winning or making a successful defence. This will be assessed by our claims administrator or a solicitor appointed by them.

EXCLUSIONS

Principal exclusions are listed for each section. For a full list of exclusions and cover options please refer to policy documents.

Employment Disputes and Compensation Awards *In respect of the Compensation Awards cover you must follow the advice of the Legal Helpline or the ACAS code of Disciplinary Practice and Procedures in Employment for cover to be effective • In respect of redundancies you must follow the advice of the Legal Helpline prior to serving notice of dismissal.*

Property Protection *A contract dispute • A motor vehicle • Mining or subsidence*

Employment Disputes and Compensation Awards

Employment law is constantly changing and is becoming increasingly complex and confusing. As a business person you will know that keeping up with these changes is a full time job. Our cover will protect you against duties and responsibilities you didn't even know you had. We will defend your legal rights under employment legislation following a successful action by an employee, prospective employee, alleged or ex-employee.

We have removed the waiting period, which means cover is operative immediately.

Legal Defence

This cover will defend you or an employee acting on your behalf in criminal action or civil action taken against you for any non-motor related incident. This includes cover from key legal threats such as health and safety legislation, data protection rules and wrongful arrest arising in connection with

the business. The cover includes appealing against the imposition of a statutory notice issued under legislation affecting your business. Also covered is defence against civil proceedings taken against your employees for unlawful discrimination – this will ensure that your employees are protected if they are drawn into a dispute over an accusation of discrimination.

Property Protection

This cover provides protection against civil action following any event causing or likely to cause physical damage to your property or any nuisance or trespass. It also includes defence or appeal against judgement.

Bodily Injury

Negotiating for not only your legal rights, but also those of your family members or an employee's rights following bodily injury not involving a motor vehicle.

Legal Liabilities – Defending legal action continued



Tax Protection

We will represent you in any appeal proceedings with HM Revenue and Customs in an in-depth investigation or a full or aspect enquiry following your corporation tax self-assessment return. Representation for appeal proceedings with HM Revenue and Customs in respect of Value Added Tax due is also included.

Contract Disputes

Cover is provided to negotiate disputes relating to a contract you have entered into with a customer or supplier in respect of the purchase or sale of goods or services where the amount in dispute exceeds £250. We have extended the cover to include all current contracts irrespective of when you entered into the contract (some policies only cover disputes for contracts entered into after the inception of the policy) and therefore you will have immediate protection.

Tenancy Disputes

Cover for negotiating for your legal rights in a tenancy dispute between you and your landlord not relating to rent, service charges or renewal of the tenancy agreement.

EXCLUSIONS

*Principal exclusions are listed for each section.
For a full list of exclusions and cover options
please refer to policy documents.*

- Tax Protection** *The first £200 of each and every claim in respect of Aspect Enquiries • Claims caused by your failure to register for Value Added Tax • Investigations undertaken by HM Revenue and Customs Special Investigations Section or Special Compliance Office • Investigation by HM Revenue and Customs into alleged dishonesty or criminal offences.*
- Contract Disputes** *The first £500 of any claim if the amount in dispute exceeds £5,000 • Any claim relating to the settlement under an insurance policy • A dispute arising from the purchase, hire or sale of specifically tailored computer equipment • Undisputed debts (cover is provided for this under Debt Recovery).*

Statutory Licence Protection

Representing you in any appeal to the relevant statutory or regulatory body, court or tribunal following the suspension, revocation, alteration or refusal to renew your statutory licence.

Debt Recovery

Cover to negotiate your legal rights including enforcement of judgement to recover money and interest due from a customer or supplier following the sale or provision of goods or services where the amount in dispute exceeds £250.

The Claims Service

To ensure that you get the maximum benefit from this section of the policy you should follow the guidelines below:

As soon as you are aware of an incident get legal advice from the legal helpline without delay. If you think that you might need to claim, contact us and request a claim form. We will proceed when we have received details of an incident in writing.

If a solicitor is required to deal with your legal problem we will appoint one from the approved panel of solicitors. These solicitors have been carefully chosen as experts in the area of law covered by the policy and are required to comply with strict service standards.

Extra Cover for Charities and Not For Profit Organisations:

- **Tax Protection** – includes representation in appeal proceedings following investigations by your charity's regulatory body.

EXCLUSIONS

Principal exclusions are listed for each section. For a full list of exclusions and cover options please refer to policy documents.

Statutory Licence Protection *Excluding an original application or renewal of a statutory licence or British Standard Certificate Registration or any motor licence appeal.*

Debt Recovery *Any claim relating to the settlement under an insurance policy • A dispute arising from the purchase, hire or sale of specifically tailored computer equipment • Disputed debts (cover is provided for this under Contract Disputes).*

Employee Benefits – Protection for a valuable asset

Personal Accident

Personal Accident provides cover for you and your business’s proprietors and employees against accidental bodily injury.

You select the number of units of benefit up to a maximum of 10.

One unit of benefit provides the following:

- Death, loss of, or loss of use of eyes or limbs £5,000
- Permanent total disablement from any occupation £5,000
- Temporary total disablement entirely preventing engagement in or giving attention to any occupation £50 per week
- Temporary partial disablement preventing engagement in or giving attention to any occupation £25 per week.

Business Travel

Travelling for business is a very important part of modern life. We can provide you and your employees with protection whilst travelling on company business, in the UK, Europe and worldwide.

Cover includes:

- Medical fees up to £1m
- Public liability up to £1m
- Cancellation costs up to £2,000
- Personal baggage up to £2,000
- Money cover up to £1,000.

EXCLUSIONS

Principal exclusions are listed for each section. For a full list of exclusions and cover options please refer to policy documents.

Personal Accident: *Suicide or attempted suicide or wilful exposure to danger (except in an attempt to save human life) • Pregnancy or childbirth • Flying or other aerial activities except while travelling as a passenger by a recognised airline.*

• Accidents occurring whilst an insured person is engaged in or practising for speed or time trials sprints or racing of any kind (except foot races) • The effects of alcohol or drugs (other than drugs prescribed by a doctor) • Any treatment for drug addiction.

Business Travel *Accidental bodily injury/sickness sustained or contracted by any person aged over 75 years • The insured person travelling against the advice of a practitioner • Medical expenses incurred following the return to the UK • Medical expenses incurred when the specific purpose of the journey is to receive medical treatment or advice • Loss which is not reported to the local police or appropriate authority.*

Services – the added benefits of being an Aviva policyholder



Claims Line

Fast action reduces the impact of any crisis on your business. So Aviva is happy to offer you help 24 hours a day, 365 days a year to get you back to business as normal, as quickly as possible in the unfortunate event that you need to make a claim.

All it takes is one call to our freephone number – to start work on your claim

When reporting your claim through this route, you can be sure that the claims incident manager who answers your call will:

1. Get appropriate help sent to you quickly in order to minimise the impact on your business. This could include glaziers, builders, plumbers or computer recovery specialists
2. Arrange for rapid replacement of stolen goods and equipment
3. Set in motion any other steps required to resolve your claim in the quickest way possible

There is no need for you to spend time phoning around for estimates or filling in claims forms leaving you free to concentrate on running your business.

If you prefer, your usual insurance adviser can contact the Claims Line and deal with the claim on your behalf.

Legal and Tax Helpline

As an Aviva policyholder you will automatically have access to our 24 hour Legal and Tax Helpline.

Our consultants will give you confidential advice over the phone on any legal or tax matter affecting your business under the laws of the United Kingdom. They will tell you what your legal rights are, what courses of action are available to you and whether you need to consult with your legal adviser.

There are no consultation fees; you only pay for the cost of the call.

Risk Solutions Helpline

Available to you as an Aviva policyholder, the Risk Solutions Helpline aims to provide you with unlimited competent advice on risk issues at the end of the phone.

We can deal with your risk management queries on topics ranging from compliance with safety and environmental law, through technical specification for security measures to advice on how to manage specific hazards in the workplace.

Staffed by qualified advisers, backed up with extensive library resources and our field force of specialists on all aspects of risk for offices and surgeries, we can answer 90% of queries on the spot.

This also includes access to the "HardFacts" series, a series of risk management advice sheets specifically designed for offices and surgeries.

The Risk Solutions Helpline is available between 9.00am and 5.00pm Monday to Friday (with an answering service outside these times).

Services continued

Preferred Supplier scheme

Available to you as an Aviva policyholder, the Preferred Supplier scheme offers a range of discounted products and services to help you manage the risk to your business.

Products include:

- Safes, document and data cabinets
- Security doorsets
- Locks, bars, grilles and shutters
- Fire extinguishers and fire safety signs.

Every one of the Preferred Suppliers meet Aviva's own exacting standards of quality, service and commitment to customer satisfaction, so you know the products you get are the best for your business. We are able to offer substantial discounts by using our bulk purchasing power, passing on all of the savings to you, our customer.



If you have a complaint

We hope that you will be very happy with the service that we provide. However, if for any reason you are unhappy with it, we would like to hear from you. In the first instance please contact your insurance adviser or usual Aviva point of contact. Aviva is covered by the Financial Ombudsman Service. If you have complained to us and we have been unable to resolve your complaint, you may be entitled to refer it to this independent body. Following the complaints procedure does not affect your right to take legal action.

Choice of law

The appropriate law as set out below will apply unless you and the insurer agree otherwise:

1. the law applying in that part of the UK, Channel Islands or Isle of Man in which you normally live or (if applicable) the first named policyholder normally lives; or
2. in the case of a business, the law applying in that part of the UK, Channel Islands or Isle of Man where it has its principal place of business; or
3. should neither of the above be applicable, the law of England and Wales will apply.



Aviva Insurance Limited
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