# Office Package Insurance



### What is it?

Office Package Insurance is a single policy that protects your business from typical risks.

#### Who needs it?

Whether you rent or own your office space, you'll need to think about the cover your business needs. Your account manager will work with you to create a tailored policy that protects you from the risks your office-based business faces.

## What does it cover?

Because your package policy will be tailored to you, the cover is variable, but could typically include:

- Public liability if a member of the public is injured or their property damaged
- Product liability covering you against personal injury or property damaged caused by a product sold or supplied by you, even if you're not the manufacturer
- Employers' liability if a member of staff is injured
- Buildings insurance covering your premises after disasters like fire and flood
- Business contents e.g. furniture and equipment on the property as well as portable computer
  equipment and exhibition equipment away from the premises
- Loss of income if you are unable to trade after an insured event such as flood or fire
- Legal expenses if a claim is made against you and your business
- Money kept at the premises or in transit

# What does having Office Package Insurance mean to you?

Your business is as individual as you are, so having the right insurance means you can relax and do what you do best. If things can happen, they will – but you'll be covered if they do.



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