

# Surgeries Package Insurance



## What is it?

A single policy that is tailor made for your surgery, providing a combination of standard and optional covers that fit your needs.

## Who needs it?

If you own or manage any kind of surgery, whether it is medical, complementary, veterinary or dental then you need the correct insurance for your practice.

## 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 and as well as theft or vandalism
- Business contents and stock – e.g. medical equipment, drugs and vaccines on the property including documents and data
- Business Interruption – loss of income because of damage or denial of entry to the property
- Legal expenses – if a claim is made against you and your practice
- Money – kept at the premises or in transit

## What does having Surgeries Package Insurance mean to you?

Running a surgery, you will come up against predictable risks to your business and you need to protect yourself. Having the correct insurance in place means that you can get on with helping your patients, without the worry of unwelcome and unexpected expenses.

**T: 01438 350222**

**E: [info@rhgib.co.uk](mailto:info@rhgib.co.uk)**

**[www.rhgib.co.uk](http://www.rhgib.co.uk)**



RHG Insurance Brokers is a trading name of Richmond House Insurance Brokers Limited. Registered in the UK at Premier House, Argyle Way, Stevenage, Hertfordshire SG1 2AD. Company Number 01262851

Authorised and Regulated by the Financial Conduct Authority. Registration Number 301691