



Target Market for Commercial Guard- Office and Surgery Insurance Policy

Cover Summary

A package policy arranged on an annual basis designed to provide insurance cover for customers with an office or surgery.

Standard Cover

- Property (contents, glass blinds and signs, money, malicious attack, non-production machinery and computer breakdown with options to include cover for stock, buildings, rent payable, property away from the premises, fidelity guarantee and deterioration of stock)
- Business Interruption (including non-production machinery and computer breakdown with options to include cover for increase in cost of working, additional increase in cost of working and rent receivable)
- Legal Liabilities (including employers' liability, public liability and products liability)
- Legal Expenses

Optional Cover

- Terrorism (for Property and Business Interruption)

Cover is provided as standard for fire, specified perils, theft or attempted theft, accidental damage, with an option to include subsidence, ground heave and landslip. Terms, conditions and exclusions apply to the Commercial Guard- Office and Surgery policy. Full details are shown in the Policy Wording and Policy Summary documents.

Identified Target Market

- ✓ Doctors surgeries, veterinary surgeries, dentists, chiropodists, chiropractors and similar professions
- ✓ Financial advisers, accountants, tax advisers, estate agents, surveyors, computer services, data processing, market research, management consultants working from offices and similar professions
- ✓ Customers with premises based in England, Wales, Scotland, Northern Ireland, the Channel Islands or the Isle of Man

Customers for whom the product is not appropriate

- ✗ Customers who require cover for long term unoccupied premises
- ✗ Customers who require cover for offices or surgeries located overseas
- ✗ Customers who require cover for legal liability (including costs) for any treatment including making up or prescribing drugs or medicines

Distribution Channel

This product is sold digitally through appointed representatives.

Conflicts of Interest

There are no circumstances we are aware of that will cause a conflict of interest.

This document is for appointed representatives only and must not be provided to customers.

If you have any questions, please speak to your Ageas Underwriting Contacts.

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Ageas Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, Financial Services Register No 202039.

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