

SURGERIES PACKAGE

We are unable to offer quotations for Buildings in isolation.

This quotation is valid for 30 days is and subject to:

- * all items shown on the Statement of Facts being agreed, other than where accepted by Insurers, in writing
- * the risk operates on a strictly retail basis.
- * expiring Insurers offering renewal on their standard terms with no special terms being applied, other than where the risk proposed is an entirely new venture
- * all the terms of the standard Elite Insurance Company Limited policy
- * satisfactory survey (if required) and compliance with any Risk Improvements within the timescale specified by Insurers
- * flat roof declaration (if required)

CONDITIONS

- * Where the Roller Shutters and/or Grilles and/or Bars box is checked on a quote it is a condition precedent to the liability of Underwriters that this means fitted to all accessible doors and windows, other than designated Fire Doors.
- * Subsidence cover (in known Subsidence risk areas) is not provided until Insurers have received a satisfactory completed Subsidence Questionnaire and have confirmed in writing the terms on which cover is provided.
- * Flood cover (in known Flood risk areas) is not provided until Insurers have received a satisfactory completed 10 year Flood Free Declaration and have confirmed in writing the terms on which cover is provided.
- * Where a risk is required to have an Alarm, or is stated to be already installed, this must be installed and maintained and be NACOSS or SSAIB approved. Theft and Malicious Damage covers are excluded until such time as the Alarm is fully operational. Alarm signals via "Central Station" must be subject to Level 1 Police Response
- * Standard Conditions:

Minimum Security Requirements

1. All external doors of the Premises occupied by the Insurer and any internal doors which give access to any part of the Premises not occupied by the Insurer must be fitted and secured with one of the following:
a mortice deadlock with matching boxed striking plate or a rim lock, which in either case conforms to BS3621: 1980 Specification for Thief Resistant Locks
 - a. a five (or more) lever close shackle padlock and locking bar
 - b. in the case of aluminium or UPVC framed doors, an integral cylinder operated swingbolt mortice lock
 - c. an alternative form of lock or locking system of at least similar quality and strength to BS3621: 1980 which is approved by Insurers in writing.
2. Any outward opening external doors of the Premises occupied by the Insurer and internal doors which give access to any part of the Premises not occupied by the Insurer

must be fitted and secured with hinge bolts and the first closing leaf of any double leaf doors be fitted with internal flush or mortice rack bolts top and bottom in addition to the above requirements.

3. All accessible opening windows, fanlights and skylights including those accessible from decks, roofs, fire escapes or downpipes must be fitted and secured with key operated window locks except those opening windows protected by solid steel bars, grilles, expanded metal or weld mesh securely fixed to surrounding brickwork or masonry.

Notes:

i. Any door or window officially designated a fire exit by the Fire Authority will require consultation with the Fire Authority so that the interests of both safety and security can be met.

ii. The above measures comprise Insurers minimum security requirements. Where additional protections are required by Insurers, or where Insurers agree to accept alternative security measures, Insurers will specifically advise the Insured in writing.

SC25 Stillage Warranty, S27 Waste Warranty, SC26 Heating Warranty, SC12 Electronic Equipment, SC14 Flammables Warranty, SC22 Electrical Circuit Warranty

* The following warranty will apply in cases where there is a flat felt on timber roof on the Insured Premises, Flat Roof Declaration applies:

SC11 Flat Roof Maintenance Warranty

EXCLUSIONS

- * Businesses that operate on a seasonal basis
- * Unoccupied premises
- * Professional Indemnity
- * DSS/Students/Asylum Seekers
- * Work Away Other Than Collection & Delivery
- * Manufacturing of any kind

NOTES:

1. You are not authorised to offer insurance quotations to other intermediaries unless specifically agreed in writing with the Insurers.
2. If previous claims are declared they should include any at this or other premises that the Insured may have traded from within the last 5 years
3. Refer to Insurers where an increased safe limit is required with details of make and model for consideration
4. In the event of mid-term cancellation, pro rata charges will apply. Fees are non-refundable.