

Office Insurance Package for Travel Agents - Standard Covers/Limits comparison chart

	Bronze Level			Silver Level			Gold Level		
	Standard Extensions	Standard Limits	Standard Excess £250 unless stated below	Standard Extensions	Standard Limits	Standard Excess £250 unless stated below	Standard Extensions	Standard Limits	Standard Excess £250 unless stated below
Buildings – an optional extension	Not Applicable			Not Applicable			Damage to outdoor trees, shrubs and plants Damage to signs other than those attached to buildings	£250 any one tree/plant /max £1,000 aoe £1,500 any one event	
Contents – All Risks Cover incl. Glass, Subsidence, Theft (FVEE)	Contents Tenants Improvements Keys/Lock replacement Personal Effects Loss of metered Glass	£3,500 max £3,500 max £1,000 £500 £10,000 aoe / £50,000 agg £1,500 any one Event £1,500 any one event	£50 £25	Contents Tenants Improvements Keys/Lock replacement Personal Effects Loss of metered Glass	£7,500 max £7,500 max £1,000 £500 £10,000 aoe / £50,000 agg £1,500 any one Event £1,500 any one event	£50 £25	Keys/Lock replacement Personal Effects Loss of metered Glass	£1,000 £500 £10,000 aoe / £50,000 agg £5,000 any one Event £5,000 any one event	£50
Business Interruption – financial loss following Property Damage. (Gold level only - Basis of Settlement Gross Revenue or Increased Cost of Working)	Increased Cost of Working Book Debts	£5,000 max £2,500 standard		Increased Cost of Working Book Debts	£5,000 max £2,500 standard		Failure of Public Utilities (Water, Electricity, Telecoms & Gas) – available with Gross Revenue option Prevention of Access	10% of Sum Insured 10% of Sum Insured	8 hours Excess 8 hours Excess
Computer Equipment – All Risks Cover including Breakdown subject to maintenance agreement (Gold level only All Risks Cover Std cover = Computer and telecommunication equipment, media, programs, data and ancillary equipment)	Computer and telecommunication equipment, media, programs, data and ancillary equipment Reinstatement of Data Reinstatement of Programs Increased Cost of Working Additional Rental Costs & Assoc. Costs etc. Laptop/Port. Equip.– UK/EUR/WW	£3,500 max £2,500 £2,500 £2,500 £10,000 each Max £2,500		Computer and telecommunication equipment, media, programs, data and ancillary equipment Reinstatement of Data Reinstatement of Programs Increased Cost of Working Additional Rental Costs & Assoc. Costs etc. Laptop/Port. Equip.– UK/EUR/WW	£7,500 max £2,500 £2,500 £2,500 £10,000 each Max £2,500		Reinstatement of Data Reinstatement of Programs Increased Cost of Working Additional Rental Costs & Assoc. Costs etc. Laptop/Port. Equip.– UK/EUR/WW	£2,500 £2,500 £2,500 £10,000 each Max £1,000 any one item	
Money Excludes Bureau de Change facilities	Crossed Cheques & other non-negotiable money - on the premises DBH - in locked safe OBH - Outside Safe OBH - In Transit - At Directors, partners or employees dwellings	£250,000 £5,000 £5,000 £250 £5,000 £500	£100	Crossed Cheques & other non-negotiable money - on the premises DBH - in locked safe OBH - Outside Safe OBH - In Transit - At Directors, partners or employees dwellings	£250,000 £5,000 £5,000 £250 £5,000 £500	£100	Crossed Cheques & other non-negotiable money - on the premises DBH - in locked safe OBH - Outside Safe OBH - In Transit - At Directors, partners or employees dwellings	£250,000 £5,000 £5,000 £250 £5,000 £500	Nil
Personal Assault	Death loss of limbs or eyes or permanent total disablement Temporary total disablement	£20,000 £200 per week/104 weeks		Death loss of limbs or eyes or permanent total disablement Temporary total disablement	£20,000 £200 per week/104 weeks		Death loss of limbs or eyes or permanent total disablement Temporary total disablement	£20,000 £200 per week/104 weeks	
Employers Liability	Statutory Legal Liability for Bodily Injury, Illness, or Disease sustained by an Employee in the course of their business	£10,000,000* (£5,000,000 terrorism) Corporate Manslaughter Limit £1,000,000	Nil	Statutory Legal Liability for Bodily Injury, Illness, or Disease sustained by an Employee in the course of their business	£10,000,000* (£5,000,000 terrorism) Corporate Manslaughter Limit £1,000,000	Nil	Statutory Legal Liability for Bodily Injury, Illness, or Disease sustained by an Employee in the course of their business	£10,000,000* (£5,000,000 terrorism) Corporate Manslaughter Limit £1,000,000	Nil
Public & Products Liability	Legal Liability to members of the public for Bodily Injury, Illness or loss of or Damage to property Worldwide Jurisdiction excluding USA/Canada. Worldwide Jurisdiction available	Limit of Indemnity £2,000,000 Corporate Manslaughter Limit £1,000,000	£250 Third Party Property Damage	Legal Liability to members of the public for Bodily Injury, Illness or loss of or Damage to property Worldwide Jurisdiction excluding USA/Canada. Worldwide Jurisdiction available	Limit of Indemnity £2,000,000 Corporate Manslaughter Limit £1,000,000	£250 Third Party Property Damage	Legal Liability to members of the public for Bodily Injury, Illness or loss of or Damage to property Worldwide Jurisdiction excluding USA/Canada. Worldwide Jurisdiction available	Limit of Indemnity £2,000,000 Corporate Manslaughter Limit £1,000,000	£250 Third Party Property Damage
Fidelity Guarantee Loss of Insured's property resulting from Theft or Forgery by an Employee	Not Applicable			Not Applicable				Limit of Indemnity £10,000 any one claim and in the aggregate Limit £25,000 available	£250 £500