

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 |