

Policy Summary - Practice Plus

The information provided in this policy summary is key information you should read

This Policy Summary does not contain the full terms and conditions of your Dentists Insurance Plan Surgery Insurance. The full terms and conditions can be found in the policy document.

The Insurer is Great Lakes Reinsurance (UK) PLC

This policy is valid for 12 months and is renewable annually

Significant Features and Benefits	Significant and unusual Exclusions or Limitations
<p>Surgery Contents Section A wide range of covers are available for drugs and medicines, portable surgery equipment, Dental records, you should refer to the schedule for details. The following additional covers are also provided Cover also includes</p> <ul style="list-style-type: none"> • Deterioration of refrigerated drugs and medicines as a result of a change of temperature up to £1000 • Crowns, dental materials and documents in transit up to £2500 • Portable surgery equipment away from the premises up to £10,000 	<p>Damage to cash registers when premises are closed unless register left open.</p> <p>Loss as a result of a planned power cut by the supplier. The freezer or refrigerator being over 10 years old unless there is an up to date maintenance agreement.</p> <p>Theft from an unattended vehicle unless it is securely locked.</p>
<p>Business Interruption Section Book Debts Cover for outstanding debts of the Practice that you are unable to trace following damage covered under the Surgery Contents Section</p>	<p>Books of accounts must be kept in fire resisting safes or cabinets when not in use.</p>
<p>Loss of Income Loss of Income resulting from damage covered under the Surgery Contents section or damage insured by the building insurer Cover also includes Loss of Income from:</p> <ul style="list-style-type: none"> • Denial of access following damage to a neighbouring property or as a result of action taken by emergency services. • Accidental failure of the supply of water, electricity, gas or telephone system. • Damage at any of your suppliers premises which causes interruption to your business up to £25,000 	<p>Any Accidental Failure of Supply for a period of less than 2 consecutive hours.</p>
<p>Liability Section - Employer's Liability Your legal liability in respect of injury to an employee arising out of employment and associated costs</p>	<p>Does not include manual work undertaken abroad</p>
<p>Public and Products Liability Accidental Injury or damage to property anywhere in the World</p>	<p>Damage arising as a result of products, which have been sold in the United States and Canada.</p> <p>Any medical malpractice or professional negligence</p> <p>Damage caused as a result of mould or the removal of certain hazardous building materials.</p>

Glass & Sanitary Fittings Section Glass and Sanitary Fittings The replacement of broken fixed glass and sanitaryware	
Money & Assault Section Money <ul style="list-style-type: none"> • Loss of Money at the premises, in transit or at the residence of an authorised employee or director, including damage to safes and strong rooms • Bodily injury as a result of assault, robbery or hold-up 	Money in transit is only covered subject to limits and numbers of people escorting it.(See precautions)
Optional Covers This policy can be extended to cover <ul style="list-style-type: none"> • Buildings • Personal Accident • Computer Breakdown • Employee Dishonesty 	
For full details of the coverage you must read your policy	For full details of exclusions you must read your policy document. You may have to pay the first amount of any claim - the amount is shown in the schedule as excess.

The Policy is a complex document and contains a large number of specific terms relevant in specific circumstances, depending on the nature of the risks being insured and those extensions requested. The policy may also contain warranties describing actions that you must take or avoid for any cover to operate

If the amount insured is not as much as the value of the items you are trying to insure, then any claim may not be payable in full

Claims:

In the first instance claims should be notified to Davies Managed Systems, Unit 30, Brookside Business Park, Cold Meece, Stone, Staffs, ST15 0RZ. Tel: 01785 763000 Fax: 01785 761848

Complaints Procedure

Any enquiry or complaint that you may have should in the first instance be addressed to the broker who arranged this cover for you.

Please quote your Contract and Certificate number in all correspondence so that your complaint may be dealt with speedily.

If you are still unhappy with any issue connected with the handling of your insurance policy or claim then you should direct your enquiry to the Compliance Officer of Great Lakes Reinsurance (UK) PLC, 1 Minster Court, Mincing Lane, London EC3R 7YH. Tel: 020 7929 2893 Fax: 020 7626 0371

In the event of contacting Great Lakes Reinsurance (UK) PLC you are still dissatisfied then you may be able to refer to The Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London E14 9SR Tel: 0845 080 1800. Further information is available from them.

Additional information if you are a retail customer

Cancellation of this policy

You may cancel the policy within 14 days of the conclusion of the contract or the day on which you receive the policy document, although we reserve our rights on refunding any premium if you have made a claim on this policy. To exercise your right to cancel, contact the Broker who arranged this cover for you.

Compensation

Great Lakes Reinsurance (UK) PLC is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme in the unlikely event that it cannot meet its obligations. The FSCS will meet the first £2,000 of your claim in full plus 90% of the balance without any upper limit. Further details can be obtained from www.fscs.org.uk.

Ref: GLUK0044R