



Optis Compact Office Combined Insurance

SUMMARY OF COVER

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| Buildings & Contents | Full Perils Excluding Accidental Damage and, subject to certain subject to certain exclusions | |
| Fire Brigade Attendance Fees | €10,000 | |
| Breakage of Glass | €5000 | |
| Goods in Transit in own vehicle | €5000 | |
| Loss Of Money | €5000 | <i>on the premises during business hours</i> |
| | | <i>in a safe/€500 out of safe outside of hours</i> |
| | €250,000 | <i>crossed cheques and non negotiable monies</i> |
| | €500 | <i>in €500 out of safe outside of hours</i> |
| Specified Business Items All Risk | Optional Cover, Max Single Article Limit €1500, Anywhere in the Rep of Ireland & UK | |
| Business Interruption | 12 months indemnity period | |
| Extensions to B.I. | <i>Denial of access</i> | |
| | <i>Disease, infestation and defective sanitation</i> | |
| | <i>Public Utilities</i> | |
| Computer Breakdown | Breakdown of Computer Cover €5,000 Increased in Cost of Working €50,000 Reinstatement of Data €10,000 | |
| Employers Liability | €13,500,000 | |
| Public Liability | €6,500,000 | |
| Products Liability | €6,500,000 | |
| Maximum policy excess: | €250 (some lower excess amounts apply to some sections) | |

This Retail product has been arranged by Optis Insurances Limited and comprises of two separate policies.

- (1) **Material Damage** from Contessa Ltd on behalf of Great Lakes Reinsurances UK PLC.
- (2) **Combined Liability** from Amlin Insurance Services

This document is a summary of the cover and benefits offered by the Optis Compact Retailer combined insurance policy. Some of the limits shown above are inner limits within a section of the policy, and exclusions and terms and conditions apply. This document does not form part of your insurance contract and is strictly for informational purposes only. For full details of cover, exclusions and terms and conditions please refer to your schedule and policy wording.