

Fast Trade Office & Surgery

Commercial online trading made easy

Our Office and Surgery policy features a range of benefits to support your client and their business. Simple and quick online question sets, with system and cover enhancements to make trading online easy.

Property Damage covers include

- Cover for Contents including Business Records and Computer Equipment on an "All Risks" basis
- Glass – all fixed internal and external
- Loss of money and personal assault
- Fire Brigade damage to gardens increased to a maximum of €5,000 in any one occurrence
- Trace and Access caused by the escape of water, maximum pay out €12,000 in any one Period of Insurance
- Replacement of door and safe locks following theft of keys, maximum pay out €1,200 for any one loss.

Business Interruption (optional for both Office and Surgery)

- Loss of Income or Increased Cost of Working
- Book Debts (if Business Interruption cover is in force).

Legal Liabilities

- Employers Liabilities – limit €13m
- Public /Products liability – standard limit €2.6m (with option to increase to €6.5m).

Commercial Legal Protection

- Limit of Indemnity, maximum pay out resulting from one or more event arising at the same time or from the same originating cause is €150,000.

Optional covers

- Buildings Cover
- Computer Breakdown including increased cost of working €30,000 and reinstatement of data €12,000.

Cover Improvements

- Fire Brigade damage to gardens increased to a maximum of €5,000 in any one occurrence
- Lamps, Signs and Nameplates cover increased to a maximum of €5,000 in any one occurrence
- Exhibition equipment cover increased to a maximum of €5,000 in any one occurrence
- Home workers (Property in Residence) cover up to a maximum of €6,000 in any one Period of Insurance
- AICOW (Additional increased cost of working) cover up to a maximum of €25,000 in any one Period of Insurance
- Surgery only, we now have facility to insure stock
- Payment of Court Attendance daily payments increased from €300 to €500 for each director or partner and from €180 to €250 for each employee
- Personal Injury due to wrongful arrest, detention or imprisonment, eviction, accusation of shoplifting limit increased from €50,000 to €100,000 any one Period of Insurance.

System Improvements

- New Fast Address Look Up
- Multi-Premises Quote and Policy Functionality
- Early Decline / Referral Warnings
- Refreshed Trades List.

| Retirement | Investments | **Insurance** |

Underwriting acceptance criteria applies. Full product information in the Fast Trade Office and Surgery policy documents.
Aviva Insurance Ireland Designated Activity Company, trading as Aviva, is regulated by the Central Bank of Ireland.



Why Aviva?

At a glance

10 reasons you should choose Aviva

We are a leading general insurance business in Ireland.

1. One of Ireland's largest general insurance companies and one of the country's most recognised brands with a financial rating of AA- (S&P).¹
2. Strong Irish heritage and trading in Ireland since 1780.
3. A broker focused company, our largest distribution channel.
4. We provide a broad range of covers, including: Private Motor, Light Commercial Vehicles, Home, Commercial Fleet, SME, Liability, Motor Trade, Farm, Commercial Property, Financial Lines and Speciality Lines.
5. General Insurance policy count is over 800,000. We have almost 800 employees in our centres based in Dublin, Cork and Galway.²
6. Over €235 million paid out in general insurance claims in Ireland in 2021.²
7. The first major financial services group to set the ambitious goal to be net zero by 2040.
8. Fighting fraud and working to reduce motor premiums and costs - Aviva continues to campaign for change throughout the industry.
9. Supporting Irish sport - proud sponsors of Aviva Stadium, Irish soccer, rugby and our grassroots soccer and mini rugby programmes.
10. Supporting Irish communities - through our charity partnerships, Aviva Broker Community Fund and employee volunteer programme.

1. Source www.aviva.com

2. Information correct as at April 2022

It takes Aviva.

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