

## Your Surgery contents insurance

Your Surgery contents sum insured should be based on the full value of the Surgery contents if you had to replace them new, at today's prices. Any claim made for your contents will be paid at the replacement value.

## What can you do to protect your Surgery?

If you suffer loss or damage, your insurance can replace items but it can't compensate you for distress and inconvenience. This document gives some suggestions on improvements and simple steps to help secure your Practice. Many of these suggestions are inexpensive and – so long as they are used – may even reduce your insurance premiums. They could help prevent the trouble, trauma and expense of a crime against your Surgery or your staff.

## When did you last check your Surgery contents insurance?

Take this table around your Practice filling it in as you go. Remember to include the full replacement value of small valuable items such as medical and electrical equipment. If you have additional rooms or equipment you should include them on a separate sheet and ensure the amounts are included in your final total. You should also include items such as paintings or other works of art you may have in the Surgery and an amount for petty cash.

Once you have arrived at a final figure, compare it to the 'contents sum insured' figure on your renewal schedule. If you need to increase the amount your contents are insured for, please telephone us on

**01438 739739**

## How to calculate your surgery contents

	Equipment worth over £5,001 e.g. medical scanners, endoscopes, etc.	Equipment worth between £1,001 and £5,000 e.g. autoclaves, auroscopes, ophthalmoscopes, etc.	Minor operation utensils: scissors, scalpels etc and any equipment worth between £1 and £1,000	Drugs and vaccines	Scales	Medical books	Computer equipment including cabling	Telephones, faxes and burglar alarm systems	TVs and videos	Photocopiers and other general office equipment	Furniture: tables, chairs, sofas, stools, bookcases, desks, shelves	Soft furnishings: curtains and their fittings, cushions	Household appliances: cooker, fridge, freezer, washing machine, vacuum cleaner, electrical goods, heaters	Carpets, rugs and floor coverings	Air conditioning	Tenants improvements – partition walls, reception desks, lighting, etc	Other contents	TOTAL
Reception	£	£	£	£	£	£	£	£	£	£	£	£	£	£	£	£	£	£
Waiting Room	£	£	£	£	£	£	£	£	£	£	£	£	£	£	£	£	£	£
Consulting Room 1	£	£	£	£	£	£	£	£	£	£	£	£	£	£	£	£	£	£
Consulting Room 2	£	£	£	£	£	£	£	£	£	£	£	£	£	£	£	£	£	£
Consulting Room 3	£	£	£	£	£	£	£	£	£	£	£	£	£	£	£	£	£	£
Consulting Room 4 *	£	£	£	£	£	£	£	£	£	£	£	£	£	£	£	£	£	£
Accommodation	£	£	£	£	£	£	£	£	£	£	£	£	£	£	£	£	£	£
Laboratory	£	£	£	£	£	£	£	£	£	£	£	£	£	£	£	£	£	£
Theatre	£	£	£	£	£	£	£	£	£	£	£	£	£	£	£	£	£	£
Kitchen/Rest Room	£	£	£	£	£	£	£	£	£	£	£	£	£	£	£	£	£	£
Prep Room	£	£	£	£	£	£	£	£	£	£	£	£	£	£	£	£	£	£
Dispensary	£	£	£	£	£	£	£	£	£	£	£	£	£	£	£	£	£	£
Office	£	£	£	£	£	£	£	£	£	£	£	£	£	£	£	£	£	£
Store Room	£	£	£	£	£	£	£	£	£	£	£	£	£	£	£	£	£	£
X-ray Room	£	£	£	£	£	£	£	£	£	£	£	£	£	£	£	£	£	£
TOTAL	£	£	£	£	£	£	£	£	£	£	£	£	£	£	£	£	£	£

\* For further rooms please continue on a separate sheet but remember to include these in your total.

**Actual replacement value of contents**

£

If there is a difference between this figure and the amount of contents insurance you currently have, you need to adjust your sums insured

## Please increase my sum insured

Buildings £ Contents £

Policy Number Date

Signature

Telephone Number

Name

Address



## Surgery Insurance Guide



### Is your Surgery properly insured?

It is important to make sure you have enough insurance, otherwise you are not properly protected. It is your responsibility to ensure you are insured for the correct amount – and being under insured could affect the amount of money you receive if you have to make a claim.

Take time to review your sum insured

Have you bought anything, or added to the value of your surgery in any way since you last reviewed the amount you are insured for (your 'sum insured')?

### What happens if your sums insured are too low?

Whilst you may save some money in premiums, underinsuring your surgery is a false economy because it will often affect the amount of money you receive when you come to make a claim.

For example, suppose your surgery contents should be insured for £100,000 – but you have insured them for only £75,000. There is a major fire and you need to make a claim for £30,000.

You might think that the insurance company will pay you the whole of the claim, because it is less than the amount of your sum insured.

This is not the case. Because you were only insured for 75% of the value of your surgery (and were therefore only paying 75% of the premium for the insurance you really needed), your insurance company will only pay 75% of the claim, i.e. you will only receive £22,500. In insurance, this is called 'average' and will apply to most policies.

This shows how important it is to make sure you are fully insured, and that you review your sums insured regularly so that they don't fall behind as the years go by and you add to your surgery contents.

### Buildings Insurance

#### When did you last check your buildings insurance?

The buildings sum insured is the amount your buildings are insured for and should represent the full cost of rebuilding. It is essential that you have an adequate sum insured in order to avoid under insuring your property and reducing any claim payout.

We will help to keep your sum insured up to date by ensuring your policy is index linked, which means that the sum you have insured your property for is automatically updated when there is a general increase in rebuilding costs, as notified by an official index. You must first make sure the original sum insured is correct when taking out the policy and also keep us informed of any changes to your property which will affect its value, for example building an extension or upgrading the quality of interior fittings. You should check this sum annually to ensure it remains correct.

See inside for How to Calculate your Contents.



### Surgery security

- Make sure you use the deadlocks on your doors.
- Key operated locks on windows are easily visible and also act as a deterrent – remember to remove the keys and keep them safe and out of sight.
- Mark property with your postcode and Surgery name – kits are available from most DIY shops.
- List serial numbers of medical and electrical items to help identify them.
- A burglar alarm, which is approved by your insurance company, is a visible and audible deterrent.
- Never leave a spare key in a secret hiding place – thieves are expert at knowing where you would hide it.
- If you are unfortunate enough to arrive at the Surgery and find that you have been burgled, it is best not to enter – you may disturb the burglar or vital evidence if you go inside. Instead use a mobile phone or go to a neighbouring property and call the police.

### Additional policies are also available to complement your surgery insurance.

These include:

- Computer insurance.
- Terrorism insurance.
- Locum protection.

To find out more about any of these additional policies or to discuss your surgery insurance, please call us on **01438 739739**