

Surgery insurance, simplified

Specialist service for GP, dental and vet surgeries

We have been providing insurance to surgeries for over 100 years and our surgery policy provides cover to meet the differing needs of the UK's surgeries. It is purposely positioned to be able to cater for small dental laboratories, right through to large surgery groups with complex requirements – meaning you can recommend this policy with confidence in the knowledge that no matter your client's needs, we will have a solution for you to offer.

Flexible Footprint

As experts in the field, we've developed a policy that puts the fundamental objectives of a surgery at the core. This means we've already considered some of the covers your client is likely to need, such as all risks cover which gives the option to extend cover outside of the practice so any equipment taken away by patients or for home visits is also covered against accidental damage.

We also understand how large claims can have a huge impact on the running of a surgery, which is why we offer the option to take out Towergate Assist cover. This is a service for claims over £5,000, where we appoint an independent loss adjuster to work on your client's behalf to ensure they are up and running as quickly as possible.

Our aim is to grow together by working closely with you to deliver what your clients need:

- ✓ Our team can visit more complex risks with you, to offer specific advice and guidance to your clients
- ✓ Our policies are underwritten by A-rated insurer AXA
- ✓ We provide an in-house claims team with dedicated advisors, so you can talk directly to the person handling your client's claim

Easy to do business with

Our delegated authority and binder expertise helps us to help you to do more for your client. Simply send us your presentation and we'll come back to you with a competitive quote.

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**SURGERY
INSURANCE
FROM SURGERY
EXPERTS**



Surgery Insurance

Our Footprint

- ✓ GP Surgeries
- ✓ Dental Practices
- ✓ Dental Laboratories
- ✓ Veterinary Surgeries
- ✓ Other Medical Practitioners

The scheme does not currently provide cover for:

- ✗ Pharmacies
- ✗ Opticians

What we Cover

Buildings and Contents:

- ✓ Specified Perils
- ✓ Temporary removal of contents
- ✓ Goods in Transit
- ✓ Drugs (other than refrigerated) up to a maximum value of £30,000
- ✓ Equipment breakdown including loss or damage to refrigerated contents. £5,000 any one fridge up to £30,000
- ✓ Computer disks and tapes up to a maximum value of £15,000
- ✓ Trace & Access – up to £50,000
- ✓ Replacement locks at policyholders' premises following loss of keys - limit £3,500 any one loss
- ✓ Employees personal effects and pedal cycles - limit any one Employee £2,500
- ✓ Visitors personal effects up to a maximum value of £750 for any one visitor
- ✓ Theft by employees
- ✓ Loss of Money
- ✓ Glass

Business Interruption

Includes loss resulting from

- ✓ Failure of Public Supply
- ✓ Disease
- ✓ Denial of Access

Employers Liability

- ✓ £10m limit of indemnity

Public and Products Liability

- ✓ £5m limit of indemnity

Other core covers available

- ✓ Personal Accident and Assault
- ✓ Legal Expenses
- ✓ Loss Recovery

What we DON'T cover

- ✗ Property more specifically insured under another policy
- ✗ Terrorism as standard

