

Office

Cover	Benchmark	Access RSA	Points to Note
Buildings	Optional	Optional	No change
Rent Receivable	Automatically included to limit of 15% of Buildings Sum Insured	Select Sum Insured if required	Benchmark policies will retain their current rent cover
Contents	<p>Definition of Contents</p> <p><u>Includes:</u> Computer Equipment Tenants Improvements Wines/Spirits limited to €1,000 Artwork limited to €10,000 Glass</p> <p><u>Excludes:</u> Motor Vehicles</p>	<p>Definition of Contents</p> <p><u>Includes:</u> Wines/Spirits for entertainment with no inner limit Artwork limited to €1,300 (if not specified) Motor Vehicles (if not otherwise insured)</p> <p><u>Excludes:</u> Computer Equipment</p>	<p>For Benchmark policies computer equipment, deeds and documents will continue to be included under General Contents</p> <p>For new policies computer equipment must be specified separately</p>
Personal Effects	€750 per person under Fixtures and Fittings	€640 per person under Contents	
Fire Brigade Charges	€20,000	€20,000	

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Trace and Access	€10,000	Not included. May be requested by referral.	
Loss or Duplication of Keys	€1,000	€1,270	Replacement of keys following theft
Omissions Extension	Not offered	(Omission / Neglect to send a Deed or Doc by Registered Post) - €12,700	
Temporary Removal	Trade Contents - 15% of S.I. to max €10,000	Contents - 10% of S.I. to max €325,000, except: Deeds & docs covered up to €15,000 Specified Equipment (S.I. on schedule)	
Alterations/ Additions	Not offered	10% of Buildings, Tenant's Improvement, or Contents Sum Insured up to €650k	

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Glass Cover	<p>€25,000 limit under Buildings Section</p> <p>€5,000 under Contents section</p>	<p>Buildings and Contents definitions include glass</p> <p>€5,000 limit applies to Accidental Breakage of Glass peril, no inner limit on other perils</p>	
Business Interruption	<p>Standard Gross Revenue Limit, €250,000</p> <p>Includes all Gross Revenue, ICOW & Loss of Rent Payable</p> <p>Limit can be increased</p> <p>12 months standard indemnity period (can be increased)</p>	<p>Optional Cover – Gross Revenue Sum Insured to be supplied if required</p> <p>ICOW limited to Gross Revenue loss avoided plus – 5% of Gross Revenue SI subject to max €325k</p> <p>12 months Standard indemnity period (can be increased)</p>	<p>Benchmark Policies will retain previous limit as new Gross Revenue Limit</p> <p>Rent Cover under Access RSA is under the Property Damage Section</p>
Book Debts / ODB	<p>Automatically included or €50,000 limit</p>	<p>Automatically included or €65,000 limit</p>	

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Trade Samples	Optional	Optional	To be included as a Specified Item if required
MONEY			
In Transit/ Open Premises	€10,000	€10,000	No change
In Unspecified Safe when closed for Business	€10,000 - in anchored or underfloor unspecified Safe €2,500 in other unspecified safe	€2,500 in unspecified Safe	Benchmark policies will retain the same cover in underfloor or anchored safe
Out of safe when closed for business	€750	€500	
At Insured's/ Employees Residence	No cover applies	In Safe/ Adult present €750 Otherwise €500	
Non-negotiable Money	€500,000	€325,000	

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Personal Effects	No cover applies	€500 (max €50 Money)	
Fidelity Risk	Loss must be discovered within 14 days Limit of €10,000 applies	Loss must be discovered within 7 days No inner limit	
PA Assault (Money)	Capital Benefits of €10,000 Weekly Benefits of €100 over 104 weeks	Capital Benefits of €20,000 Weekly Benefits of €150 over 104 weeks	Additional units of cover can be selected to provide higher Capital Benefits
Franking Machine/ Safe / Strong Room etc.	No cover applies	Unlimited	
Standard Custodian Warranty	Up to €5,000 - 1 Person €5,000 to €10,000 - 2 People €10,000 - €20,000 - 3 People Over €5,000 - to be carried in approved security bag	Up to €4,000 - 1 Person €4,000 to €8,000 - 2 People €8,000 - €15,000 - 3 People Over €15,000 - Professional Carriers (Amounts over €4,000 to be transported by car)	

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EMPLOYERS LIABILITY			
Wages	Wages Automatically included up to 25 employees Option to increase to increase employee numbers	Automatically included up to wages €750,000 Option to select wage roll if higher	
Standard LOI	€13m	€13m	No change
PUBLIC LIABILITY			
Standard LOI	Standard limit of €3M with option to request increased limit	Standard limit of €2.6M with option to request increased limit	Benchmark policies with an increased limit will retain current limit
Subrogation Waiver	Not offered	Automatic	
Work Away (non manual)	Automatic	Automatic	No change

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COMPUTER COVER			
Computer Equipment (MDAR Cover)	Included under General Contents and included in General Contents Sum Insured	Optional under the Computer Section Computer Equipment Sum Insured to be supplied	Benchmark policies will have their Computer Breakdown S.I. included on Access RSA as the Computer Equipment S.I.
Laptops/ Mobile Equipment	Optional Include as Specified All Risks	Optional Include in Computer Section (Portable Equipment)	Where there is a laptop/ mobile piece of equipment on an existing policy, it will move to the Computer Section (Portable Equipment) section
Computer Breakdown Cover	Standard cover for €5,000 worth of Computer Equipment - Can be increased on request	Optional cover for Static and Portable Equipment under the Computer Section	Benchmark policies will retain the standard €5,000 (or higher as shown on the expiry policy schedule)
Reinstatement of Records	€25,000	€25,000 Can be increased if required	No change
Computer Breakdown Business Interruption	Covered within the Business Interruption Section	Option to select either Computer ACOW or Gross Revenue with a minimum of €25,000 which can be increased	

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Computer Debris Removal	Covered under Contents Section - No inner limit	€6,350	
Incompatible Records Extension	Depends on the circumstances of the loss	€12,500	
Accidental Discharge of Gas System	Not specified	€6,500	
OTHER			
DAS Legal Expenses	Optional	Optional	No change
Standard Excess	Standard Excess €250 Subsidence - €1,000 Employers/Public Liability - €250 Money - €250	Standard Excess - €300 Subsidence - €1,500 Employers/Public Liability - None Money - €130	
Cancellation Condition	Insurer / Insured must provide 7 days notice to cancel	Insured must provide 30 days notice to cancel Insurer must provide 14 days notice to cancel	