



Offices in focus

A closer look into our Offices product



A photograph of three women in an office environment. One woman is leaning over a computer monitor, while two others are seated and looking at the screen. The background shows office desks and windows.

Offices cover

Our Offices product is specially designed to suit the needs of a small to medium enterprise. Whether you are operating from a commercial property or working from home, we can provide the best level and type of cover needed to protect your business.

It covers a wide range of risks, including:

- Property damage
- Liability
- Business interruption
- Money

We understand the need for peace of mind, and should the worst happen, the need for assistance around the clock. To help you when you need it most, we offer a 24-hour claims helpline for support with repairs, legal and counselling advice.

Why choose RSA for your customers?



Our flexible e-traded product was designed to meet the specific needs of offices, surgeries and veterinary clinics. Pick the options you need to meet business requirements, and choose covers at quote, mid-term or renewal.

It's an excellent solution for limited companies, partnerships and sole traders; with a maximum cover of £2.5 million per premises for up to 10 locations. As part of our comprehensive package, we also offer specialist Health & Medical policy. Our policy does not cover treatment and associated medical risks, but we have included a 'Liability Medical Malpractice' definition in our wording to ensure your customers have a clear understanding.

Our standard cover consists of:

- General contents, including accidental damage
- Standard excess £250 for contents and buildings (including escape of water)
- Unspecified all risks items at £2,500
- Public and products liability automatically included at £2m (option to increase up to £10m)
- Employers' liability up to £10m

- Money cover up to £3,500 (option to increase up to £10,000)
- Goods in transit cover up to £2,500 (option to increase up to £10,000)

We also offer a range of flexible options:

- Computer equipment, including computer breakdown cover and the option to add reinstatement of data
- Cover for drugs from £2,500 (for surgeries)
- Business interruption based on gross revenue or an increased cost of working basis
- Specified contents and all risks items
- Refrigerated drugs and medicines up to a maximum of £5,000 and non-refrigerated drugs and medicines up to a maximum of £10,000 overall
- Stock and trade samples
- Legal expenses
- Theft by employees
- Group personal accident
- Buildings cover with options to include subsidence and loss of rent
- Terrorism
- This policy has been updated to exclude cover for COVID-19. See the COVID-19 notice to policyholders for more

[Start trading our Offices product here >](#)

Target customers

We have outlined some examples below where we have particularly strong expertise.



Accountants, solicitors and insurance brokers



Surveyors and architects



Doctors and dentists



IT and computer consultancies



Graphic design and marketing

Positive risk features

The following risk features are set values within the trading platform. If the information you enter sits within the below parameters, the platform should allow 'straight through trading' – saving you time.

- Two or fewer claims in the past five years, provided that the total value of all claims is less than £25,000
- No history of flood or subsidence losses
- Standard construction
- Fully occupied premises used only by the business or other offices
- Premises where the total cover under property damage and business interruption is below £1,000,000
- All risks covered up to £10,000 for any one item or £100,000 in total
- Contents up to up to £350,000 or less
- Buildings sums insured of £1,000,000 or less
- Total computer value to not exceed £100,000

Risks that we don't particularly like

– also known as showstoppers

Below we have listed several risks that sit outside of our appetite:

- Individual exposures greater than £2,500,000
- Portfolios with more than ten premises
- Premises without self-contained access
- Predominantly unoccupied portfolios

Property claims

Express claims - up to £5,000

1. Express claims can be made for Commercial Property, Construction, Engineering and Renewal Energy (CE&RE) claims only
2. All property claims with a value up to £5,000 will be handled via our Express model. On receipt of an Express claim presentation, we will process your claim within 24 hours. If we receive some key pieces of information by 12pm, we will process your claim the very same day. Should further information be required we offer the same 24 hour guarantees to contact you or, with your permission, the customer directly
3. Your settlement payment will be issued within 24 hours

[Find out how to claim >](#)

Electronic First Notification Of Loss (e-FNOL) claims portal

Our brand new e-FNOL portal allows brokers to submit commercial FNOL's electronically on behalf of customers in addition to the traditional methods of telephone and email.

The portal simplifies the claim reporting process and is available to all brokers whose commercial customers (predominately shops, offices, factories and let property policies) have been affected by perils such as weather, theft, accidental damage and escape of water.

With a much smoother and simpler claims process and more information provided upfront, our claims handlers will be able to make more informed decisions on next steps a lot quicker. Once we're notified of a claim via the portal, you will receive a digital copy in pdf format for your records.

If you would prefer to notify us using one of the traditional methods, please use the details below.

Email: promise.propertyclaims@uk.rsagroup.com

Call: 0330 102 4100

[Access the portal >](#)

General claims

How to claim

Handling claims quickly and efficiently is the foundation of our commercial insurance business. You need your claim handled by the right team as soon as possible.

With just a few short questions to answer, you can reach the right specialist claims handler in minutes.

[How to claim >](#)

Track your claims online

Claims Online instantly reflects changes and updates to a claim's status, allowing brokers to easily monitor the progress of a claim. The tracking facility shows details of the claim, together with key events as they occur, including registration, payment or estimate changes, appointments, correspondence, recoveries and closure of claim.

[Track your claim >](#)

In house loss-adjusting service (LAS)

- Providing you and your customers with fast, efficient service and offering impartial advice to agree the best course of action for each claim
- Our office-based loss adjusters use their expertise and video technology to deliver swift assessment and settlement of suitable losses, typically up to the value of £10,000
- Field based commercial property adjusters carry out face-to-face on-site assessments for higher value and complex losses
- Our LAS team has instant access to our RSA underwriting teams and policy details. They can make quick claims decisions and have the ability to authorise prompt claims payments to customers to help with cashflow to their business

Mitigating risk

We offer a wide range of risk control guides to help safeguard your customers' businesses. From fire safety to protection of children, you can help your customers put in place a comprehensive risk mitigation programme by supplying them with a wide range of content created by our risk experts.

[Explore more on risk >](#)

How to trade with us

It's important to us that we make doing business with us easier for you, which is why we offer different ways of trading our Offices product – via RSA Online, iMarket and Acturis.

Over 9,000 brokers are registered on RSA Online and use this as a way to access all of our e-trade products and place business with us.

Online you can:

- Quote and buy
- Amend, and renew a policy
- Process renewals
- Access documentation instantly

Key features are:

- No transaction fees
- Premium flexibility
- Commission flexibility
- Live Chat support during business hours

We're committed to making e-trading with RSA a simple and seamless process, so we've been gathering valuable feedback from our broker partners on how we can take RSA Online from good to great.

With this in mind, we have made improvements to the online journey, making it easier for you to quote quickly and efficiently place the cover required for your clients:

1. Improved look and flow – with an intuitive new layout that makes it simpler to populate risk details and track your progress through the transaction
2. Integrated trade look-up – now you can explore and validate trade eligibility before completing customer and risk details to focus solely on eligible trades
3. Quote versioning – explore alternative cover options for a single customer while preserving previous quotes, without the need to edit a quote multiple times
4. Advanced customer search – look up customers faster using one of six options including customer postcode and vehicle registration
5. Quote summary – the new layout consolidates all information relating to a quote on a single page for you to review at a glance
6. Quote notes – create permanent notes that flow through every page to capture risk information or customer needs



Live Chat

Easier, simpler and faster trading. Unlike most online chat services offered in the market, you can speak directly to an underwriter and receive an answer to your query within minutes.

Why use Live Chat over other communication methods?



95%

success rate on chats



10 minute

average lead time to solve a query



15 seconds

average wait time for a response once a query is logged

- **No waiting around** for call-backs or the return of emails
- Live chat functionality is consistently under review with plans to develop
- **Overall faster trading**, allowing you to focus on other tasks

You can access Live Chat via **RSA Online**, Acturis and iMarket version 7 for e-traded Business Combined, Office, Pubs, Restaurants and Hotels, Properties, Shops and Tradespeople, Directors and officers, Professional Indemnity & Homeworkers. To access, you will need to start a quote on one of the products listed.

[Support and more technical information >](#)

Start trading
our **Offices**
product on
RSA Online.

[Start Trading >](#)