

# Office Secure

Specialist Commercial Insurance  
for Offices



## Insurance Prospectus

(including the Policy Summary)

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## TAILORED BUSINESS INSURANCE PACKAGE

“OFFICE SECURE” is a tailored insurance package devised by Morgan Richardson Ltd, who have been established since 1994. “OFFICE SECURE” is designed with the professional in mind to suit the demands and needs of office businesses.

### Special Features – Automatically Included

- New for Old claims settlement
- Theft or Attempted Theft (including unforced entry)
- Exhibitions – up to £5,000
- Contents at private residence – up to £10,000
- Business Interruption – Loss of Income
- Failure of Public Utilities
- Employers Liability insured up to £10,000,000 (£10m)
- Public and Products Liability insured up to £5,000,000 (£5m)
- Health and Safety at Work
- Employee Dishonesty
- Computer Breakdown
- Legal Expenses
- Legal Advice helpline and access to document assistance website
- 24 hour claims line 365 days of the year
- Monthly premiums
- No Claims Discount (subject to previous satisfactory claims record)

### Insurance Values

It is very important that you insure your business at its correct value. You should review and update your cover periodically to ensure it remains adequate. If you underinsure you may receive a reduced payment in the event of a claim.

All Contents (other than Stock and Goods in Trust) should be insured for their replacement value as new (excluding betterment). When assessing your overall sum insured for Contents, you should take into account a sum for all Stock, including, but not limited to Furniture, Fixtures and Fittings, Improvements and Decorations, Personal Effects and Plant and Equipment.

Buildings should be insured for the cost of rebuilding, not for their market value. A sum should also be added for Architects’ Fees, Debris Removal, the cost of meeting any Local Authority requirements and Loss of Rent, where applicable.

If you are unsure you should seek the guidance of a professional quantity and/or professional building surveyor.

The Policy is automatically index-linked where applicable, to protect the value of your insured property against the effects of inflation. This means the amounts insured are adjusted annually to reflect changes in the index tables.

# POLICY SUMMARY

## Important Notice

This is a summary of the cover provided by the Policy. It does not contain the full Terms & Conditions of the Insurance Contract. Full details of the cover and the relevant Terms, Conditions & Exclusions are contained in the Policy document, a copy of which will be sent to you on completion of your contract or which you may obtain at any time on request from Morgan Richardson Ltd.

The “Office Secure” Policy is a Morgan Richardson Ltd product arranged with American International Group UK Limited. The Policy is an annual contract of insurance, which may be renewed each year subject to your needs and the Insurer’s Terms & Conditions.

## Important Information

The Customer Service Section of this Policy Summary gives you important information on the following:

- Your Cancellation Rights
- How to make a Claim
- What to do if you have a Complaint
- The Financial Services Compensation Scheme (FSCS)

Section A - Standard Covers		
<p><b>Section A1 – Contents</b></p>	<p>– Contents including stock, fixtures and fittings, tenants improvements, decorations or alterations, business records, computers, and personal effects of directors and employees up to £1,000 per person are covered against:</p> <p>Accidental Damage and loss or damage caused by fire, lightning, explosion, aircraft or earthquake, theft or attempted theft (including unforced theft), malicious persons, riot, civil commotion, storm or flood, falling objects, escape of water, impact by vehicles, and subsidence, landslip or heave.</p>	<p>Replacement as new.</p> <p>Sum Insured as shown in the Schedule.</p>
<p><b>Additional Covers:</b></p>		
<p>• <b>Exhibitions</b></p>	<p>- damage whilst at or en route to or from any exhibition, trade fair or fete situated within the territories.</p>	<p>£5,000 for any one event.</p>
<p>• <b>Temporary Removal</b></p>	<p>- damage whilst temporarily removed for cleaning, renovation, repair or other similar purpose.</p>	<p>Limited to 15% of the sum insured for Contents.</p>
<p>• <b>Collection and Delivery</b></p>	<p>- damage whilst in the course of collection or delivery.</p>	<p>£2,500 any one event.</p>
<p>• <b>Contents at Private Residence</b></p>	<p>- damage to Contents whilst at the private residence of the Insured, directors or partners.</p>	<p>£10,000 for any one event.</p>

<ul style="list-style-type: none"> <li>• <b>Replacement of Locks</b></li> </ul>	<ul style="list-style-type: none"> <li>- replacement of locks, safe or alarm control keys following theft of keys from the premises or from the home of any director, partner or employee authorised to hold such keys.</li> </ul>	<ul style="list-style-type: none"> <li>£5,000 for any one event.</li> </ul>
<ul style="list-style-type: none"> <li>• <b>Loss of Metered Water</b></li> </ul>	<ul style="list-style-type: none"> <li>- for the increase in water charges charged by the water authority following damage to the Contents and/or Buildings.</li> </ul>	<ul style="list-style-type: none"> <li>£5,000 any one period of insurance.</li> </ul>
<ul style="list-style-type: none"> <li>• <b>Fire Extinguishing Expenses</b></li> </ul>	<ul style="list-style-type: none"> <li>- the cost of replenishment and restitution of fire extinguishing appliances and fire detection equipment used in the process of minimising damage.</li> </ul>	<ul style="list-style-type: none"> <li>Replacement in whole or part</li> </ul>
<ul style="list-style-type: none"> <li>• <b>Theft Damage to Buildings</b></li> </ul>	<ul style="list-style-type: none"> <li>- damage to Buildings for which you are responsible as tenant but not as owner following theft or attempted theft.</li> </ul>	<ul style="list-style-type: none"> <li>Limited to £2,500 or 15% of the sum insured for Contents, whichever is the greater for any one event.</li> </ul>
<ul style="list-style-type: none"> <li>• <b>Damage by Emergency Services</b></li> </ul>	<ul style="list-style-type: none"> <li>- damage to the premises caused by the emergency services.</li> </ul>	<ul style="list-style-type: none"> <li>£1,000 for any one event.</li> </ul>
<ul style="list-style-type: none"> <li>• <b>Debris Removal</b></li> </ul>	<ul style="list-style-type: none"> <li>- expenses necessarily incurred in removing Contents debris following damage occurring at the premises.</li> </ul>	
<ul style="list-style-type: none"> <li>• <b>Rent</b></li> </ul>	<ul style="list-style-type: none"> <li>- legal liability as tenant to pay rent up to 2 years if the Buildings become unusable as a result of damage.</li> </ul>	<ul style="list-style-type: none"> <li>Limited to 25% of the sum insured for Contents, for any one event.</li> </ul>
<ul style="list-style-type: none"> <li>• <b>Capital Additions</b></li> </ul>	<ul style="list-style-type: none"> <li>- alterations, additions and improvements (but not appreciation in value) in excess of the Contents sum insured made after the commencement of cover.</li> </ul>	<ul style="list-style-type: none"> <li>Limited to £500,000 or 10% of the sum insured for Contents, whichever is the lesser for any one event.</li> </ul>
<ul style="list-style-type: none"> <li>• <b>Excess</b></li> </ul>	<ul style="list-style-type: none"> <li>- the first part of every claim for which you are responsible.</li> </ul>	<ul style="list-style-type: none"> <li>£250</li> </ul>
<ul style="list-style-type: none"> <li>• <b>Section A2 – Business Interruption</b></li> </ul>	<ul style="list-style-type: none"> <li>- if damage occurs to or within your premises preventing you from being able to trade as normal, the policy will compensate you for any loss of income.</li> </ul>	<ul style="list-style-type: none"> <li>Sum insured as shown in the schedule</li> </ul>
<ul style="list-style-type: none"> <li>• <b>Book Debts</b></li> </ul>	<ul style="list-style-type: none"> <li>- loss of income as a result of damage to records of amounts owed by customers.</li> </ul>	<ul style="list-style-type: none"> <li>12/18/24/36 months.</li> <li>£25,000</li> </ul>

<b>Additional Expenditure</b> <b>Additional Covers</b>	<ul style="list-style-type: none"> <li>- any reasonable additional expenditure to maintain the income following damage</li> <li>- includes; <ul style="list-style-type: none"> <li>• Failure of Public Utilities (£50,000)</li> <li>• Denial of Access</li> <li>• Murder and Suicide (£50,000)</li> <li>• Defective Sanitation (£50,000)</li> <li>• Damage to Third Party Suppliers Premises (£50,000)</li> <li>• Loss of Attraction (£25,000)</li> <li>• Exhibition Expenses (£10,000)</li> <li>• Hacking, Attack or Virus (£30,000)</li> <li>• Computer Breakdown (£50,000).</li> </ul> </li> </ul>	Not exceeding the loss avoided under loss of income.
<b>Section A3 – Glass</b>	<ul style="list-style-type: none"> <li>- damage to fixed glass, windows and door frames, and the cost of boarding up prior to repair.</li> </ul>	Replacement Value
<b>Excess</b>	<ul style="list-style-type: none"> <li>- damage to ceramic basins, sinks, lavatory bowls, lettering and canopies.</li> <li>- the first part of every claim for which you are responsible.</li> </ul>	£2,000 £250
<b>Section A4 – Employers Liability</b>	<ul style="list-style-type: none"> <li>- to protect your legal liability in the event an employee suffers bodily injury arising out of and in the course of their employment.</li> </ul>	£10,000,000
<b>Excess</b>	<ul style="list-style-type: none"> <li>- the first part of every claim for which you are responsible.</li> </ul>	Nil
<b>Section A5 – Public and Products Liability</b>	<ul style="list-style-type: none"> <li>- to protect your legal liability towards members of the public following bodily injury or damage as a direct result of your business activities, arising from a product sold or supplied by your business, or your ownership of the building.</li> </ul>	£5,000,000
<b>Excess</b>	<ul style="list-style-type: none"> <li>- the first part of every claim for which you are responsible.</li> </ul>	£250, except bodily injury where there is a nil excess.
<b>Section A6 – Health and Safety at Work Act 1974</b>	<ul style="list-style-type: none"> <li>- the policy will pay for legal costs and expenses awarded or incurred in defence of alleged breaches of the Health and Safety at Work Act 1974.</li> </ul>	£1,000,000 any one cause.
<b>Excess</b>	<ul style="list-style-type: none"> <li>Including Corporate Manslaughter and Corporate Homicide Act 2007</li> <li>- the first part of every claim for which you are responsible.</li> </ul>	£2,000,000 any one claim or series of claims. Nil

<p><b>Section A7 – Money</b></p>	<ul style="list-style-type: none"> <li>- loss of business money</li> <li>• on the premises during business hours</li> <li>• in transit or bank night safe</li> <li>• outside business hours contained in a locked safe</li> <li>• outside business hours not contained in a locked safe</li> <li>• in private residence</li> <li>• any other money</li> </ul>	<p>£5,000 £5,000 £5,000 £500 £500 £1,000</p>
<p><b>Excess</b></p>	<p>- the first part of every claim for which you are responsible.</p>	<p>£250</p>
<p><b>Section A8 – Assault</b></p>	<p>- you are covered if you or an employee suffers bodily injury as a direct result of violent or criminal assault in the course of the business.</p>	<p>£25,000 for a permanent disablement or death, or £250 per week for a temporary disablement.</p>
<p><b>Section A9 – Employee Dishonesty</b></p>	<p>- loss of Money or Contents resulting directly from an act of fraud or dishonesty committed by an employee.</p>	<p>£10,000</p>
<p><b>Excess</b></p>	<p>- the first part of every claim for which you are responsible.</p>	<p>£250</p>
<p><b>Section A10 – Computer Breakdown</b></p>	<p>- breakdown or failure of any part of the computer equipment arising from either mechanical or electrical defect.</p>	<p>£250,000</p>
<p><b>Excess</b></p>	<ul style="list-style-type: none"> <li>• Additional Expenditure</li> <li>• Reinstatement of Data</li> <li>• Incompatibility of Computer Systems and Records</li> <li>• Additional Rental</li> <li>• Expediting Expenses</li> </ul> <p>- the first part of every claim for which you are responsible.</p>	<p>£25,000 £25,000 £5,000 £5,000 £50,000 £250</p>
<p><b>Section A11 – Directors and Officers</b></p>	<p>- directors and officers are covered against a claim resulting from a wrongful act by the company's director(s) or officers (s), including costs and defence of such claims.</p>	<p>£50,000</p>
<p><b>Excess</b></p>	<p>- the first part of every claim for which you are responsible.</p>	<p>£250</p>

**Section B - (Optional with Section A)**

<p><b>Section B - Buildings</b></p> <p><b>Additional Covers:</b></p> <ul style="list-style-type: none"> <li>• <b>Architects Fees</b></li> <li>• <b>Local Authority Requirements</b></li> <li>• <b>Debris Removal</b></li> <li>• <b>Rent</b></li> <li>• <b>Contracting Purchaser</b></li> <li>• <b>Emergency Services</b></li> <li>• <b>Replacement of Locks</b></li> <li>• <b>Subsidence</b></li> <li>• <b>Loss of Metered Water</b></li> </ul>	<p>- the structure at the premises including landlords fixtures and fittings, shop fronts, awnings, external signs and flood lights, outbuildings, boundary and garden walls, fences, gates and posts, and underground cables and pipes from the premises to the public mains are covered against:</p> <p>Accidental Damage and loss or damage caused by fire, lightning, explosion, aircraft or earthquake, theft or attempted theft (including unforced entry), malicious persons, riot, civil commotion, storm or flood, falling objects, escape of water, impact by vehicles, and subsidence, landslip or heave.</p> <p>- architects', consulting engineers' and surveyors' fees necessarily incurred in the reinstatement following damage to Buildings.</p> <p>- the additional cost of reinstatement following damage to Buildings necessary to comply with statutory building regulations or municipal or local authority bye-laws or European community legislation.</p> <p>- expenses necessarily incurred in removing debris, dismantling, or demolishing, and shoring or propping up of Buildings to make safe following damage.</p> <p>- loss of rent receivable, including up to 3 years ground rent, if the Buildings become unusable as a result of damage.</p> <p>- if selling the Buildings this insurance will be operative in favour of the buyer.</p> <p>- damage to paths, gardens, driveways and car park surfaces caused by the attendance of the emergency services.</p> <p>- replacement of locks at the premises following theft of keys from the premises or from the home of any director, partner or employee authorised to hold such keys.</p> <p>- damage to Buildings caused by subsidence, groundheave or landslip.</p> <p>- increase in metered water charges charged by the water authority following damage to the Buildings and/or Contents.</p>	<p>The cost to rebuild.</p> <p>Sum Insured as shown in the Schedule.</p> <p>Limited to 20% of the sum insured for Buildings.</p> <p>£10,000 any one event.</p> <p>£5,000 any one event.</p> <p>£5,000 any one period of insurance.</p>
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<ul style="list-style-type: none"> <li>• <b>Capital Additions</b></li> <li>• <b>Excess</b></li> </ul>	<p>- alterations, additions and improvements (but not appreciation in value) in excess of the Buildings sum insured made after the commencement of cover.</p> <p>- the first part of every claim for which you are responsible.</p>	<p>Limited to £500,000 or 10% of the sum insured for Buildings, whichever is the lesser for any one event.</p> <p>£250, other than subsidence where the excess is £1,000.</p>
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**Section C - (Optional with Section A)**

<p><b>Section C – Unspecified All Risks</b></p> <ul style="list-style-type: none"> <li>• <b>Excess</b></li> </ul>	<p>- damage to Contents occurring worldwide, including laptops and other portable devices.</p> <p>- the first part of every claim for which you are responsible.</p>	<p>Optional up to £50,000.</p> <p>£250</p>
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**Section D - (Optional with Section A)**

<p><b>Section D – Personal Accident</b></p> <ul style="list-style-type: none"> <li>• <b>Excess</b></li> </ul>	<p>- if you, your partners or employees suffer accidental death or bodily injury, benefits will be paid at a level dependant on the nature of the injury.</p> <p>- excluding the first 7 days for temporary disablement.</p>	<p>Each unit will pay £5,000 for death or permanent disablement, or £50 per week for a temporary disablement.</p> <p>Max 10 units per person</p>
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**Section E - (Standard Cover)**

<p><b>Section E – Legal Expenses</b></p>	<p>- the policy will assist you in meeting legal expenses incurred in connection with employment disputes and compensation awards, employment restrictive covenants, legal defence against statutory licence appeals, contract and debt recovery, crisis communication, Tax &amp; VAT disputes.</p> <p><b>Extra benefits include:</b> 24 hour legal advice help line, 365 days of the year - for confidential advice on legal matters in connection with the business.</p> <p><b>Araglegal.co.uk</b> – access to a Business legal services website with a wide range of documents from employment contracts and settlement agreements, Health and Safety statements, and much more.</p>	<p>£250,000</p>
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## Section F - (Optional with Section A)

<p><b>Section F - Professional Indemnity</b></p>	<p>The policy will assist in meeting the cost of defending claims and any damages which may be payable if you fail to fulfil a contract, and specifically if a client or other party suffers a financial loss as a result of your alleged neglect, error, or omission.</p>	<p>Sum insured as shown in the schedule</p>
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## CONDITIONS AND EXCLUSIONS

Please refer to the Conditions and Exclusions in the Policy Wording/Schedule for further details.

### General Conditions

1. The Policy and Schedule shall be read together as if they are one document.
2. Reasonable Precautions.
3. Notification of Changes in Circumstances.
4. Cancellation by Us.
5. Cancellation by You.
6. Monthly Instalments.
7. Arbitration.
8. Your Death.
9. Contract Rights.
10. Subrogation.
11. Alterations
12. Sanctions.

### Claims Conditions

1. 1.1 Immediate written notice to Insurer.
- 1.2 Immediate notice to Police.
- 1.3 Writ and Summons.
- 1.4 Supply full details of claim, including supporting documentation.
- 1.5 Minimise the Damage.
2. Written Consent and Conduct of Claim.
3. The Insurer's right to settle a claim.
4. The Insurer's Liability.
5. Salvage Rights.
6. Dual Insurance Rights.

### General Exclusions

1. Radioactive Contamination.
2. War and Similar Risks.
3. Sonic Bangs.
4. Confiscation.
5. Terrorism.
6. Pollution.
7. Mould.
8. Asbestos.
9. Communicable Disease.
10. Cyber.
11. Cyber - Employers' Liability.
12. Cyber - Public and/or Products Liability.

### Special Conditions

1. Flammable Oils.
2. Inspection of Plant and Equipment.
3. Security.
4. Minimum Standards of Security.
5. Unoccupied Premises.
6. Frying Equipment.
7. Portable Space Heaters.
8. Fire Extinguishing Appliances.
9. Flat Roof Inspection.
10. Electrical Inspection.

### Special Clauses Extensions

1. Source of Damage.
2. Designation.
3. Mortgagees and additional interests.
4. Non-invalidation.
5. Other interests.
6. Workmen.
7. Subrogation waiver.

## **Flat Roof Maintenance**

(operative in respect of Policy Section A - Trade Contents and Policy Section B - Buildings)

It is a condition precedent to liability that

- (1) any flat roof area of the Buildings shall be inspected by a professional roofing contractor not less than once every two years and any recommendations from such inspection are implemented within 14 calendar days from the date such recommendations are received; and
- (2) You make and retain a record of all inspections and any recommendations from such inspections.

## **Electrical Inspection**

(operative in respect of Policy Section A - Trade Contents and Policy Section B - Buildings)

It is a condition precedent to liability that

- (1) the electrical system of the Premises is inspected every 5 years by an IET 18th Edition, or later, qualified electrician or a NICEIC or SELECT accredited electrical inspector;
- (2) any defects identified by the inspection must be rectified within 14 calendar days from the date such recommendations are received; and
- (3) a copy of the report and repair invoices must be retained.

# **PROTECT YOUR BUSINESS**

## **Minimum Standards of Security**

It is a condition precedent to Insurer's liability in respect of Loss, Destruction or Damage occurring more than 30 days after the inception of the policy that

- (1) final exit doors must be secured as follows;
  - (a) timber doors - by mortice deadlocks having five or more levers or conforming to BS3621 with matching boxed striking plate
  - (b) aluminium doors - by cylinder mortice lock operating a swinging lock bolt
  - (c) uPVC doors - by key operated multi-point locking devices having three or more locking points
  - (d) the first closing leaf of double leaf doors must be fitted internally with bolts top and bottom.
- (2) all other external doors and internal doors leading to common areas or other premises must be secured;
  - (a) by the means set out in (1), or
  - (b) by key operated security bolts fitted top and bottom.
- (3) all opening windows or rooflights accessible from the ground or via roofs, pipework or other structures must be secured by key operated locking devices or screwed permanently shut.
- (4) any security measures stipulated or agreed by Insurers in writing.

Any door or window officially designated a fire exit by the Fire Authority is excluded from these requirements.

## CUSTOMER SERVICE SECTION

### **Your “Right to Cancel”**

If, once you have checked your policy, you decide not to proceed with the insurance you may cancel your policy during a period of 14 days either from the day of purchase of the contract or on the day on which you received your policy documentation, whichever is the later. If the insurance cover has not yet commenced, you will be entitled to a full refund of the premium paid.

If the cover has commenced and should you wish to cancel the policy during the 14 day period, you will be entitled to a full refund of the premium paid, except where you have already made a claim under your policy, in which case there will be a deduction for the time you have been covered. After the 14 day period the ‘Cancellation Rights’ are as set out in the policy. If you do not exercise your right to cancel your policy, it will continue in force for the term of the policy and you will be required to pay the full premium. To cancel your policy, please contact Morgan Richardson Ltd.

### **How To Notify a Claim**

To make a claim please telephone the dedicated Claims Helpline which is available 24 hours a day, please have your Policy Number ready when calling; Telephone: **01179 388362**.

### **Complaints Procedure - What To Do If You Have A Complaint**

We aim to ensure that you are totally satisfied with our service. However, there may be occasions when you feel this objective has not been achieved. If you are unhappy because we have not delivered the service you expect, we would like to put things right. We would encourage you, in the first instance, to contact our Customer Services Manager at Morgan Richardson Ltd, Westgate Court, Western Road, Billericay, Essex CM12 9DY or telephone 01277 630666. You will be sent a copy of our Complaint Handling Procedure which contains information on how to take your complaint further, if we cannot resolve your complaint to your satisfaction you may subsequently be able to refer your Complaint to the Financial Ombudsman Service.

### **The Financial Services Compensation Scheme**

We are covered by the Financial Services Compensation Scheme (“FSCS”). You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim.

Further information about compensation scheme arrangements is available from the FSCS.

# “OFFICE SECURE” AT-A-GLANCE

For full details of the Policy Sections, Exclusions and Limits, please read the Policy Wording/Schedule/Policy Summary/Prospectus

## All Contents, Computers and Stock

Theft and attempted theft – Including Unforced Entry

Accidental Damage

Exhibitions	- £5,000
Temporary Removal	- 15% of the sum insured.
Collection and Delivery	- £2,500
Contents at Private Residence	- £10,000
Replacement of Locks	- £5,000
Loss of Metered Water	- £5,000
Fire Extinguishing Expenses	- Replacement in whole or part.
Theft Damage to Buildings	- £2,500 or 15% of the sum insured.
Emergency Services Damage	- £1,000
Debris Removal	- Included
Rent	- 25% of the sum insured.
Capital Additions	- 10% of sum insured or £500,000.

## Business Interruption

- Loss of Income - as stated in the Schedule.
- Indemnity Period - as stated in the Schedule.
- Book Debts - £25,000
- Additional Expenditure
- Failure of Public Utilities, Denial of Access, Murder and Suicide, Defective Sanitation, Damage to Third Party Suppliers Premises (£25,000), Loss of Attraction, Exhibition Expenses (£10,000), Hacking, Attack or Virus (£30,000), Computer Breakdown (£50,000).

Glass	- Replacement Value
Employers Liability	- £10,000,000
Public and Products Liability	- £5,000,000
Health and Safety at Work (Including Corporate Manslaughter)	- £1,000,000 - £2,000,000
Money	- £5,000 (see limits under policy section)
Assault	- £25,000
Employee Dishonesty	- £10,000
Computer Breakdown	- £250,000
Directors' and Officers' Liability	- £50,000
Buildings, including Fees and Debris Removal	- Optional Cover including Accidental Damage and Subsidence. Property Owners Legal Liability - £5,000,000.
Unspecified All Risks	- Optional Cover
Personal Accident	- Optional Cover
Legal Expenses	- £250,000
Professional Indemnity	- Optional Cover



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Financial Conduct Authority