

Commercial Combined

Designed for mid-market business, Commercial Combined provides competitive and essential cover for manufacturing, wholesale, engineering, retail, office and property owners.



Key features

- Material damage (mandatory)

Optional covers:

- Business interruption
- Goods in transit
- Loss of business money
- Personal accident/assault
- Employers liability up to £10 million
- Public & products liability up to £5 million
- Specified all risks
- Refrigerated stock
- Loss of licence
- Essential business legal expenses cover

Benefits

- Competitive premiums
- Minimum premium - £1,500 + IPT
- Policies tailored to your clients needs with direct access to dedicated specialist underwriters through our regional offices
- Standard day one uplift 15% with option up to 50%
- Free business legal helpline
- Dedicated commercial claims helpline 0844 902 0790 operated 24 hours a day, 365 days a year, by staff trained in managing commercial claims
- Option to pay by instalments (via direct debit)

Excesses

Standard excess	£250
Subsidence	£1,000

Commercial Combined

Our range of available options include:

Material Damage

- Standard Perils or All Risks
- All fixed Glass and Sanitary ware included as standard
- 15% day one uplift as standard

Business Interruption

- Declaration Linked 133% standard or option of sum insured if requested
- Indemnity Periods of 12, 18, 24 & 36 Months
- Main loss covers are Profit, Revenue and Rentals, however we can accommodate more complex covers
- Increased and additional Increased cost of working and book debts covers available
- Standard Business Interruption extensions provided if a main cover is selected:
 - Contract Sites
 - Storage Sites
 - Unspecified Customers
 - Unspecified Suppliers
 - Denial of Access
 - Public Utilities
 - Notifiable Disease
 - Property in Transit
 - Syndicate wins on National lottery
- In addition we can offer bespoke extensions if requested

Goods In Transit

- Cover for work/stock/goods in transit including sea and air transit around UK, NI and the channel Islands
- Reloading and transferral costs
- Employees personal effects
- Cover for EU countries available

Loss of Business Money

- Covers money in transit and on the premises

Personal Accident (Assault)

- Cover for injury or death following robbery whilst on business

Employers' Liability

- Up to £10,000,000 any one cause
- Corporate Manslaughter Defence Costs £500,000

Public & Products Liability

- £2,000,000 Standard Limit with option to increase to £5,000,000
- Corporate Manslaughter Defence Costs £500,000
- Import/Export region options of UK, EU, North America/Canada and Rest of world

Specified All Risks

- Cover for specified items at the premises or in the UK
- Additional cover for specified items in the EU or Worldwide

Refrigerated Stock

- Cover for loss or damage to stock caused by a breakdown or failure of a refrigeration unit

Loss of Alcohol Licence

- Cover for depreciation in the value of the premises and costs and expenses incurred appealing against forfeiture or refusal to renew alcohol licence

Legal Expenses

- Provided by First Assist
- Legal costs and expenses including employment compensation awards up to £100,000

All the above information including limits, restrictions, terms and conditions can be found in the Commercial Combined Policy Wording.

