

## Business Combined

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We are able to arrange competitively priced bespoke cover for a complete range of trades and professions.

### Cover Features

The scope of cover will depend upon the particular trade requirements but may typically embrace:-

- Material Damage – A full range of protection for your buildings, contents and stock.
- Business Interruption - Loss of gross profit or gross revenue following damage to your business premises.
- Goods in Transit – Property whilst in transit by road, rail, sea or air.
- Money – Loss of money in transit, at your premises including personal assault cover
- Employers Liability – Your legal liability for injury or death of your employees - £10,000,000 limit of indemnity any one accident (or higher if required).
- Public Liability – Your legal liability for injury or death to third party persons or damage to third party property.
- Products Liability – Your legal liability for injury or damage caused to third party persons or property as a result of products you sold or supplied.
- Glass – Breakage of fixed glass and sanitary ware, including reasonable boarding up costs.
- All Risks – Cover away from your premises for specified items such as laptops.
- Deterioration of Refrigerated Foods – Deterioration or putrefaction of refrigerated foods caused by breakdown, escape of refrigerant or electricity failure.
- Engineering Cover – Damage and breakdown of machinery and plant including loss of use.
- Engineering Inspection – Plant inspection services to comply with legislation
- Computers – Damage to hardware and software with optional cover to insure against increased cost of working following loss or damage to hardware and software.
- Loss of Licence – Loss of an excisable liquors licence from causes beyond your control causing loss of income, reduction in the value of the premises and/or business.

### Policy Wordings

The comprehensive cover we negotiate reflects both our clients' needs together with any specific trade requirements.

### Our Services Include

- Personal assistance in respect of all insurance claims
- Risk management assistance and advice
- A prompt and efficient response to all communications
- A comprehensive, personal, yet thoroughly professional service

