

Cover Breakdown

Insurance Covers	Information/Breakdown
Commercial Combined Insurance commercial insurance cover suitable for a wide range of commercial businesses.	Public Liability Products Liability Employers Liability Stock Cover Content Cover (including specified content) Fixtures and Fittings Cover Business Interruption Cover (all types) Rent Protection Computer Cover Goods In Transit Buildings Cover Tenants Improvements Cover Money Cover Personal Accident Intellectual Property Cover Product Guarantee Product Recall Debris Removal Deterioration of Stock Third Party Property – customer goods Terrorism Cover Fine Art Legal Expenses Theft by Employees
Insurance Covers	Information/Breakdown
Professional Indemnity Insurance - Professional indemnity insurance covers legal costs and expenses incurred by a customer during the defence of a claim, as well as any damages or costs that may be awarded, if the customer are alleged to have provided inadequate advice, services or designs that causes a loss.	All types of professional indemnity insurance can be provided for almost every trade: Increased limits of indemnity insurance Retroactive date cover Each and Every Claim Cost Cover Aggregate Cover Various Levels of Excess
Insurance Covers	Information/Breakdown
Motor Fleet Insurance minimum of two vehicles or more	Cover provided for all types of vehicles including private cars, vans, large HGVs, plant items, special type vehicles and abnormal loads. Full comprehensive cover Third Party Fire and Theft Agreed Value

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Directors and Officers Insurance – Directors of a limited company are personally liable for their corporate actions. This could be inadvertently breaching any part of the Companies Act, Corporate Manslaughter or set up of a pension scheme and everything in between.	Cover can be provided for the following: Directors and Officers Corporate Entity Cover (same cover as the above but this extends to cover the company entity) Employment Practice Liability (cover provided to protect Directors and Officers involved in employee related claims – for example – harassment claims, unfair dismissal, racism claims etc etc)

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Cyber and Crime Insurance - Cyber and data risks insurance is designed to support and protect customers businesses if it experiences a data breach or is the subject of an attack by a malicious hacker that affects its computer systems. The cover provides comprehensive protection, simplicity, reputation protection and a trusted Insurer in the event of a claim. Crime Insurance Policies can protect the company against theft by employees, theft of company or customers funds and theft by deception.	Customer don't normally realise the associated costs that can be accrued following a cyber attack. Increased level of indemnity Extortion Cover Network Interruption Cover Telephone Hacking Cover Criminal Reward Fund

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Environmental Liability - covers the cost of restoring damage caused by environmental accidents, such as pollution of land, water, air, and biodiversity damage. Environmental Liability Insurance covers	Sudden and unforeseen cover is normally provided under a public liability policy, however this does not extend to cover clean up costs and legal costs. Please note the extent cover and pollution exclusions vary from policy to policy. Increased level of indemnity cover provided Clean up costs Legal Protection

Insurance Covers	Information/Breakdown
Marine Insurance -Marine insurance covers the loss or damage of ships, cargo, terminals, and any transport or cargo by which property is transferred, acquired, or held between the points of origin and final destination.	Additional information provided upon request – cover provided for stock/cargo purchased/transferred/shipped worldwide. All types of goods can be covered under our policies – we establish when the customer becomes responsible for the goods and cover can be provided from the factory until the end destination and anywhere in between.

Insurance Covers	Information/Breakdown
Property Owners Insurance - Insurance protection for property owners (residential or commercial)	Buildings Insurance Rent Protection Business Interruption Property Owners Liability Legal Expenses – legal costs for tenant disputes/eviction Boundaries, Wall, Fences Trace and Access cover Terrorism cover Multi Occupancy Unoccupied property Contents Insurance Alternative Accommodation Cover

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Engineering Insurance	Construction Cover - Construction insurance policies protect against the cost of loss or damage to building works, contract materials and equipment involved in construction. <u>Computer and Electronic Equipment</u> - All businesses rely on computer and electronic equipment. Should this be lost or damaged the consequences can have a huge impact and disrupt day to day operations. <u>Machinery and Business Interruption</u> - To protect against unexpected breakdown or loss of equipment as well as the option to cover the financial implications to your business. <u>Renewable Power</u> - Comprehensive cover for both the construction and operation of renewable power technologies, such as wind, solar and hydro. Engineering Inspection – A companies legal obligation to have all plant inspected by a qualified/approved inspector.

