



Commercial Combined

Product Guide

Rather than taking out separate policies for different types of risk, our Commercial Combined cover protects your clients against multiple threats, in a single modular plan. This product has been developed for SME businesses across over 1000 unique trades giving you choice and flexibility.

Key benefits

- Quote for premiums up to £10,000
- Material damage limit without referral to £5m
- USA exports up to 10% total turnover
- Legal expenses included as standard up to £250,000
- Public / Product Liability of indemnity up to £5m
- New Business Ventures accepted
- 1 hour new business referral service level agreement
- Up to £100k Cyber cover (optional)
- Integrated data enrichment to improve rating and widen underwriting footprint
- Flexible Commission available

Risk examples within appetite

- Metal workers & Precision Engineering
- Manufacturing (i.e. electrical components, confectionery, optical goods etc.)
- Wholesale & Retail risks
- Office services including Software Developers
- Printers
- Breweries (Micro Breweries)
- Builders & Plumbers Merchants
- Tile, Pottery, Ceramic, Stone and Marble Products / Manufacturing

Risk examples outside appetite

- Waste management / Recycling
- Leisure
- Foamed Plastics and Rubber Goods Manufacturers
- GRP Goods Manufacturers
- Industrial Laundries
- Chemical risks
- Fuel Distributors

Standard covers

Material damage

- Fire and perils included as standard
- Buildings including landlords fixtures and fittings, outbuildings, car parks and loading bays
- General Contents including personal effects £1,000, Money £1,000, Wines and spirits £1,000
- Office computers, software, stock and materials
- Stock and material in trade, work in progress, finished goods
- Replacement of locks following theft of keys
- Additional metered water charges up to £10,000
- Trace and access up to £10,000 / 10% of the sum insured

Legal expenses (covered as standard)

- Limit of indemnity £250,000
- TUPE cover included as standard
- Cover for restrictive covenants
- Crisis communication service
- No policy excesses
- Contract excess removed
- Mediation costs added
- Jury service inner limit removed
- Directors and partners included in motor prosecution defence
- Fair and proactive claims handling (specialist independent solicitors, no Alternative Business Structure (ABS))

Money (covered as standard)

- Loss of negotiable money (crossed cheques) £250,000
- Loss of money in transit / during business hours £5,000
- Damage to safes, franking machines and carrying cases
- Personal injury (robbery) cover included
- Engineering Breakdown up to £25,000

Optional covers

Business interruption

- Selected perils
- Prevention of access
- Exhibition cover up to £100,000
- Unspecified customers or suppliers within the EU, Norway, Switzerland and Iceland up to 10% of the sum insured or £250,000, whichever is the less
- Failure of Utilities up to £250,000, any one loss
- Murder, disease
- Additional expenses – employees lottery win
- Loss of business income resulting from damage covered under buildings, contents and stock
- Book debts of up to £250,000

Trade all risks

- Damage by any cause UK / EU or Worldwide

Goods in transit

- Accidental damage to property whilst in transit
- Includes loading, unloading and temporary housing
- Damage to containers, tarpaulins, ropes, chains and fastenings

Computer breakdown

- Specified computer equipment due to breakdown at premises
- Additional rental charges up to £25,000
- Incompatibility of computer records up to £10,000
- Consulting engineers' fees and claims investigations costs up to £5,000
- Temporary repairs and / or expediting permanent repairs up to 50% of cost or £25,000

Frozen foods

- Damage to foodstuffs whilst refrigerated due to breakdown or accidental leakage

Employers' liability

- Limit of indemnity £10 million
- Terrorism £5 million

Public and products liability

- Limit of indemnity up to £5 million

Terrorism

- In respect of Material Damage and Business Interruption

Cyber

- Cover for investigation costs, data restoration, business interruption and extortion
- 3 levels of cover up to £100,000

Prosecution defence costs applicable to liability extensions

- Costs and expenses in respect of criminal proceedings brought against you
- Prosecution costs awarded against you
- Costs and expenses for legal representation
- Covers appeals against improvement and prohibition notices incurred with our consent

Personal accident

- Capital benefits – £10,000
- Temporary total disablement preventing return to work £50 per week up to 260 weeks
- Temporary partial disablement preventing return to work £25 per week up to 260 weeks
- Medical Expenses up to £10,000

Theft by employees

- Limit of Indemnity (per claim) of £100,000
- Auditor's fees – cost incurred

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