

# Commercial Combined Insurance

## Appetite Guide

A commercial combined insurance policy is a comprehensive business cover in a single policy, bringing together a range of the covers most commonly required, primarily designed for smaller businesses, such as wholesalers, engineers, manufacturers.



### Appetite

- Agricultural
- Cleaning
- Clothing
- Community services / education
- Construction
- Distribution
- Engineers
- Food/drink
- Leisure
- Manufacturers
- Media
- Metal workers
- Non-manual – offices and surgeries
- Retail
- Takeaways
- Transport – hauliers (excluding heavy goods)
- Woodworkers
- Warehousing

#### Sections of Cover

- Material Damage
- Business Interruption
- Specified All Risks
- Computer Equipment
- Money
- Goods In Transit
- Deterioration of Stock
- Personal Accident
- Loss of Licence
- Employers Liability
- Public Liability
- Products Liability

### Core Features & Benefits

- Up to £20 million sum insured per single location
- Higher limits considered
- Large multi-location portfolios supported
- Up to £10 million Public/Products Liability
- Cover available for exports to the USA
- Personal Accident included as standard

### Additional Cover Options

- Contract Works
- Debris Removal
- Drain Clearance
- Glass
- Professional Fees
- Financial Interest
- Seasonal Stock
- Replacement Locks

### Outside of Appetite

- Abattoir / Slaughterhouse
- Aircraft / Airlines & Airside work
- Asbestos Manufacturer
- Battery Manufacturer
- Blacksmith and Farrier
- Cable Cars
- Chemical Manufacturer / Warehouse
- Child Minders
- Circus / Fairs
- Emergency Public Services
- Explosive and Fuse Manufacturers
- Demolition, Earthmoving and/or Excavating
- Divers
- Dry docks, docks, quays and wharves
- Fireworks / Firefighter Manufacturer

### Speak to an underwriter:

**T:** 0203 649 7000

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### Outside of Appetite Continued

- Fur Products
- Gun & Ammunition Manufacturers / Warehouse
- Hazardous Goods
- Hospitals
- Hostels
- Jewellers Block / Bankers Blanket
- Marine (including boat builders, harbours, marinas, piers)
- Mills
- Nuclear
- Oil and Gas
- Offshore Risks
- Petrochemicals
- Pharmaceuticals / Medical
- Places of Worship
- Prisons, Asylums, Detention Centres, Rehabilitation Centres
- Quarries
- Railways
- Recycling
- Rubber
- Schools including private
- Sawmills
- Tunnelling Activity
- Tyre Manufacturers / Fitters / Warehouse
- Water

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