

Business Package eProduct - designed for trading online

Our Business Package policy is a Commercial Combined product designed to be traded online. Suitable for UK based businesses including retail, leisure, services, transport, warehousing, manufacturing and wholesaling.

Key Selling Points

- Over 1,000 acceptable trades, all auto-rated without referral
- Flexible optional sections allowing straightforward and tailored solution
- No claims discount available at new business and renewal
- Minimum premiums from £250 + IPT
- Straightforward online question sets
- Both Buildings and Contents cover available up to £5m per location

Features

- Wording designed specifically for Manufacturers and Wholesalers with numerous policy extensions
- High sum insured limits available
- Generous inner limits
- Computer Breakdown and Engineering covers as standard
- North American Exports cover available under Products Liability section (subject to referral)
- 24 hour advice lines for health and medical assistance, legal advice and business emergency assistance

Preferred Risks

- Businesses with a turnover of up to £5m per year
- Maximum of three locations
- Over 1,000 core Manufacturing and Wholesale trades
- Preferred trade sectors include:
 - › Building Components
 - › Clothing & Textiles
 - › Electrical Goods
 - › Engineering & Metalwork
 - › Food & Beverage Wholesale
 - › Glass & Glassware
 - › Printing
 - › Sports Goods
 - › Furniture

Standard Covers	Maximum Limits
Material Damage – Contents & Stock*	£5,000,000 per location
Engineering – Equipment Breakdown	£3,000,000 per accident
Engineering – Computer Breakdown	£250,000
Engineering – Deterioration of Stock	£15,000

Optional Covers	Maximum Limits
Employers' Liability	£10,000,000
Business Interruption – Gross Profit	£5,000,000 / 36 months
Public / Products Liability	£10,000,000
Material Damage – Buildings & Tenants Improvements	£5,000,000 per location
Business Interruption – Book Debts	£1,000,000
Electronic Business Machines	£1,000,000 per location
Specified All Risks	£1,000,000 upon referral
Fidelity Guarantee	£250,000
Legal Expenses	£150,000
Terrorism	Available
Goods in Transit – Vehicle Load Limit (Minimum limit available is £2,000)	£50,000
Money in Transit (Minimum limit available is £2,000)	£12,000
PA (Assault) – Death and Permanent Disablement**	£10,000
Cyber – Indemnity Limit (Minimum limit available is £25,000)	£100,000

*Must insure Contents or Stock.

**Included automatically when money cover selected.

This is a summary of the cover available. Please refer to the Policy Booklet for full terms and conditions.

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