

WHOLESALEERS COMBINED FACTSHEET



WE'VE TAKEN STOCK
OF WHAT YOU NEED

OUR DEDICATED WHOLESALERS COMBINED PRODUCT DELIVERS ALL OF THE PROTECTION OF COMMERCIAL COMBINED AND MORE...

ENHANCED WORDING INCLUDES:

Cover Modifications - Material Damage

- **New cover** for Loss Minimisation and Prevention Expenditure – up to £25,000
- **New cover** for Further Investigation Expenses for establishing if any further damage – up to £5,000
- **New cover** for Buildings and Contents which have been inadvertently uninsured – up to £1m
- **New cover** for the cost of complying with current Loss Prevention Council Rules for Automatic Sprinkler Installations under European Union and Public Authorities Extension
- **New cover** for seasonal increase of stock during November and December. Bank Holidays are also covered and for 15 days preceding and post them (excluding November and December) – up to £500,000 or 25% of the underlying limit
- **New cover** for damage to contents or stock for insured perils while stored at third party storage locations – a maximum of £5,000 per cause up to £25,000
- **New cover** for Fuel Spillage Clean Up costs for up to £25,000 following accidental escape of fuel caused by an insured loss

Cover Modifications - Business Interruption

- **New cover** for Motor Vehicles – up to the limit of liability
- **New extension** for Accidental failure of Public Utilities or Telecommunications to the Premises – up to £25,000

Cover Modifications – Goods in Transit

- **New cover** for damage to containers the insured is responsible for – a maximum of £10,000 per container up to £25,000

All of this provides a dedicated product for Wholesalers, with specifically tailored covers to meet the needs of your clients and protect their business.