

Commercial Combined

The UK General Commercial Combined Insurance Policy is designed to meet the insurance and risk management needs of the UK's SME businesses.

The Policy includes cover for Buildings, Contents, Business Interruption, Employers' Liability, Public and Products Liability, Money, Deterioration of Stock, Book Debts and optional Loss of Licence.

Policy Features and Options

- Buildings and Contents cover with optional Accidental Damage
- Glass and sanitary wear cover
- Signs, blinds and canopies covered up to £2,000
- Free automatic seasonal stock increase
- Business Interruption cover on a net revenue basis included up to £250,000*
- Public and Products Liability Limit of Indemnity £2 million*
- Index Linking
- Subsidence and Terrorism cover
- Book Debts covered up to £5,000*
- Money covered up to £3,000* plus Assault covers
- Goods In Transit cover £5,000* for any one claim
- Deterioration of Stock cover up to £2,000*
- Loss of Licence cover up to £25,000*

*Higher limits are available

Signatures Cover – included as standard

All new Policyholders will now automatically benefit from our full suite of Signatures covers, comprising of:

- Commercial Legal Protection, including Contract Disputes cover (£100,000 Policy limit)
- Key Person, including Sickness cover
- Equipment Breakdown, including Computer cover

Free Online Legal Advice Service

UK General provide all Commercial Combined Policyholders with access to a free online legal database offering high quality advice for a wide range of legal issues.

How does my client get access?

Information on how to access our free legal advice service is found within the policy documentation, which is issued upon inception of cover.

For more information visit legalhelpline.irwinmitchell.com



Download our
Commercial Combined
product guide