



Specialist
as **standard**

Commercial portfolio

uk general
insurance group

Introduction

UK General is a specialist insurance provider offering a range of flexible insurance products and innovative trading options, giving you a choice of how you choose to work with us.

Commercial portfolio at a glance...

	Commercial Combined	Leisure	Motor Fleet	Office	Retail	Tradesmen
Smart Schemes				●	●	
Ancillary & Misc. Schemes						
Commercial & Property Schemes	●	●		●	●	
Bespoke Schemes	●	●		●	●	
Delegated Authority	●	●		●	●	
Online				●	●	●
Direct to Underwriter	●	●	●	●	●	

Our Commercial portfolio offers a range of competitive products to meet the needs of many businesses from the sole trader through to large corporate organisations. We have a team of highly skilled technical underwriters who have designed each product with your customers in mind, ensuring our Commercial product offering is tailored to markets and customer segments.

This brochure will give an outline of each Commercial product within our portfolio, however it is only an outline summary of the cover. For further information on any Commercial products featured in this brochure please visit our website ukgeneral.com or speak to your Regional Business Development Manager.

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Schemes

UK General offer a wide range of scheme opportunities from off-the-shelf Smart Schemes, a solution designed specifically for independent brokers to fully bespoke scheme solutions.

Schemes are available across selected products allowing brokers to benefit from:

- Using their knowledge and expertise to tailor a product to their requirements
- Controlling selling price with a net rated product
- Applying their own branding
- Benefiting from delegated authority
- Taking control of service and administration

Our schemes facilities include:

- **Smart Schemes – £100k+**
Off-the-shelf schemes which are pre-net rated with white-labelled documentation and fully packaged for quick and easy integration into your current administration and trading platforms.
- **Ancillary & Misc Schemes – £150k to £500k**
A mid-entry scheme facility that allows elements of cover to be tailored, giving brokers access to a net-rated product based on broker-owned policy wording or UK General policy white-labelled wording. Designed to give brokers an additional revenue stream, by complimenting existing distribution on a mandatory or optional basis.
- **Commercial & Property Schemes – £150k to £500k**
A mid-entry scheme facility that allows elements of cover to be tailored, giving brokers access to a net-rated product based on broker-owned policy wording or UK General policy white-labelled wording. Designed for brokers who want to grow or have more control over their current portfolio or who want to find a new market for an existing scheme.
- **Bespoke Schemes – £500k+**
Our Bespoke Scheme solutions offer unique facilities to insurance intermediaries or affinity organisations with support from start-up through to conclusion.

Schemes

Trade **Schemes** when you see this icon

Direct to Underwriter

Our technical underwriting expertise is the cornerstone of our business. We have high calibre, experienced underwriters who work across a wide range of specialism's available to provide an exceptional level of service.

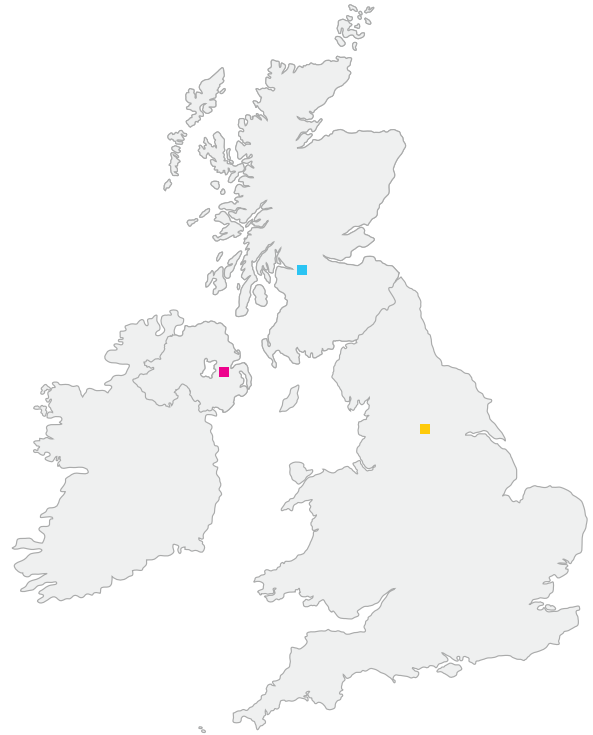
At UK General we understand the importance of providing a quick response to customer enquiries, that's why we believe in providing direct access to decision makers across the business.

We have 3 regional underwriting centres offering local knowledge and a fast, efficient service.

■ Leeds – Head Office
Cast House
Old Mill Business Park
Gibraltar Island Road
Leeds
LS10 1RJ

■ Glasgow
Suite 2.2
106 Hope Street
Glasgow
G2 6PH

■ Belfast
5th Floor
22 Great Victoria Street
Belfast
BT2 7LX



Trade **Direct to Underwriter** when you see this icon

Online

UK General offers an innovative, best in class, self-service online trading system for a wide range of niche insurance products, designed specifically for insurance brokers and the intermediary market.

Our online products include:

Commercial

- Guest Houses
- Leisure
- Office
- Property Owners' – Residential and Commercial Let
- Retail
- Tradesman (exc. Northern Ireland)

Agricultural

- Horse
- Personal Accident & Sickness
- Smallholders

Our online facility includes:

- Automated renewal notification direct to your desktop
- Instant delivery of policy
- Instant quote and buy
- Online mid-term adjustments

Online

Trade **Online** when you see this icon

Delegated **Authority**

Choosing to trade with delegated underwriting authority enables brokers to control service delivery from the beginning through to conclusion.

We provide our standard products on a net rated basis, so our broker partners can build in the margin they require to provide the service their clients demand, and to maintain the competitive edge in order to develop their business.

We work in collaboration with our broker partners to ensure that the delegated authority is appropriate to the needs of their business and the experience of their staff.

Unlike most delegated authority arrangements that require large minimum Gross Written Premium (GWP) levels and substantial investment, we only require a minimum commitment of £150k GWP to implement one of these facilities.

With delegated authority brokers can:

- Control selling price with a net rated product
- Apply their own branding
- Take control of service and administration



Trade **Delegated Authority** when you see this icon

Commercial Combined

UK General's Commercial Combined Policy has been developed to meet the insurance and risk management needs of the UK's SME businesses.

Policy features

- Using their knowledge and expertise to tailor a product to their requirements
- Controlling selling price with a net rated product
- Applying their own branding
- Benefiting from delegated authority
- Taking control of service and administration

Custom-built covers

There are an estimated 4 million SME's in the UK and we understand that no two have exactly the same needs, so with a wide choice of optional covers our brokers can select a tailor-made solution on one single policy that will fulfil the needs of the vast majority of commercial clients.

Other cover includes

- Theft
- All Risks (Specified Items)
- Glass
- Frozen Foods
- Money
- Theft by Employees
- Goods in Transit
- Loss of Licence

Additional covers – Signatures

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

Business support services and helplines

All Policyholders are offered free access to our Online Employment and Health & Safety Support Services, as well as telephone advice helplines.

Schemes

Direct to
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Delegated
Authority

Office

UK General's Office Policy has been designed for single site offices. It provides a comprehensive package to cover the main insurance requirements of a working office.

Policy features

- Buildings and Contents cover with optional accidental damage
- Full Theft, Subsidence and Terrorism covers available on request
- Glass, signs, blinds and canopies covered up to £1,000*
- Business Interruption on a Loss of Gross Income/Increased cost of working basis with a minimum of three times the total contents sum insured
- Book Debts covered up to £5,000*
- Money Limit of £3,000*, plus Assault covers
- £5,000 Goods In Transit cover for office contents (any one claim)
- £2million Public Liability and Products Liability Limit of Indemnity provided as standard with an option to increase to £5million
- No Claims Discounts for risks with one or more claim free years
- Index Linking

* Higher limits are available on request.

Additional covers – Signatures

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

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Schemes

Online

Delegated
Authority

Property Owners

UK General's Property Owners' Policy provides an extensive range of covers for both Commercial and Residential Lets, making it a particularly favourable contract in today's market.

The Property Owners' market is a key area for our intermediaries, with many of their Commercial and Private Clients having second properties or small portfolios.

Our new range of Online Property Owners' Policies automatically provide wide 'All Risks' coverage yet still allows customers to select additional covers to suit their individual needs.

Policy features

All Risks Property Damage including:

- Buildings (Day One Reinstatement)
- TV and satellite aerials
- Car parks, patios and landscaped grounds
- Money, locks and keys
- Cost of rewriting deeds, documents and computer records
- Alternative Residential Accommodation
- Glass
- Employers' Liability – Covers incidental Employers' Liability for cleaners, caretakers and persons doing minor maintenance and repairs

Additional features

- Automatic Loss of Rent Cover up to 20% of Buildings Sum Insured with options to increase limit and indemnity periods
- Landlords Furnishings and Communal Contents covered up to £5,000 and £10,000 respectively as standard with options to increase

- Property Owners' Liability – Indemnity Limit of £2million is provided as standard with the option to increase to £5million
- Terrorism Covers available for an additional premium
- Subsidence Covers available for an additional premium
- Optional Legal Protection Covers available on Residential Let Policies
- 15% Day One Inflation Provision and Index Linking

Diversity

Our Online Property Owners' Policies provide cover for a diverse range of properties.

For Commercial Lets we cover:

- Offices
- Public Houses/Wine Bars
- Restaurant/Cafe
- Shops – full list of retail trades overleaf

Residential properties include:

- House/Bungalow/Maisonette
- Purpose Built Concrete floored block of flats
- Other standard construction, residential properties

Our Policy can also be used for mixed usage Commercial properties with residential lets.

Schemes

Direct to
Underwriter

Online

Property Owners

Below is a list of trades available on our online trading platform. Other risks including industrial and commercial property owners are considered through our underwriting centres.

- Antiques
- Artists Materials
- Arts and Crafts
- Baby wear
- Bakers
- Bakers (No Baking)
- Betting shops
- Blinds and Curtains
- Book Shops
- Bridal Wear
- Butchers
- Camera Shops
- Camping Equipment
- Cards
- Carpets
- CD/Video/DVD
- Ceramic Tiles
- Charity Shops
- Chemists
- China/Glassware
- Clothing
- Computers
- Confectioners
- Curtains
- Cycles
- Dairy Products
- Delicatessen
- DIY
- Drapers
- Dress Hire
- Dry Cleaners
- Electrical Goods
- Fancy Goods
- Fishmongers
- Florists
- Frozen Foods
- Furniture
- Gifts
- Greengrocers
- Grocers
- Haberdashers
- Hairdressers
- Hat Shop
- Health Food
- Ice Cream
- Jewellers
- Leather Goods
- Lighting Shops
- Lingerie
- Mobile Phones
- Model Shops
- Motor Accessories
- Musical Instruments
- Newsagents
- Nursery Goods
- Off Licences
- Office Equipment
- Opticians
- Paint/Wall coverings
- Pet Shops
- Photo Processing
- Photocopying
- Records (Second Hand)
- Sewing Machines
- Shoe Repairs
- Shoe Shops
- Soft Furnishings
- Sports Shops
- Stationers
- Tanning Shops
- Tobacconists
- Toy Shops
- Wool Shops

Retail

UK General's Online Retail Policy has been designed for single site retail businesses. It provides a comprehensive package to cover the main insurance requirements of the retail sector.*

The Policy includes covers for Buildings, Contents, Business Interruption, Employers' Liability, Public & Products Liability, Money, Frozen Food, Book Debts and optional Loss of Licence.

Policy features

- Buildings & Contents cover with optional accidental damage
- Glass, signs, blinds and canopies covered up to £1,000**
- Free automatic seasonal stock increase
- Subsidence and Terrorism covers available on request
- Household goods cover of Insured or Resident Manager
- Business Interruption cover included (three times the total contents sum insured)
- £2million Public Liability and Products Liability Limit of Indemnity provided as standard with an option to increase to £5million
- 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 Frozen Foods cover is up to £2,000*
- Index Linking

** Higher limits are available on request.

Additional covers – Signatures

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

Business support services and helplines

All Policyholders are offered free access to our Online Employment and Health & Safety Support Services, as well as telephone advice helplines.

* We also have a more bespoke retail product offered through our underwriting centers.

Schemes

Direct to
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Authority

Retail

Below is a list of trades available on our online trading platform. Other risks including industrial and commercial property owners are considered through our underwriting centres.

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- Cards
- Carpets
- CD/Video/DVD
- Ceramic Tiles
- Charity Shops
- Chemists
- China/Glassware
- Clothing
- Computers
- Confectioners
- Curtains
- Cycles
- Dairy Products
- Delicatessen
- DIY
- Drapers
- Dress Hire
- Dry Cleaners
- Electrical Goods
- Fancy Goods
- Fishmongers
- Florists
- Frozen Foods
- Furniture
- Gifts
- Greengrocers
- Grocers
- Haberdashers
- Hairdressers
- Hat Shop
- Health Food
- Ice Cream
- Jewellers
- Leather Goods
- Lighting Shops
- Lingerie
- Mobile Phones
- Model Shops
- Motor Accessories
- Musical Instruments
- Newsagents
- Nursery Goods
- Off Licences
- Office Equipment
- Opticians
- Paint/Wall coverings
- Pet Shops
- Photo Processing
- Photocopying
- Records (Second Hand)
- Sewing Machines
- Shoe Repairs
- Shoe Shops
- Soft Furnishings
- Sports Shops
- Stationers
- Tanning Shops
- Tobacconists
- Toy Shops
- Wool Shops

Tradesmen (exc. Northern Ireland)

UK General's Tradesmen Policy is designed to meet the demands and needs of self-employed persons and small businesses with up to 10 employees (inc. limited companies) undertaking a variety of manual, clerical and professional trades who wish to protect their business.

The Policy includes Public & Products Liability as standard. Optional covers include Employers' Liability, Tools, Goods in Transit and Contractors All Risks which is available on some select trades.

Policy features

- Up to 10 employees can be included on the Policy
- No minimum premium
- Two levels of Tools Cover – 'Standard' and 'Standard Plus', which includes theft from unattended vehicles
- Contractors All Risks (CAR) provides optional cover for Contract Works, Own Plant and Hired in Plant (which includes Continuing Hire Charges)
- No Claims Discounts available earning up to a maximum of 15% for three or more claims free years
- Automatic temporary employees extension for up to 50 working days
- Health and Safety at Work legal fees and costs
- Over 100 trades and professions accepted
- Legal Liability for work carried out by bona fide subcontractors
- Wide work definitions for most trades

Limits of indemnity

Public & Products Liability	£1m, £2m or £5m
Employers' Liability	£10m
Tools Cover	£1k, £2.5k or £5k (£500 any one tool)
Goods in Transit	£2k
Contract Works	£100k, £250k or £500k
Own Plant	£10k, £25k £50k (£10k any one item)
Hired in Plant	£10k, £25k £50k (£10k any one item)

Business support services and helplines

All Policyholders are offered free access to our Online Employment and Health & Safety Support Services, as well as telephone advice helplines.

Direct to
Underwriter

Online

Tradesmen

Arts/Media/Advertising/Marketing

- Artists
- Author
- Calligraphist
- Canvassers
- Cartography
- Cartoonist
- Graphologist
- Leaflet Distributors
- Photographers (exc. Studios)
- Sculptors
- Telemarketer
- Video Services
- Videographer (exc. Underwater and Aerial)

Builders/Woodworkers/Plumbers/Related Trades

- Artists
- Conservatory and Porch Erectors
- Domestic Shed Garage Erectors
- Double Glazing Installation
- Draught Proofing
- Drystone Wallers
- Exhibition Stand Erectors
- Fencing Contractors
- Fire Surround Installation
- Fitted Furniture Installation
- Floor Tilers (inc. Vinyl Floors)
- Glaziers
- Ground Workers (1 metre depth limit)
- Guttering/Facia Board Fitters
- Kitchen Installation
- Loft Conversion Contractors

- Mastic Sealant Contractors
- Mastic Sealant Contractors (inc. External Work)
- Painters and Decorators
- Partitioning Contractors
- Paving Path, Drive and Patio Contractors
- Plasterers/Dry Liners
- Plumbers
- Property Maintenance and Repair
- Roofers (exc. Use of Heat)
- Roofers Flat (Fibreglass and Resin only)
- Shopfitters
- Stone Masons (not Monumental Masons)
- Suspended Ceiling Contractors
- Timber Decking Contractors
- Wall Tilers

Cleaning/Restoration

- Car Valeters
- Carpet/Upholstery Cleaners
- Chimney Sweeps
- Cleaners
- Cleaners (Industrial)
- Domestic Wheelie Bin Cleaners
- Drain Cleaners
- French Polishers
- Furniture Repair and/or Restoration
- Ironing and Home Laundry
- Paths, Drives and Patio Cleaners
- Shoe Polisher and Repairer
- Steam Cleaners and Pressure Washing of Paths, Patios and Driveways
- Taxidermist
- Vacuum Cleaner Repairs and Servicing

- Window Cleaners

Electronics

- Acoustic Engineer
- Aerial and Satellite Dish Erectors
- Alarm Installers
- CCTV Installation
- Domestic Appliance Installation/Repair
- Domestic Chair Lift Installation
- Domestic Stair Lift Installation
- Electrical Contractors
- Office Equipment Repairers
- Telephone Point/Extension Installation
- Television Repairing
- TV Aerial Erectors
- TV and Video Repairing

Engineers

- Boiler Services - Domestic
- Ductwork Installation
- Heating Engineers
- Locksmiths
- Roller Shutter Door Installation

Garden/Horticultural/Agricultural/Animal Care

- Dog Grooming
- Dog Walkers
- Dog Walkers and Pet Sitters
- Farrier
- Flower/Plant Arrangers
- Grave Diggers
- Landscape Gardeners
- Timber Decking Contractors

Tradesmen (cont.)

Leisure/Catering/Entertainment

- Butler
- Caterers
- Celebration Cake Makers
- Chauffeur
- Fitness and/or Aerobic Instructors (exc. Martial Arts)
- Gym Equipment Fitters
- Tour Guide

Medical/Hairdressing/Beauty

- Chiropodists
- Hairdressers
- Nail Technicians

Professional Services

- Accountant (exc. Professional Indemnity)
- Actuary
- Actuarial Consultancy
- Advertising Agency
- Advertising Consultancy
- Architects
- Auctioneers
- Auditing
- Barrister
- Chartered Surveyors
- Claims Assessing
- Commissioners for Oaths
- Conveyancing
- Design Consultancy
- Draughtsman
- Estate Agents
- Feng Shui Consultants

- Financial Advisory Service
- Financial Consultant/Adviser
- Financial Services
- Health & Safety Consultants
- Image Consultants
- Insurance
- Insurance Advisor
- Insurance Assessor
- Insurance Broker
- Insurance Consultancy
- Insurance Intermediary
- Interpreter
- Investment Consultancy
- Investment Management
- Lawyers
- Lifestyle Consultants
- Loss Adjuster
- Loss Assessor
- Market Consultancy
- Market Research Consultants
- Mortgage Brokers
- Music Teachers (Private Individual Tuition only)
- Personnel Consultancy
- Private Tutors
- Property Consultancy
- Property Letting
- Property Management
- Public Relation Consultancy
- Research Consultancy
- Secretarial Agency (exc. Hired-out Staff)
- Secretarial Services
- Solicitor
- Statisticians

- Stockbroking
- Tax Consultants
- Teacher
- Training Consultants
- Translator
- Typewriter Services
- Typing and Copying Bureau
- Underwriting Agency
- Valuer
- Will Writers
- Word Processing

Retail/Domestic/Commercial/Other Services

- Car Window
- Caretaker
- Carpet Fitters
- Curtain/Blind Fitters
- Dress Makers, Tailor, Curtain Makers
- Driving Instructor – Cars, Goods and Commercial Vehicles
- Engravers
- Etching
- House Sitters
- Interior Design (Tools Cover not available)
- Milkmen/Milk Delivery Roundsmen
- Piano Tuners
- Pools Collector
- Sign Erectors/Sign Writers
- Taxi Drivers
- Upholsterers

Leisure

UK General's Online Leisure Policy has been designed for single site public houses, wine bars, licensed premises, restaurants, cafes and guesthouses (up to 6 bedrooms). It provides a comprehensive package to cover the main insurance requirements of these trades.

The Policy includes covers for Buildings, Contents, Business Interruption, Employers' Liability, Public & Products Liability, Money, Frozen Foods, Loss of Licence and Books Debts.

Policy features

- Buildings and Contents cover with optional accidental damage
- Glass, signs, blinds and canopies covered up to £1,000*
- Free automatic seasonal stock increase
- Subsidence and Terrorism covers available on request
- Household goods of owner or Resident Manager
- Business Interruption cover included (three times the total contents sum insured)
- £2million Public Liability and Products Liability Limit of Indemnity provided as standard with an option to increase to £5million
- Book Debts covered up to £5,000*
- Money is covered up to £3,000*, plus Assault covers
- Goods In Transit cover, £5,000* for any one claim
- Deterioration of Frozen Foods covered up to £2,000*
- Loss of Licence cover up to £25,000*
- No Claims Discounts for risks with one or more claim free years
- Index Linking

* Higher limits are available on request.

Additional covers – Signatures

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

Business support services and helplines

All Policyholders are offered free access to our Online Employment and Health & Safety Support Services, as well as telephone advice helplines.

UK General can also offer a more bespoke leisure product that can cater for multi locations or higher value properties through our underwriting centres.

Schemes

Direct to
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Online

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Motor Fleet

UK General's Motor Fleet Policy is a multi-vehicle policy, designed for private cars, commercial vehicles and special types of vehicles used for commercial purposes.

Cover is offered at Comprehensive, Third Party Fire and Theft and Third Party Only levels.

Policy features

Liability to others includes:

- Unlimited third-party personal injury
- £2million third-party property damage limit for private cars
- £5million third-party property damage limit for goods carrying vehicles
- Indemnity to Principals
- Unauthorised Movement for parking and vehicle obstruction
- £50,000 for Uninsured Loss Recovery
- Contingent Liability
- Cross Liabilities

Comprehensive Cover also includes:

- Loss of or theft of – £500 limit
- Unlimited Audio, Visual, Communication or Guidance equipment cover for items which formed an integral part of the vehicle at the date of manufacture. £1,000 limit for after market fit equipment.
- Trailer and Disabled Vehicle cover
- 365 day full policy cover within EU
- Replacement vehicle if declared a total loss within 12 months of first registration for Private Cars or within 6 months of first registration for Commercial Vehicles up to 3.5 tonnes gross vehicle weight

Medical Expenses & Personal Belongings:

- £250 per person for Medical Expenses
- £250 any one claim for Personal Belongings

Personal Accident Benefits:

- £2,500 limit

Windscreen or glass damage:

- £50 minimum excess

Flexibility

Our Motor Fleet Policy is designed for fleets of 5+ vehicles. Provided adequate risk management measures are in place, we may consider larger risks on an exceptional basis.

24 hour contact

All Motor Fleet policy holders have access to our dedicated 24 hour claims line on 0844 209 0999

Business support services and helplines

All Policyholders are offered free access to our Online Employment and Health & Safety Support Services, as well as telephone advice helplines.

Schemes

Direct to
Underwriter

Signatures

UK General's Signatures cover is embedded within our Commercial Combined, Office, Retail and Leisure policies to provide a more comprehensive level of cover, leaving clients to get on with their business.

At the same time, our broker partners can offer their clients broader cover without the necessity to work with multiple underwriters and manage joint loss complexities.

Brokers often quote our Signatures cover as a vital point of difference and a unique policy feature to offer their end customer.

We have included Signatures cover as standard, resulting in inclusive cover that is more affordable than stand-alone policies. We also offer the option to extend sums insured, limits and individuals insured in order to meet the specific needs of a business.

Cover features

- Key Person
- Commercial Legal Expenses
- Equipment Breakdown
- For those businesses requiring even more specific cover, we offer a range of upgrade options to choose from

Commercial Legal Protection

In addition to a Commercial Legal Helpline, an Online Employment Manual and the Online Business Law Facility, cover provides access to expert legal advice and any assistance you may require to aid the prosecution of defence.

Cover features

- Employment Disputes
- Employment Compensation Awards
- Data Protection
- Legal Defence
- Employee Protection
- Contract Disputes
- Statutory Licence Protection
- Tenancy Disputes
- Tax Protection including Full or Aspect Enquiries
- Jury Service
- Property Protection

The indemnity limit is £100,000

Upgrade options

Upgrade our Signatures cover to extend the Indemnity Limit up to £250,000 from £83.35 or up to £500,000 from £216.70

Stated prices are for our Online Retail, Leisure and Office Package policies.

Schemes

Direct to
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Authority

Signatures (cont.)

Key Person

The business will be reimbursed for the total costs of employing a suitable replacement on an interim basis.

Cover features

- Fees paid to recruitment and search agencies including advertising
- Solicitors' fees to negotiate short-term replacement contracts
- Expenses incurred in connection with interviewing
- Gross salary paid to the hired replacement, including relocation expenses, health insurance and related costs

Upgrade options

Upgrade our Signatures cover to include up to four additional individuals' or increase the limits of benefit as outlined below:

Cover limit	£25,000	£50,000	£75,000
Key Person (KP)	included	from £63.87	from £97.48
KP + 1 Colleague(s)	from £80.67	from £225.21	from £336.14
KP + 2 Colleague(s)	from £161.34	from £386.55	from £574.80
KP + 3 Colleague(s)	from £242.01	from £547.89	from £813.46
KP + 4 Colleague(s)	from £322.68	from £709.23	from £1,052.12

Stated prices are for our Online Retail, Leisure and Office Package policies. Must be under the age of 65, their work not being predominantly manual and working hours exceeding 24 hours per week).

Equipment Breakdown

Cover extends to the breakdown of the many types of equipment upon which businesses depend.

Cover features

- Computers and computer-controlled systems
- Telephone systems
- Business equipment (such as fax machines, copiers, and printers)
- Retail equipment (such as bar-code scanners and credit/debit card payment systems)
- Security and alarm systems
- Sound systems
- Electrical panels, electrical distribution systems and transformers
- Heating systems and hot water heaters
- Air conditioning equipment
- Emergency generators
- Fans, motors, compressors, and pumps
- Lifts and hoists
- Steam boilers

Upgrade options

If you would like to extend your client's cover to include Manufacturing or Production Machinery and Specialist Electronic Equipment then please contact us for a quotation.

This extension of cover is only available to our Commercial Combined Insurance Policyholders.

Schemes

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