

Combined Commercial Overview For Shops, Offices and Surgeries



Material Damage

Provides cover for a business's material property.

This includes buildings, stock, materials, fixtures and fittings, computers and glass.

Main Perils covered :

Fire, lightning, explosion, aircraft, theft, riot, malicious persons, earthquake, storm, flood, escape of water, impact by vehicles or animals.

Optional subsidence cover, sprinkler leakage, glass and terrorism

Accidental Damage cover to include accidental loss, destruction or damage should also be included.

Business Interruption

Provides the business with financial compensation following an insured loss under the Material Damage cover and is designed to help the business return to a normal trading position as quickly as possible.

The basis of indemnity is Gross Profit in most cases. The following extensions are available.

Denial of access

Should property in the vicinity of your premises be damaged

Damage to property at the **electricity station or sub station, gas or waterworks**

Loss due to **notifiable disease or food or drink supplied, discovery of vermin, and pest** which result in authority restrictions

Murder or suicide at the location which result in local authority restrictions

Money

This cover is provided for physical loss or damage of 'money' pertaining to the business, occurring within the UK.

Goods in transit

This provides cover for property whilst in transit within the UK. The cover includes transit by hauliers or own vehicles, parcel post or rail.

Specified Items 'All Risks'

This policy provides cover for loss of or damage to items specified by the customer, cover can apply at specific by the customer can apply within the territorial limits of the UK, EU, or world-wide as requested.

Public Liability

Cover is provided in respect of legal liability to pay compensation including legal costs for :

- Accidental death or personal injury to any person excluding employees.
- Accidental loss or damage to third party material property.

Products Liability

Cover in respect of legal liability for injury or damage to third parties resulting from goods sold.

Employers Liability

This cover protects companies against damages and legal costs that arise a result of claims from employees suffering an injury or disease due to, and during their employment.