

Product	Why Touchstone?	Core Cover	Optional Cover
<p>Commercial Combined*</p> <p>Manufacturers, wholesalers/distributors, (larger) retailers, food industry, engineering, printers, plastics, technology and many more.</p>	<ul style="list-style-type: none"> - Average Waiver Condition - PL/Products – up to £10m LOI - No location limits - Turnover – up to £100m - 24/7 dedicated claims helpline 	<ul style="list-style-type: none"> - Property Damage - BI – Gross Profit/Fees/Revenue/ICoW/AICoW options - Money and Assault - Goods in Transit - EL/PL/Products Liability - Legal Expenses 	<ul style="list-style-type: none"> + Terrorism Non Pool Re + Additional Computer Cover + Personal Accident + Specified All Risks + Theft by Employees + Frozen Food + Loss of Licence + Efficacy/Financial Loss/Professional Indemnity/Vendor + Certification extensions
<p>Property Owners*</p> <p>Commercial, Residential, Blocks of Flats, Buy to Let, Mixed Portfolios, incidental unoccupied properties. Individuals, Limited companies, Managing agents, Residential Management Associations.</p>	<ul style="list-style-type: none"> - No location limits - Alternative Residential Accommodation (up to 35% of Building Sum Insured) - Up to £10m Property Owners Liability - Contract Works £250k - 24/7 dedicated claims helpline - Legionellosis up to £1m limit - Financial Loss – up to £250k - Up to £25k for Japanese Knotweed claims - Machinery breakdown extension (£25k SUD and £1m Own Surrounding Property (Pressure Plant) 	<ul style="list-style-type: none"> - Material Damage - Loss of rent and Alternative (Residential) Accommodation - Property Owners Liability - Legal Expenses 	<ul style="list-style-type: none"> + Employers Liability + Terrorism Non Pool Re
<p>Mid-Market Property Owners</p> <p>Commercial, Residential, Blocks of Flats, Buy to Let, Mixed Portfolios, incidental unoccupied properties. Individuals, Limited companies, Managing agents, Residential Management Associations.</p>	<ul style="list-style-type: none"> - No location limits - From ground up to full value, including excess of loss, lead line and follow line 	<ul style="list-style-type: none"> - Material Damage - Loss of Rent and Alternative (Residential) Accommodation - Property Owners Liability - Legal Expenses 	<ul style="list-style-type: none"> + Employers Liability + Terrorism + Management Liability + Engineering
<p>Niche Property Owners*</p> <p>Unoccupied Buildings, Non Standard Construction, Multi Tenure, Listed Buildings, Large industrial buildings with composite panels, Food risks.</p>	<ul style="list-style-type: none"> - Ability to write up to £75.5m MD/BI per UK location - Property owners liability £2m, £5m or £10m (higher limits available) - Wider perils and FLEA options 	<ul style="list-style-type: none"> - Property Damage (Buildings and Contents) - Property Owners Liability 	<ul style="list-style-type: none"> + Employers Liability + Terrorism + Legal Expenses
<p>Office Package*</p> <p>Variety of office-based businesses.</p>	<ul style="list-style-type: none"> - Up to £15k Goods in transit - Up to £15k money in unspecified safe - No location limits - 24/7 dedicated claims helpline 	<ul style="list-style-type: none"> - Trade Contents - Business Interruption and Book Debts - Money and Personal Assault - Deterioration of Stock - EL/PL/Products Liability - Legal Expenses 	<ul style="list-style-type: none"> + Buildings + Terrorism + Additional Computer Cover + Theft by Employees
<p>Retail Package*</p> <p>All types of high street retail businesses considered.</p>	<ul style="list-style-type: none"> - Up to £15k Goods in transit - Up to £15k money in unspecified safe - No location limits - Loss of Gross Profit – up to £2m per policy - 24/7 dedicated claims helpline 	<ul style="list-style-type: none"> - Trade Contents - Business Interruption and Book Debts - Money and Personal Assault - Deterioration of Stock - EL/PL/Products Liability - Legal Expenses 	<ul style="list-style-type: none"> + Buildings + Terrorism + Additional Computer Cover + Loss of Licence + Theft by Employees
<p>Travel Office Combined*</p> <p>Agents selling domestic and business travel arrangements from UK premises. From single owner controlled shops to multi-location corporate entities.</p>	<ul style="list-style-type: none"> - No gaps in cover – includes MD/BI PL, PII and EL - Contents – all risks including full theft - Includes liability as tour organiser for up to 25% of turnover - Business Travel for Directors or Partners of ABTA members 	<ul style="list-style-type: none"> - Property Damage - Business Interruption (bespoke wording) - Loss of money and tickets - Personal Injury (Robbery) - Theft by Employee Insurance - EL/PL/Products Liability - PII and tour organisers liability 	<ul style="list-style-type: none"> + Computer Breakdown + All Risks for items away from the premises + Sale of Travel Insurance (PI extension) + Crisis Plus (PR consultancy fees) + Legal Expenses
<p>Tour Operators Liability*</p> <p>Tour operators, travel agents, hoteliers, sports companies, social clubs – anyone who regularly arranges overnight accommodation alongside what they usually do.</p>	<ul style="list-style-type: none"> - Public/Products liability up to £25m - Crisis costs included - £1m Professional Indemnity limit in any one loss 	<ul style="list-style-type: none"> - EL/PL/Products Liability - Emergency Assistance - Public relations and Media expenses - Legal defence costs 	<ul style="list-style-type: none"> + Legal Expenses + PII may include Sale of Insurance

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Roofers and Scaffolders* Roofers and Scaffolders with annual turnovers in excess of £500k. Min premium £7,500 + IPT (£6,500 + IPT for domestic only where no use of heat).	<ul style="list-style-type: none"> - Go-to provider via Aviva Marketplace - Additional discounts and low claims rebates for select Trade Association Members 	<ul style="list-style-type: none"> - No height limit - Includes heat use away - Includes site death and capital benefits PA cover - Financial loss and Professional Indemnity 	<ul style="list-style-type: none"> + Full occupational PA cover for death and Capital sums + Contract Works + Plant
Contractors Trade Association Any contractor who is part of a Trade Body or Association.	<ul style="list-style-type: none"> - Annual policy or single project - Flexible height and depth limits - Hazardous works considered 	<ul style="list-style-type: none"> - EL/PL/Products Liability - Contractors work, plant and equipment - Employees tools - Property/BI 	<ul style="list-style-type: none"> + Excess layer up to £30m + PI Extension + Financial Loss + Defective Workmanship
Contractors Combined Wide range of trades within the construction industry.	<ul style="list-style-type: none"> - Employers Liability up to £10m - Public Liability £5m as standard - Includes heat use away - Includes work at hazardous locations and confined spaces 	<ul style="list-style-type: none"> - Property Damage - Business Interruption - Money - Goods in Transit - Business All Risks - Employers Liability - Public & Products Liability - Contractors All Risks 	<ul style="list-style-type: none"> + Financial Loss Extension + PI Extension + Defective Workmanship Extension
Specialist Product Liability Any business that designs, manufactures or supplies a physical product.	<ul style="list-style-type: none"> - Cover for critical products including high hazard trade sectors - Up to 100% US turnover - Optional PI and Financial Loss extensions 	<ul style="list-style-type: none"> - Products Liability up to £5m LOI - Legal defense costs included 	<ul style="list-style-type: none"> + Public Liability + Employers Liability + Property Damage + Excess of Loss
Marine Cargo* UK and "world to world" a shipments. Annual premium from £500 + IPT.	<ul style="list-style-type: none"> - Cover for physical loss of or damage to goods whilst in transit - Transits within the UK and/or imports and exports up to £30m annually - Imports/Exports up to £10m annual per geographical area 	<ul style="list-style-type: none"> - Air Freight Replacement charges - Buyers/Sellers contingency cover - Brands and Labels clause - Concealed Damage clause - Destruction by Governmental Authorities - Fumigation costs 	<ul style="list-style-type: none"> + UK and worldwide Exhibitions, Demonstrations and Trade Fairs + Tools and Samples coverage + Stock Throughput
Hotels Independent, owner operated Hotels, Spas and Private Member Clubs. Min premium £5,000 + IPT.	<ul style="list-style-type: none"> - Tailored policy with flexible limits - BI cover for specified disease including Norovirus 	<ul style="list-style-type: none"> - Average Waiver (5-year valuations and index linking) - Restaurant Wine Stock - Chefs Knives - Crisis Management 	<ul style="list-style-type: none"> + Fidelity Guarantee + PA and Business Travel + Computer and Machinery breakdown + Customer car parking
Mid/High-end Restaurants Restaurants that offer fine dining with specific meal courses, high-quality décor, dining rules and sometimes a dress code. Min premium £2,500 + IPT.	<ul style="list-style-type: none"> - Tailored policy with flexible limits - BI cover for specified disease including Norovirus 	<ul style="list-style-type: none"> - Average Waiver (5-year valuations and index linking) - Restaurant Wine Stock - Chefs Knives - Crisis Management 	<ul style="list-style-type: none"> + Fidelity Guarantee + PA and Business Travel + Computer and Machinery breakdown + Customer car parking
Excess of Loss* UK-based companies including those with overseas sales or operations and multinational organisations.	<ul style="list-style-type: none"> - No limit on North America exports - No limit on size/turnover - Up to £30m LOI layer for products/public liability/up to £10m LOI layer for employers liability 	<ul style="list-style-type: none"> - Excess PL - Excess PL and EL 	<ul style="list-style-type: none"> + Product liability options + Options for work at hazardous locations, airports or aerodromes, on ships or within ship breaking yards, offshore and tunnelling
Non Pool Re Terrorism* Available as an 'add on' to policies across all our product range.	<ul style="list-style-type: none"> - May be purchased as stand-alone cover - 'Pick and mix' option of properties requiring cover (i.e. not all premises under a Portfolio need to be insured) - Cover anywhere in the UK*, Channel Islands and the Isle of Man (*including Northern Ireland) - 33.33% alternative accommodation 	<ul style="list-style-type: none"> - Material Damage - Business Interruption - 30% Day uplift as standard* - Sums Insured up to £60m* per building 	<ul style="list-style-type: none"> + Public Liability + NCBR (Nuclear Chemical, Biological or Radioactive) 'buy back' option considered on referral
Management Liability* Businesses seeking protection for directors, management and corporate exposures.	<ul style="list-style-type: none"> - Wide cover as standard - Any one claims limits - Access to rradar legal assistance and support 	<ul style="list-style-type: none"> - Directors and Officers Liability - Employment Practices Liability - Corporate Legal Liability 	<ul style="list-style-type: none"> + Crime
Engineering Machinery Options* Businesses requiring insurance cover and/or inspection for plant and machinery.	<ul style="list-style-type: none"> - Inspection services backed by one of the largest teams of Engineering Surveyors in the UK - Coverage available for a wide selection of plant including Lift and Crane and Pressure Plant 	<ul style="list-style-type: none"> - Inspection service only or - Combined Inspection service with Insurance* <ul style="list-style-type: none"> (a) Sudden and unforeseendamage (b) Damage to own surrounding Property (Boiler and Pressure Plant) 	