

PRODUCT	BENEFITS AND FEATURES	STANDARD COVER	OPTIONAL COVERS
<b>Commercial Combined*</b> Manufacturers, wholesalers/distributors, (larger) retailers, food industry, engineering, printers, plastics, technology and many more	<ul style="list-style-type: none"> <li>&gt; Up to £5m MD/BI per policy</li> <li>&gt; Average Free Property Damage Section</li> <li>&gt; PL/Products – up to £10m LOI</li> <li>&gt; Up to 20 locations per policy</li> <li>&gt; Turnover – up to £10m</li> </ul>	<ul style="list-style-type: none"> <li>&gt; Property Damage</li> <li>&gt; BI – Gross Profit/Fees/Revenue/ICoW/AICoW options</li> <li>&gt; Money and Assault</li> <li>&gt; Goods in Transit</li> <li>&gt; EL/PL/Products Liability</li> <li>&gt; Legal Expenses</li> </ul>	<ul style="list-style-type: none"> <li>&gt; Terrorism</li> <li>&gt; Additional Computer Cover</li> <li>&gt; Personal Accident</li> <li>&gt; Specified All Risks</li> <li>&gt; Theft by Employees</li> <li>&gt; Frozen Food</li> <li>&gt; Loss of License</li> <li>&gt; Book Debts</li> </ul>
<b>Commercial Combined Mid Corp</b> Mid to large businesses. UK-domiciled business with annual turnovers typically between £5M and £50M or GWP spend over £7,500	<ul style="list-style-type: none"> <li>&gt; Up to £25m MD/BI any one location, higher limits on request</li> <li>&gt; Public/Products Liability up to £10m limit; up to £40m with own XOL product</li> <li>&gt; Genuine 'All Risks' cover (with limited exclusions)</li> </ul>	<ul style="list-style-type: none"> <li>&gt; Property Damage</li> <li>&gt; BI – Gross Profit/Fees/Revenue/ICoW/AICoW options</li> <li>&gt; Money and Assault</li> <li>&gt; Goods in Transit</li> <li>&gt; EL/PL/Products Liability</li> <li>&gt; Legal Expenses</li> </ul>	<ul style="list-style-type: none"> <li>&gt; Terrorism</li> <li>&gt; Additional Computer Cover</li> <li>&gt; Personal Accident</li> <li>&gt; Specified All Risks</li> <li>&gt; Theft by Employees</li> <li>&gt; Frozen Food</li> <li>&gt; Loss of License</li> <li>&gt; Book Debts</li> </ul>
<b>Property Owners*</b> Commercial, Residential, Blocks of Flats, Buy to Let, Mixed Portfolios, incidental unoccupied properties. Individuals, Limited companies, Managing agents, Residential Management Associations	<ul style="list-style-type: none"> <li>&gt; Up to £10m Building Declared Value per property plus</li> <li>&gt; Up to £750k per annum Loss of Rent per property</li> <li>&gt; Up to 20 Properties per Policy</li> <li>&gt; Alternative Residential Accommodation (up to 35% of Building Sum Insured)</li> <li>&gt; Up to £10m Property Owners Liability</li> <li>&gt; Contract Works £250,000</li> </ul>	<ul style="list-style-type: none"> <li>&gt; Material Damage</li> <li>&gt; Loss of rent and Alternative (Residential) Accommodation</li> <li>&gt; Property Owners Liability</li> <li>&gt; Legal Expenses</li> </ul>	<ul style="list-style-type: none"> <li>&gt; Employers Liability</li> <li>&gt; Personal Accident</li> <li>&gt; Terrorism</li> </ul>
<b>Niche Property Owners*</b> Unoccupied Buildings, Non Standard Construction, excluding thatched properties), Multi Tenure, Listed Buildings, Large industrial buildings with composite panels, Food risks including deep fat frying	<ul style="list-style-type: none"> <li>&gt; Ability to write up to £75.5m MD/BI per UK location</li> <li>&gt; Property owners liability £2m, £5m or £10m (higher limits available)</li> </ul>	<ul style="list-style-type: none"> <li>&gt; Property Damage – Buildings and Contents</li> <li>&gt; Property Owners Liability</li> </ul>	<ul style="list-style-type: none"> <li>&gt; Employers Liability</li> <li>&gt; Terrorism</li> <li>&gt; Legal Expenses</li> </ul>
<b>Retail package*</b> All types of high street retail businesses considered	<ul style="list-style-type: none"> <li>&gt; Trade Contents and Stock up to £750k per location</li> <li>&gt; Goods in transit £10k</li> <li>&gt; £10k money in unspecified safe</li> <li>&gt; Up to 15 locations per policy</li> <li>&gt; Buildings up to £1.5m per location</li> <li>&gt; Loss of Gross Profit – up to £2m per policy</li> </ul>	<ul style="list-style-type: none"> <li>&gt; Trade Contents</li> <li>&gt; Business Interruption and Book Debts</li> <li>&gt; Money and Personal Assault</li> <li>&gt; Goods in Transit</li> <li>&gt; Deterioration of Stock</li> <li>&gt; EL/PL/Products Liability</li> <li>&gt; Legal Expenses</li> </ul>	<ul style="list-style-type: none"> <li>&gt; Buildings</li> <li>&gt; Terrorism</li> <li>&gt; Additional Computer Cover</li> <li>&gt; Loss of Licence</li> <li>&gt; Personal Accident</li> <li>&gt; Theft by Employees</li> </ul>
<b>Office and Surgery package*</b> Ranging from secretarial services to graphic designers, veterinary surgeons to estate agents, travel agencies to doctor's surgeries	<ul style="list-style-type: none"> <li>&gt; Trade contents up to £2.5m per location</li> <li>&gt; Goods in transit £10k</li> <li>&gt; £10k money in unspecified safe</li> <li>&gt; Up to 15 locations per policy</li> <li>&gt; Buildings up to £2.5m per location</li> <li>&gt; Loss of Gross Revenue/Income – up to £5M per policy</li> </ul>	<ul style="list-style-type: none"> <li>&gt; Trade Contents</li> <li>&gt; Money and Personal Assault</li> <li>&gt; Employers Liability</li> <li>&gt; Public and Products Liability (£2m or £5m LOI)</li> <li>&gt; Legal Expenses</li> </ul>	<ul style="list-style-type: none"> <li>&gt; Buildings</li> <li>&gt; Terrorism</li> <li>&gt; Additional Computer Cover</li> <li>&gt; Deterioration of Stock</li> <li>&gt; Personal Accident</li> <li>&gt; Theft by Employees</li> </ul>
<b>Travel Office Combined*</b> Agents selling domestic and business travel arrangements from UK premises. From single owner controlled shops to multi-location corporate entities	<ul style="list-style-type: none"> <li>&gt; No gaps in cover – includes MD/BI, PL, PII and EL</li> <li>&gt; Contents – all risks including full theft</li> <li>&gt; Includes liability as tour organiser for up to 25% of turnover</li> </ul>	<ul style="list-style-type: none"> <li>&gt; Property Damage</li> <li>&gt; Business Interruption bespoke wording)</li> <li>&gt; Loss of money and tickets</li> <li>&gt; Personal Injury (Robbery)</li> <li>&gt; Theft by Employee Insurance</li> <li>&gt; EL/PL/Products Liability</li> <li>&gt; PII and tour organisers liability</li> </ul>	<ul style="list-style-type: none"> <li>&gt; Computer Breakdown</li> <li>&gt; All Risks for items away from the premises</li> <li>&gt; Sale of Travel Insurance (PI extension)</li> <li>&gt; Crisis Plus (PR consultancy fees)</li> <li>&gt; Group PA and Travel for staff</li> <li>&gt; Legal Expenses</li> </ul>
<b>Tour Operators Liability*</b> Tour operators, travel agents, hoteliers, sports companies, social clubs – anyone who arranges overnight accommodation alongside what they usually do	<ul style="list-style-type: none"> <li>&gt; Public/Products liability up to £25m</li> <li>&gt; Crisis costs included</li> <li>&gt; £1m Professional Indemnity limit in any one loss</li> </ul>	<ul style="list-style-type: none"> <li>&gt; EL/PL/Products Liability</li> <li>&gt; Emergency Assistance</li> <li>&gt; Public relations and Media expenses</li> <li>&gt; Legal defence costs</li> </ul>	<ul style="list-style-type: none"> <li>&gt; Group PA and Travel</li> <li>&gt; Legal Expenses</li> <li>&gt; PII may include Sale of Insurance</li> </ul>

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<b>Roofers and Scaffolders*</b> Roofers and Scaffolders with annual turnovers in excess of £500k. Minimum premium £7,500 + IPT (£6,500 + IPT for domestic only where no use of heat)	<ul style="list-style-type: none"> <li>&gt; Go-to provider via Aviva Marketplace</li> <li>&gt; Additional discounts and low claims rebates for select Trade Association Members</li> </ul>	<ul style="list-style-type: none"> <li>&gt; No height limit</li> <li>&gt; Includes heat use away</li> <li>&gt; Includes site death and capital benefits PA cover</li> <li>&gt; Financial loss and Professional Indemnity</li> </ul>	<ul style="list-style-type: none"> <li>&gt; Full occupational PA cover for death and Capital sums</li> <li>&gt; Contract Works</li> <li>&gt; Plant</li> </ul>
<b>General Contractors*</b> Any contractor who is part of a Trade Body or Association	<ul style="list-style-type: none"> <li>&gt; Employers Liability up to £10m/ Public Liability £5m as standard</li> <li>&gt; Includes heat use away and financial loss</li> <li>&gt; Additional discounts and low claims rebates for accredited association members</li> </ul>	<ul style="list-style-type: none"> <li>&gt; EL/PL/Products Liability</li> <li>&gt; Contractors work, plant and equipment</li> <li>&gt; Employees tools</li> </ul>	<ul style="list-style-type: none"> <li>&gt; Excess layer up to £30m</li> </ul>
<b>Specialist Product Liability</b> Any business that designs, manufactures or supplies a physical product	<ul style="list-style-type: none"> <li>&gt; Cover for critical products including high hazard trade sectors</li> <li>&gt; Up to 100% US turnover</li> <li>&gt; Optional PI and Financial Loss extensions</li> </ul>	<ul style="list-style-type: none"> <li>&gt; Products Liability up to £5m LOI</li> <li>&gt; Efficacy cover included</li> <li>&gt; Legal defense costs included</li> </ul>	<ul style="list-style-type: none"> <li>&gt; Public Liability</li> <li>&gt; Employers Liability</li> <li>&gt; Property Damage</li> <li>&gt; Excess of Loss</li> </ul>
<b>Marine Cargo*</b> Imports to and exports from the UK and "world to world" a shipments. Annual premium from £750 + IPT	<ul style="list-style-type: none"> <li>&gt; Cover for physical loss of or damage to goods whilst in transit</li> <li>&gt; Transits within the UK and/or imports and exports up to £30m annually</li> <li>&gt; Imports/Exports up to £10m annual per geographical area</li> </ul>	<ul style="list-style-type: none"> <li>&gt; Air Freight Replacement charges</li> <li>&gt; Buyers/Sellers contingency cover</li> <li>&gt; Brands and Labels clause</li> <li>&gt; Concealed Damage clause</li> <li>&gt; Destruction by Governmental Authorities</li> <li>&gt; Fumigation costs</li> </ul>	<ul style="list-style-type: none"> <li>&gt; UK and worldwide Exhibitions, Demonstrations and Trade Fairs</li> <li>&gt; Tools and Samples coverage</li> </ul>
<b>Hotels</b> Independent, owner operated Hotels, Spas and Private Member Clubs. Minimum premium £5,000 + IPT	<ul style="list-style-type: none"> <li>&gt; Tailored policy with flexible limits</li> <li>&gt; Warranty and Condition Precedent Free other than Cooking and Sauna Conditions Precedent</li> <li>&gt; BI cover for specified disease including Norovirus</li> </ul>	<ul style="list-style-type: none"> <li>&gt; Full theft cover</li> <li>&gt; Average Waiver (5-year valuations and index linking)</li> <li>&gt; Restaurant Wine Stock</li> <li>&gt; Chefs Knives</li> <li>&gt; Crisis Management</li> </ul>	<ul style="list-style-type: none"> <li>&gt; Fidelity Guarantee</li> <li>&gt; PA and Business Travel</li> <li>&gt; Computer and Machinery breakdown</li> <li>&gt; Customer car parking</li> </ul>
<b>Restaurants</b> Mid/High-end restaurants. Minimum premium £2,500 + IPT	<ul style="list-style-type: none"> <li>&gt; Tailored policy with flexible limits</li> <li>&gt; Warranty and Condition Precedent Free other than Cooking Condition</li> <li>&gt; BI cover for specified disease including Norovirus</li> </ul>	<ul style="list-style-type: none"> <li>&gt; Full theft cover</li> <li>&gt; Average Waiver (5-year valuations and index linking)</li> <li>&gt; Restaurant Wine Stock</li> <li>&gt; Chefs Knives</li> <li>&gt; Crisis Management</li> </ul>	<ul style="list-style-type: none"> <li>&gt; Fidelity Guarantee</li> <li>&gt; PA and Business Travel</li> <li>&gt; Computer and Machinery breakdown</li> <li>&gt; Customer car parking</li> </ul>
<b>Excess of Loss*</b> UK-based companies including those with overseas sales or operations and multinational organisations	<ul style="list-style-type: none"> <li>&gt; No limit on North America exports</li> <li>&gt; No limit on size/turnover</li> <li>&gt; Up to £30m LOI layer for products/public liability/up to £10m LOI layer for employers liability</li> </ul>	<ul style="list-style-type: none"> <li>&gt; Excess PL</li> <li>&gt; Excess PL and EL</li> </ul>	<ul style="list-style-type: none"> <li>&gt; Product liability options</li> <li>&gt; Options for work at hazardous locations, airports or aerodromes, on ships or within ship breaking yards, offshore and tunnelling</li> </ul>
<b>Non Pool Re Terrorism*</b> Available as an 'add on' to policies across all our product range	<ul style="list-style-type: none"> <li>&gt; May be purchased as stand-alone cover</li> <li>&gt; 'Pick and mix' option of properties requiring cover (i.e. not all premises under a Portfolio need to be insured)</li> <li>&gt; Cover anywhere in the UK*, Channel Islands and the Isle of Man (*including Northern Ireland)</li> </ul>	<ul style="list-style-type: none"> <li>&gt; Material Damage</li> <li>&gt; Business Interruption</li> <li>&gt; 15% Day uplift as standard*</li> <li>&gt; Sums Insured up to £10m* per building (£5m unoccupied)</li> <li>*Higher limits (up to £60m Total Sum Insured) considered on referral</li> </ul>	<ul style="list-style-type: none"> <li>&gt; Public Liability</li> <li>&gt; NCBR (Nuclear Chemical, Biological or Radioactive) 'buy back' option considered on referral</li> </ul>
<b>Management Liability*</b> Helps clients manage risks in personnel, contracts, facilities, and data while offering protection	<ul style="list-style-type: none"> <li>&gt; Wide cover as standard</li> <li>&gt; Any one claims limits</li> <li>&gt; Access to <b>rradar</b></li> </ul>	<ul style="list-style-type: none"> <li>&gt; Directors and Officers Liability</li> <li>&gt; Employment Practices Liability</li> <li>&gt; Corporate Legal Liability</li> </ul>	