

PRODUCT	BENEFITS & FEATURES	STANDARD COVER	OPTIONAL COVERS
Commercial Combined * Manufacturers, wholesalers distributors, (larger) retailers, food industry, engineering, printers, plastics, technology and many more	<ul style="list-style-type: none"> > Up to £5m MD/BI per policy > Average Free Property Damage Section > PL/Products – up to £10m LOI > Up to 20 locations per policy > Turnover – up to £10m 	<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 > Additional Computer Cover > Personal Accident > Specified All Risks > Theft by Employees > Frozen Food > Loss of License > Book Debts
Commercial Combined Mid Corp 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"> > Up to £25m MD/BI any one location, higher limits on request > Public/Products Liability up to £10m limit; up to £40m with own XOL product > Genuine 'All Risks' cover (with limited exclusions) 	<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 > Additional Computer Cover > Personal Accident > Specified All Risks > Theft by Employees > Frozen Food > Loss of License > Book Debts
Property Owners * 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"> > Up to £10m Building Declared Value per property plus > Up to £750k per annum Loss of Rent per property > Up to 20 Properties per Policy > Alternative Residential Accommodation (up to 35% of Building Sum Insured) > Up to £10m Property Owners Liability > Contract Works £250,000 	<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 > Personal Accident > Terrorism
Niche Property Owners * 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"> > Ability to write up to £75.5m MD/BI per UK location > Property owners liability £2m, £5m or £10m (higher limits available) 	<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
Retail package * All types of high street retail businesses considered	<ul style="list-style-type: none"> > Trade Contents and Stock up to £750k per location > Goods in transit £10k > £10k money in unspecified safe > Up to 15 locations per policy > Buildings up to £1.5m per location > Loss of Gross Profit – up to £2m per policy 	<ul style="list-style-type: none"> > Trade Contents > Business Interruption and Book Debts > Money and Personal Assault > Goods in Transit > Deterioration of Stock > EL/PL/Products Liability > Legal Expenses 	<ul style="list-style-type: none"> > Buildings > Terrorism > Additional Computer Cover > Loss of Licence > Personal Accident > Theft by Employees
Office & Surgery package * Ranging from secretarial services to graphic designers, veterinary surgeons to estate agents, travel agencies to doctor's surgeries	<ul style="list-style-type: none"> > Trade contents up to £2.5m per location > Goods in transit £10k > £10k money in unspecified safe > Up to 15 locations per policy > Buildings up to £2.5m per location > Loss of Gross Revenue/Income – up to £5M per policy 	<ul style="list-style-type: none"> > Trade Contents > Money and Personal Assault > Employers Liability > Public and Products Liability (£2m or £5m LOI) > Legal Expenses 	<ul style="list-style-type: none"> > Buildings > Terrorism > Additional Computer Cover > Deterioration of Stock > Personal Accident > Theft by Employees
Travel Office Combined * 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"> > 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 	<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) > Group PA and Travel for staff > Legal Expenses
Tour Operators Liability * 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"> > 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"> > Group PA and Travel > 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. Minimum 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
General Contractors* Any contractor who is part of a Trade Body or Association	<ul style="list-style-type: none"> > Employers Liability up to £10m/ Public Liability £5m as standard > Includes heat use away and financial loss > Additional discounts and low claims rebates for accredited association members 	<ul style="list-style-type: none"> > EL/PL/Products Liability > Contractors work, plant and equipment > Employees tools 	<ul style="list-style-type: none"> > Excess layer up to £30m
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 > Efficacy cover included > Legal defense costs include 	<ul style="list-style-type: none"> > Public Liability > Employers Liability > Property Damage > Excess of Loss
Marine Cargo* Imports to and exports from the UK and "world to world" a shipments. Annual premium from £750 + 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
Hotels Independent, owner operated Hotels, Spas and Private Member Clubs. Minimum premium £5,000 + IPT	<ul style="list-style-type: none"> > Tailored policy with flexible limits > Warranty and Condition Precedent Free other than Cooking and Sauna Conditions Precedent > BI cover for specified disease including Norovirus 	<ul style="list-style-type: none"> > Full theft cover > 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
Restaurants Mid/High-end restaurants. Minimum premium £2,500 + IPT	<ul style="list-style-type: none"> > Tailored policy with flexible limits > Warranty and Condition Precedent Free other than Cooking Condition > BI cover for specified disease including Norovirus 	<ul style="list-style-type: none"> > Full theft cover > 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) 	<ul style="list-style-type: none"> > Material Damage > Business Interruption > 15% Day uplift as standard* > Sums Insured up to £10m* per building (£5m unoccupied) * Higher limits (up to £60m Total Sum Insured) considered on referral 	<ul style="list-style-type: none"> > Public Liability > NCBR (Nuclear Chemical, Biological or Radioactive) 'buy back' option considered on referral
Management Liability* Helps clients manage risks in personnel, contracts, facilities, and data while offering protection	<ul style="list-style-type: none"> > Wide cover as standard > Any one claims limits > Access to rradar 	<ul style="list-style-type: none"> > Directors and Officers Liability > Employment Practices Liability > Corporate Legal Liability 	
Engineering Machinery Options* Combine an Inspection service with Insurance cover or simply choose an Inspection only cover	<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* * (a) Sudden and unforeseen damage (b) Damage to own surrounding Property (Boiler & Pressure Plant) 	We may facilitate wider Engineering options including: <ul style="list-style-type: none"> > Computer Breakdown > Machinery Movement > Deterioration of Stock