

# Business combined

## The Business Portfolio product range is designed to give you and your clients a simple solution in the small business package arena.

This product offers a combined insurance package for a wide variety of ventures, operating from business premises, including manufacturing, wholesale and the supply industries.

### Key features

- New and enhanced cover
- Commercial legal expenses as standard.
- Wide underwriting appetite
- Options to upgrade standard cover
- Electronic delivery of documentation to speed our service to you

### Standard cover

- General contents, machinery and plant
- Computer and ancillary equipment
- Stock and materials in trade
- Refrigerated goods

Automatic cover extensions include

- Money – including on premises and in transit up to £5,000, assault benefits included
- Glass – no limit on internal and external fixed glass
- Fidelity – standard limit £2,500

- Deterioration of stock – included where refrigerated goods insured up to £10,000 maximum (limit £2,500 per unit)
- Theft of keys/lock replacement – up to £2,500
- Exhibition cover – up to £10,000
- Landscaping damaged by emergency services – up to £10,000
- Loss of metered water – up to £10,000
- Signs – up to £2,000

### Legal cover

- Provided by DAS\*
- £100,000 limit sum insured as standard
- 24 hour legal helpline

### Optional cover

#### Buildings

- Buildings or tenants improvements

#### Computer breakdown

- Specified items of computer equipment
- Increased cost of working
- Loss of income

### Business interruption section

- Loss of gross income
- Indemnity periods options of 12, 24, 36 months

### Terrorism

- Optional buy-back for contents, specified equipment, buildings and business interruption

### Goods in transit

- Own goods in transit

### Personal accident

- Named individual and group

### Employers liability

- Limit of indemnity £10million

### Public and products liability

- £2million standard
- Option to increase to £3million, £4million, £5million up to £10million maximum
- Territorial limits – worldwide (including non-manual work away and trips as standard)

### How to contact us:

Telephone +44 (0)844 873 1566

To find out more about

SME Business portfolio please visit

[www.QBEurope.com/businessportfolio](http://www.QBEurope.com/businessportfolio)

*Intended for broker use only. Please refer to our policy wordings for our terms and conditions and any exclusions that might apply.*

\*DAS Legal Expenses Insurance Company Limited is authorised and regulated by the Financial Services Authority.

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