

PRODUCT	BENEFITS AND 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"> > 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
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"> > 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
Mid-Market 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"> > 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
Niche Property Owners* Unoccupied Buildings, Non Standard Construction, Multi Tenure, Listed Buildings, Large industrial buildings with composite panels, Food risks.	<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
Office Package* Variety of office-based businesses.	<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
Retail Package* All types of high street retail businesses considered.	<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
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 > Business Travel for 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
Tour Operators Liability* Tour operators, travel agents, hoteliers, sports companies, social clubs – anyone who regularly 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"> > 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"> > 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
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* Imports to and exports from the 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. Minimum 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"> > 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
Mid/High-end Restaurants Restaurants that offer fine dining with specific meal courses, high-quality décor, dining rules, and sometimes a dress code. Minimum 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* 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 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* 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 and Pressure Plant) 	