

# e-Trade Commercial Combined

## Product Overview

Our e-Trade Commercial Combined policy is a comprehensive All Risks product that is designed to meet the demands and needs of wide range of commercial customers and can cater for up to 10 locations.

Due to its special modular design, the only mandatory line of business is Contents with a further 15 sections of optional cover available to you, which include Cyber Liability, Theft By Employees, Equipment Breakdown and Personal Accident. All underwritten by an experienced team keen to help you win and retain business.



## Features of our policy cover

- Comprehensive All Risks product
- Quote up to 10 separate locations
- £7.5m total risk exposure per location
- Can quote for up to £10,000 premiums
- Supported by a new Risk Management Questionnaire
- £250 standard excess (discounts available for taking a higher excess)
- Minimum premium £250 + IPT (net)
- Experienced technical underwriters with a 60 minute referral commitment time
- 60 Minute Referral Commitment
- Flexible underwriting to create bespoke solutions for your clients
- Commission flex and premium flex functionality to help you secure business
- Free business and legal helpline

The following extensions are now included as standard on your e-Trade Commercial Combined product:

- Engineering/Metalwork – special extensions include:
  - ✓ Automatic cover for contents or stock to, from and whilst at engineers or subcontractors premises
  - ✓ Molten Metal Breakout Extension
- Printers – special extensions include:
  - ✓ Full theft cover
  - ✓ Documents, Plans, Models and Drawings Extension
  - ✓ Inching and Crawling Extension
  - ✓ Bookbinders Extension
  - ✓ Libel and Slander Extension
- Retail trades – special extensions include:
  - ✓ Full Failure of Public Utilities Extension
  - ✓ Unspecified Storage Sites Extension
  - ✓ Shop Front Extension
- Office/Consultancy/Admin & Support trades – special extensions include:
  - ✓ Enhanced Definition Wordings
  - ✓ Automatic Worldwide Cover Extension
  - ✓ Exhibition and Conference Cancellation Extension
  - ✓ Home Workers Extensions and many others

## Cover and Limits

Cover	Limits
Property Damage/Business Interruption	Up to £7,500,000 per location
Public & Product Liability	£2,000,000 or £5,000,000
Employers' liability	£10,000,000
Cyber Cover	£50,000 or £100,000
Equipment Breakdown (incl Computer Breakdown)	Up to £5,000,000
Personal Accident cover	Capital sum £5,000 - £50,000 (or weekly payments £50 - £500)

### 15 Optional Sections of Cover alongside Property Damage (the only mandatory section)

- Business Interruption
- Deterioration of Refrigerated Stock
- Loss of Licence
- Specified All Risks
- Money and Assault
- Goods in Transit
- Fidelity Guarantee
- Equipment Breakdown including Computers
- Terrorism
- Employers' Liability
- Public Liability
- Products Liability
- Legal Expenses
- Personal Accident
- Cyber Liability

## Testimonials

"Having worked with Covéa Insurance throughout the launch of this product I can honestly say they've been a great partner to work with. Covéa Insurance took the time to understand our needs and the needs of our clients and have built a proposition that can cater for a wide range of industry sectors. It's easy to quote, easy to bind and the team are quick to respond to referrals and provide a great service."

Emma Mallinson, Interim Managing Director, Premierline

"We have access to a number of e-CCI markets yet still find we write a lot with Covéa Insurance due to a combination of a wide appetite, a very flexible product and easy and quick access to a fantastic team of Underwriters who want to trade. They understand that our members are all different and they take the time to listen and then respond quickly – ensuring we get the right answer first time."

David Perry, Managing Director, FSB Insurance Service

## Have you got a referral?

Our experienced and knowledgeable trading underwriters will provide full support to you with decisions on referrals, trade selection and premium flex. Whatever your query, get in touch now.



0330 024 2505



etradecci@coveainsurance.co.uk



or via Webchat

## Need to make a claim?

Our claims team are available 24 hours a day, 7 days a week. When you report a claim we will appoint a dedicated claims handler who will manage your claim from start to finish. Report your claim via one of these methods:



0330 024 2266



commercialclaims@coveainsurance.co.uk



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Norman Place  
Reading RG1 8DA



Covea Insurance plc  
Registered Office: Norman Place, Reading, Berkshire, RG1 8DA  
Registered in England and Wales No. 613259  
Authorised by the Prudential Regulation Authority and regulated by the  
Financial Conduct Authority and the Prudential Regulation Authority No. 202277

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