

E-TRADE COMMERCIAL COMBINED



Features & Benefits

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
- 60 Minute Referral Commitment
- Flexible underwriting to create bespoke solutions for your clients
- 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 & 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
Personal Accident Cover	Capital sum £5,000 - £50,000 (or weekly payments £50 - £500)
Legal Expenses (optional)	£100,000

13 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
- Terrorism
- Employers' Liability
- Public Liability
- Products Liability
- Legal Expenses
- Personal Accident

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.



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