

Accelerating Member Success Together

Products powered by expertise to expand portfolio and grow business

Product

Cover Explanation

Accidental Damage and Extended Warranty

Accidental damage and extended warranty covering the cost of repair or replacement after the standard warranty has expired.

Contractors All Risks (Erection All Risks)

Designed to cover the risk of loss arising out of the erection and installation of machinery, plant and steel structures, including physical damage to the contract works, equipment and machinery.

Caravan

Coverage for Commercial Parks, Holiday Caravans, Lodges, Residential Park Homes, and Touring Caravans.

Collision Damage Waiver - Motor

Protects the renter/vehicle owner from financial liabilities following damage to a vehicle.

Combined Liability

Public liability, products liability, and employers' liability in a single convenient policy package.

Commercial Combined

Comprehensive business cover in one single policy which brings together a range of common covers. Focussed on smaller businesses, wholesalers, engineers, and manufacturers.

Commercial Property

Commercial Buildings insurance covering the repair or rebuild of a business premises for events such as fire and flooding.

Contingency

Contingency insurance cover supplements a primary policy or covers remote risks the primary one would be slow to cover.

Product**Cover Explanation****Directors & Officers Liability**

Intended to protect individuals from personal losses if sued because of serving as a director or an officer of a business or other type of organization. Can also cover legal fees and other costs organization may incur because of suit.

Dommmage Ouvrage

Allows (once claim is qualified under the guidelines) to make a claim for repairs needed to parts of the building covered by the damage insurance.

General Liability

Coverage protecting business owners, and their businesses from third party claims which involve property damage and bodily harm or injury.

Group Personal Accident

The coverage of group personal accident insurance depends upon the terms of the plan. However, most group personal accident insurance cover- An accidental death- The family member of the insured receives the compensation if an injury that costed his/her life.

Household/Homeowner

Form of property insurance covering losses and damages to an individual's residence, along with furnishings and other assets in the home. Also provides liability coverage against accidents in the home or on the property.

Latent Defects

Provides coverage for new buildings (or new works to existing buildings) in the event latent defects become apparent.

Legal Expenses

Provides access to legal advice helpline and could cover legal costs, if case goes to court. Provides coverage for common issues such as: Disputes involving faulty goods or services.

Liability (Combined)

Coverage for members of the public and employees of a business.

Medical

Covers costs of private healthcare, from diagnosis to treatment.

Medical (Immigrants)

Covers costs of private healthcare, from diagnosis to treatment, for Immigrants.

Product	Cover Explanation
Motor – Agriculture	Covers agricultural vehicles from incidents like theft and fire damage as well as insuring accidental damage.
Motor – Commercial Vehicle	Covers commercial vehicles from incidents like theft and fire damage as well as insuring accidental damage.
Motor - Personal Lines	Provides cover for Own Damage and Third-party Liability plan to your personal vehicle.
Package Commercial	Combines coverage for multiple perils and lines of business, such as liability and property risk.
Personal Accident	Coverage for severe injury or accidental death resulting from an accident (excluding death or injury causes by sickness, disease or any other naturally occurring condition).
Personal Effects	Coverage for portable possessions you own.
Pet Business Insurance	Coverage for Public / Employers Liability / Equipment / Professional Indemnity / Business Interruption for pet businesses such as dog walkers, sitters, day care, therapists.
Professional Indemnity	Coverage if you provide designs, specifications, advice or instructions as any part of your job.
Property	Coverage for a structure and its contents in the event of damage or theft. Can include homeowners' insurance, renters' insurance, flood insurance and earthquake insurance.
Property Owners	Coverage for property owner(s) (Residential or Commercial) if tenants or members of the public injure themselves on the property and the property owner(s) is found responsible, property owners' liability will cover costs or damages.
Surety Bonds	A guarantee to protect the Obligee (the party to whom the bond is paid to in the event of a default) against losses, up to the limit of the bond, which result from the principal's failure to perform its obligations.

Product**Cover Explanation****Warranty**

Unlike an insurance contract, a warranty, pays for routine failures/mechanical breakdowns of the product.

Warranty & Indemnity

An adaptable product designed to cater for unforeseen liabilities arising from a breach of the warranties or claim under the tax indemnity in a Sale and Purchase Agreement (Spa).

Fidelity Guarantee / Employee Dishonesty

Provides coverage for money / goods stolen by employees.

Terrorism

Coverage for damage / business interruption claims resulting from acts of terrorism.
Commercial risks only and only where the risks are based in England, Wales and Scotland.