



Commercial Combined

Policy Features

- Single or multiple sections
- Excess Layers available
- H&S Risk Management Tool Kit

Risks considered

- Commercial
- Residential
- Mixed
- Portfolio's

Trade sectors considered

- Building Contractors & associated Tradesmen
- Care sector / Care Homes
- Chemicals / Pharmaceuticals
- Clothing
- Distribution
- Food
- Hotels
- Infotech
- Leisure
- Manufacturing
- Media
- Metalworking / Engineering
- Miscellaneous
- Motor Industry
- Offices
- Plastic / Paper / Rubber / Glass
- Property Owners / Residential & Commercial
- Retail
- Wholesalers / Warehousing

Risk Features considered

- Standard Construction
- Non Standard construction / panels
- Cladded
- Composite panelled
- Graded I & II
- Listed
- Multi Tenure
- Multi Trade
- Breach of Conditions
- CCJ's
- Claims experience
- Convictions
- Flood issues
- Liquidations
- Survey issues
- US Exports
- Work Away
-

Declined risks

- Farms
- Night Clubs
- Places of Worship
- Reclamation risks
- Recycling
- Waste