

INTRODUCTION TO COMMERCIAL LINES



At Covéa Insurance, we're proud to be SME Experts – it's at the heart of our commercial proposition.

We deliver specialist insurance solutions for small to medium enterprises with up to 250 employees and turnover up to £42m. Our approach combines local underwriting expertise with flexible service models that adapt to your specific trading preferences.

Our SME Experts proposition is built on deep knowledge in key areas such as Commercial Combined, Property Owners, Motor Trade, Fleet, Trade & Professions and E-trade package risks.

What sets us apart is our commitment to swift decision-making through experienced underwriters with high levels of authority, all backed by our award-winning claims service.

We understand the varied needs of UK businesses, which is why we offer both traditional regional branch underwriting and e-trading capabilities, allowing you to work with us in the way that suits you best. Whatever your requirements, our SME Experts are ready to support you and your clients.

OUR PRODUCTS

At Covéa Insurance we have a wide range of Commercial Lines products which are regionally traded through our Regional Trading Teams and via eTrade platforms. These include

- Commercial Combined
- Real Estate
- Motor Fleet
- Motor Trade Combined
- Trades & Professions
- Packaged Offices & Surgeries
- Packaged Retail & Salons
- Property Owners

We also write Schemes on a Delegated Authority basis. We have ambitious plans to grow our Commercial business, backed up with considerable investment and support from our Parent company, Covéa Group.

OUR PEOPLE & RELATIONSHIPS

As an insurer, we pride ourselves on our customercentric culture and putting the customer at the heart of everything we do. Our established track record in tailoring our propositions to fully meet customer and broker requirements has resulted in Covéa Insurance winning numerous broker awards. Our people are the cornerstone of our success and our Commercial teams have held Chartered Insurer status for many years, most recently being accredited with Distinction from the Institute of Customer Service. We are committed to delivering high standards of service and professionalism.

KEITH HECTOR

Commercial Lines Director





OUR PRODUCTS

EXCEL BUSINESS COMBINED



Features & Benefits

PRODUCT OVERVIEW

A comprehensive All Risks product designed to meet the needs of a wide variety of modern businesses in a single policy solution.

Excel Business Combined offers a wide variety of optional covers allowing the cover to be tailored to meet the individual needs of the customer. It's a fully digital policy, allowing us to provide a focused policy wording, reflecting the covers purchased and avoiding confusion.

Here's just a few of the trades that we have a strong appetite for:

Our proposition is a fresh and modern solution which is designed to meet the requirements of a number of key industry sectors including:

- Wholesale
- Distribution
- Retail
- Manufacturing
- Professional Services
- Printing

We always look to adopt a flexible underwriting approach with the key emphasis being on risks which contain superior risk features, risk management and housekeeping controls.

FEATURES

- Modular design with tailored policy wording for each client.
- All Risks coverage for Property Damage and Business Interruption.
- Award-winning claims service with UK-based teams available 24/7.
- Experienced local underwriters with flexible approach.
- Public liability extended to include additional costs.
- 24-hour Helpline services for business assistance and legal advice.

BENEFITS

Our highly experienced teams are empowered to trade and make decisions at a local level and can offer a number of trading options to support you and your client.

The following additional benefits are available with our agreement at an additional cost:

- Crisis Containment: We cover PR and marketing costs for injury or damage.
- Long-term agreements, rate stability, low claims rebate show commitment.
- Risk Management Fund: Percentage of premium for improvements.
- Exclusivity and new business lockdown in place.



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 a 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:

- 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
- 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

Trade sectors we have a strong appetite for:

- Wholesale
- Professional Activities
- Engineering and Metal working
- Retail
- Printing & Publishing
- Glass & Minerals
- Electrical & Electronics

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



PACKAGED OFFICE & SURGERIES



Features & Benefits

PRODUCT OVERVIEW

Our Packaged Offices and Surgeries insurance product is a comprehensive policy designed for administrative small businesses working from dedicated premises or from home. It is a comprehensive All Risks product and will cover up to a maximum of 10 locations.

- Contents
- Money and Personal Accident Assault
- Public and Products Liability
- Employers' Liability
- Office or surgery front
- Stock or trade samples
- Trace and Access
- Goods in Transit
- Exhibition cover anywhere in Europe
- Automatic Worldwide Extension (All Risks)
- Deterioration of refrigerated stock (including drugs & medicines)
- Business Interruption

The following optional covers available on your Packaged Office & Surgeries product:

- Optional Buildings cover available up to £1,000,000 sum insured
- Optional Legal Expenses cover of £100,000

Here's just a few of the trades that we have a strong appetite for:

- Estate/Letting Agents
- Accountants
- Solicitors
- Financial Advisors
- Consultants
- Architects
- Property Management/ Letting
- Graphic Designers
- Clerical Services
- Website Design



COVER & LIMITS

Cover	Limits
Contents Cover	£750,000
Business Interruption	Choose either Gross Profit of £250,000 or ICOW cover up to £50,000 for 24 months
Public and Products Liability	£5,000
Employers' Liability	£10,000,000
Deterioration of refrigerated stock	£10,000
Legal Expenses (optional)	£100,000



PACKAGED RETAIL & SALONS



Features & Benefits

PRODUCT OVERVIEW

Our Retail & Salons insurance product is designed to meet the demands and needs of shop and salon owners. It is a comprehensive All Risks product and will cover up to a maximum of 10 locations.

- Contents
- Business Interruption
- Public and Products Liability
- Employers' Liability
- Automatic Unspecified Storage Site
- Exhibition cover anywhere in Europe
- Glass and Shop Front cover
- Trace and Access cover
- Goods in Transit
- Money and Personal Accident Assault included as standard

The following optional covers are available on your Packaged Office & Surgeries product:

- Buildings
- Treatment Risk
- Deterioration of Stock
- Terrorism
- Loss of Licence
- Legal Expenses

Here's just a few of the trades that we have a strong appetite for:

- Florists
- Hairdressers
- Clothing Retailers
- Cafe (excl. deep fat frying)
- Tea Rooms & Coffee Shops
- Charity Shops
- Furniture Retailing
- Carpet Retailing
- Gift Shop and Fancy Goods
- Kitchen/Bathroom showroom



COVER & LIMITS

Cover	Limits
Contents Cover	Up to £750,000 per location
Business Interruption	Up to £750,000 over 24mth max indemnity period included as standard
Public and Products Liability	£5,000,000
Employers' Liability	£10,000,000
Automatic Unspecified Storage Site	£5,000
Exhibition cover anywhere in Europe	Up to £25,000
Legal Expenses (optional)	£100,000



TRADES AND PROFESSIONS



Features & Benefits

PRODUCT OVERVIEW

Our Trades and Professions insurance products are designed to meet the demands and needs of self-employed individuals and small businesses (including limited companies) undertaking a variety of manual, clerical and professional trades. It is a public liability led product with optional extra covers available.

Features of our policy cover:

- Our Tools cover is offered on a per insured person basis (e.g. if selecting 5 total insured people and £5k worth of Tools cover, each individual person is covered for £5k of Tools).
- Tools cover has no overnight restrictions and includes theft from an unattended motor vehicle as standard – with no requirement for the car to be parked in a secure compound.
- Public and Products Liability
- Accidental Death
- Up to 10 employees can be included
- 50-day extension for temporary employees
- Work Overseas Extension
- Indemnity to Principals clause included
- Available for premises-based or home-based workers
- Bona-fide subcontractors extension
- No claims/Years trading discount of up to 25%/5 years
- £100 property damage excess for most trades

The following optional covers are also available:

Trades:

- Employers' Liability
- Tools
- Goods in Transit included with Tools cover
- Contract Works
- Own Plant
- Hired in Plant

Professions:

- Employers' Liability
- Tools including portable electronic equipment
- Goods in Transit included with Tools cover



COVER & LIMITS

Cover	Limits
Public and Products Liability	Up to £5,000,000
Employers' Liability	£10,000,000
Contract Works	Up to £50,000
Own & Hired Plant	Up to £50,000
Accidental Death	£10,000
Tools (including portable electronic equipment)	£5,000
Goods in Transit	£500



PROPERTY OWNERS

Features & Benefits



PRODUCT OVERVIEW

Our Property Owners product is a modern product that combines the needs of both Commercial and Residential Property owners in a single, comprehensive All Risks policy that will cover a maximum of 10 locations.

- Buildings and Contents coverage
- Contents cover for multiple flats
- Trace & Access coverage
- Legal Expenses coverage
- Maximum of 10 locations
- Property Owners Liability (including Legionellosis)
- Theft damage to buildings and theft of fixed fabric
- Alternative Residential Accommodation up to 20% of the buildings sum insured included
- Index-linking on Buildings and Contents for Residential and Commercial premises
- Glass and Sanitary Ware coverage
- Day One uplift of 25% on Buildings cover for Commercial premises, including Blocks of Flats
- £250 standard excess, except for Escape of Water at £500
- Minimum premium of £120 + IPT

The following extensions are now included as standard on your Property Owner product:

- Contract Works £250,000 in any one Period of Insurance
- Debris Removal Costs Up to the Property Damage sum insured shown on the schedule
- Drain Clearing £25,000 any one occurrence
- Illegal Cultivation of Drugs £5,000 any one occurrence
- Landscaping Costs £25,000 in any one Period of Insurance
- Loss of Metered Utilities £25,000 in any one Period of Insurance
- Malicious Damage by Residential Tenants £5,000 any one occurrence
- Replacement of Keys and Resetting of Digital Locks £5,000 any one occurrence
- Theft of fixed fabric of the Buildings £25,000 in any one Period of Insurance
- Trace and Access £25,000 in any one Period of Insurance
- Tree Felling and Lopping £10,000 any one occurrence
- Unauthorised Use of Electricity Gas or Water £10,000 any one occurrence

Here are a few of the trades we have a strong appetite for:

- Professional Lets
- Retired Tenants
- DWP (DSS) Non Referral
- Family Units
- Offices
- Retail Units



COVER & LIMITS

Cover	Limits
Loss of Rent – Residential	33% of building sum insured
Employers' Liability (optional)	£10,000,000
Residential Buildings and Contents before referral	£2,500,000 and £50,000 respectively
Commercial Buildings and Contents before referral	£1,000,000 and £50,000 respectively
Contents cover for multiple flats before referral	£100,000
Property Owners Liability (including Legionellosis)	£5,000,000
Legal Expenses (optional)	£100,000



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 221 0222



**commercialetrade@
coveainsurance.co.uk**

REAL ESTATE

Features & Benefits



PRODUCT OVERVIEW

Real Estate offers a comprehensive solution for a wide range of commercial property owners including single premises risks and owners of large portfolios.

The product provides cover for Property Damage and Property Owners Liability as standard, along with a wide range of optional covers including Loss of Rent, Employers Liability and Legal Expenses.

FEATURES

- Property Damage:
 - Failure of Tenants Insurance
 - Inadvertent Failure to Insure
 - Landlords Contents for Residential Accommodation automatically provided at £25,000
 - Malicious Damage caused by tenants
 - Trace & Access
 - Plus a wide range of other policy extensions as standard
- Property Owners Liability:
 - Up to £10m indemnity limit
 - Legionella up to £5m indemnity limit
 - Asbestos buy-back available
- Loss of Rent:
 - Residential Alternative Accommodation and Loss of Rent up to 20% of the building sum insured
 - Managing Agents' Premises
 - Includes costs of re-letting, ICOW & business rates as standard
- Legal Expenses:
 - Property disputes
 - Eviction of squatters
 - Rent Guarantee is also available for Residential risks

BENEFITS

- Individual tenants certificates.
- Free 24 hour business legal helpline. Award winning claims service - experienced UK based claims teams and access to our claims service 24 hours a day, 7 days a week.
- Policies tailored to your clients' needs with direct access to dedicated specialist underwriters through our regional offices.
- Competitive premiums.



MOTOR FLEET

Features & Benefits



PRODUCT OVERVIEW

Our Motor Fleet product is for businesses with a fleet of Company owned vehicles comprising of cars and/or commercial vehicles with a wide footprint of trades. We can accommodate special types such as Forklift Trucks. Cover includes business use of the Policyholder (excluding Hire and Reward) commercial travelling along with Social Domestic and Pleasure.

Our minimum number of vehicles is 3.

Here's just a few of the trades that we have a strong appetite for:

- Fleet rated risks with a minimum 3 years confirmed claims experience
- Mature stable workforce, free of serious convictions, experienced (21+)
- Minimum of 3 vehicles
- Private cars and Commercial vehicles
- Electric vehicles
- Low frequency claims experience

We have no appetite for:

- Hauliers, Couriers, Furniture removers
- Waste, scrap or salvage operators or processors
- Hazardous goods or locations
- Agricultural & Farming vehicles
- Heavy Plant or Tankers
- Buses Coaches or Minibuses
- Motorcycles
- NCD Conversions

FEATURES

- Comprehensive and/or Third Party Fire & Theft cover available.
- Third Party Only cover for Special Type vehicles.
- Replacement locks up to £1,000.
- Misfuelling covered up to £5,000.
- Personal Accident cover up to £5,000.
- Medical expenses up to £250.
- Personal effects cover up to £250.

BENEFITS

- Award winning claims service – experienced UK based claims teams and access to our claims service 24 hours a day, 7 days a week.
- Accident recovery and approved repairer service, including 3 year guarantee for repairs.
- Courtesy vehicle available (subject to terms and availability).
- New vehicle replacement.
- Europe-wide certificates.



MOTOR TRADE COMBINED



Features & Benefits

PRODUCT OVERVIEW

Motor Trade Combined offers competitive, market-leading cover for mid-sized motor traders specialising in cars and small vans.

Cover is available on a comprehensive road risks basis and includes material damage, business interruption, employers', public & products liability (including defective workmanship), goods in transit, money and assault plus the option to include wrongful conversion and loss of MOT licence.

We also offer an additional optional add-on for business legal expenses.

FEATURES

- Depreciation in value of stolen new motor vehicles up to a limit of £1,000.
- New vehicle replacement cover.
- Temporary removal of vehicles for cleaning, renovation or repair – £25,000.
- Defective workmanship cover included.
- Accompanied demonstration cover.
- Cover for loan or hired vehicles to customers.
- Indemnity for movement of obstructing vehicles.
- Loss of use of customer vehicles up to £25,000.
- Discount to effect sale following damage to a limit of £5,000.
- Automatic windscreen cover included.
- Driver and passenger indemnity.
- Merchantable quality – standard limit £250,000.
- Corporate manslaughter defence costs to £500,000.
- Standard excess – £350.

BENEFITS

- Award winning claims service – experienced UK based claims teams and access to our claims service 24 hours a day, 7 days a week.
- Competitive premiums.
- Policies tailored to your needs.
- Option to pay by instalments (via direct debit).
- Free business legal helpline.



COVEA INSURANCE PLC

Registered Office: A&B Mills, Dean Clough, Halifax, HX3 5AX

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