



BUSINESS COMBINED

Business Combined Insurance is, in insurance industry terms, a wide ranging product. Here at Focus, whilst we quote for specific products for manufacturing we are also able to offer quotations for almost any trade in the SME market. We are not limited to quoting specific trades on our facilities, and can place larger business combined and manufacturing risks on a prior submit basis.

BENEFITS

- Statement of fact basis – no proposal form required
- Low policy excess from £250

CORE COVER

- Business Contents including fixtures, fittings and stock
- Business Interruption
- Glass & Money
- Public & Products Liability
- Employers Liability

ADDITIONAL COVERS

- Business Buildings

- Goods-in-transit
- Health & Safety Risk Management Tool
- Terrorism
- Legal Expenses

TARGET BUSINESS

- Engineering – metal & fabrication
- Manufacturing
- Plastics
- Wholesale Distributors
- Warehousing

SPECIALIST PRODUCT

- Contractors Premises Property Damage

focus

Insurance Solutions Provider

Product Range



Business Combined

Computers

Excess Loss PL/

Products & EL

Health & Safety

Legal Expenses

Manufacturing Premises

Non-Standard Trades

Property Owners

Retail/Shops/Packages

Unoccupied Buildings

Building and Allied Trades

Contractors All Risks

Contractors Excess Loss

Public/Products Liability

Contractors Liability

Design and Construct PI

Excess Loss PL/

Products & EL

Group Personal Accident

Hazardous Location

Liability

Health And Safety

High Risk Liability

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Larger Contractors

Combined

Legal Expenses

Performance Bonds

Buildings & Property

Home Workers

Legal Expenses

Office Insurance

Performance Bonds

Personal Accident

Professional Indemnity

Public/Employers Liability

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