

**Contractors Combined  
Insurance  
Notice to policyholders**



# Contractors Combined Insurance Notice to policyholders



## Policy sections

Your QBE Contractors Combined policy includes the following mandatory covers. These covers cannot be removed as they are compulsory elements of this package product.

- Public and products liability

Where your policy schedule shows that the following section is operative the cover will be a mandatory feature of your policy.

- Legal expenses

We also offer the following optional covers. You may add or remove these covers as required. Please refer to your policy schedule which will indicate whether or not these covers are operative on your policy.

- Employers liability
- Contractors all risks
- Contractors plant
- Buildings (*including accidental damage*)
- Contents (*including accidental damage*)
- All risks – Specified business equipment
- Computer breakdown
- Deterioration of stock
- Money
- Fidelity
- Business interruption
- Goods in transit
- JCT 21.2.1
- Terrorism
- Personal accident

If your policy schedule indicates that any optional covers are included and you wish to remove them, or that any optional covers are not included and you wish to add them, then please contact your insurance broker/intermediary.

Please note that if you elect not to continue with any of the optional covers or you add any new optional covers your policy premium will be amended to reflect the added or removed insurance cover. The compulsory elements of your policy will be unaffected.

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