



## Package+ Commercial

### Overview

**Package+ Commercial** provides flexible protection and cover limits tailored for general commercial businesses, including:

- Retailers
- Wholesalers
- Sports, Leisure, & Entertainment
- Restaurants, bars, & cafes
- Visitor attractions
- Hotels

### Typical type and size of client:

- UK or EU-domiciled companies with domestic or global operations
- Single or multiple locations
- Minimum turnover of £10m
- Generating a minimum premium of £10,000

### Key Covers as Standard:

- Property Damage
- Business Interruption
- Money
- Goods in Transit
- Terrorism
- Employers' Liability
- Public Liability
- Product Liability
- Pollution Liability

### Distinctive Coverage:

**Package+ Commercial** builds on our core wording and offers a wide range of distinctive covers:

- Computer Breakdown
- Terrorism (including WRAP)
- Legal Expenses
- Employee Fidelity
- Cyber (1st and 3rd Party)
- Cancellation of Event
- Abduction and Extortion
- Confiscation and Deprivation
- Directors and Officers
- Media Management Crisis Costs

### Added Value Services:

We also provide market leading dedicated support with:

- Integrated 24/7 Data Breach Response Service
- Cyber Security and Data Protection Assessments
- Rehabilitation Services
- Legal Helpline
- IOSH Training and Certification
- Accident Claims Defensibility
- Business Continuity Planning Reviews and Business Impact Analysis



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### Key Benefits:

#### Cyber Risk Cover

To respond to growing activity in this area, **Package+ Commercial** can provide first and third party cyber coverage, including: Cyber Loss or Damage, Business Interruption, Telephone Hacking, Cyber Extortion, Cyber Media Liability, Privacy Liability, Breach of Confidentiality Liability and Cyber Security Liability.

#### 24/7 Data Breach Response Services

We have arranged an integrated data breach response service to help our customers manage, investigate, resolve and recover from a data security breach.

#### Media Management Crisis Costs

Recognising the importance of reputation and brand, we provide a Crisis Management extension to respond to adverse publicity resulting from a claim arising under any insured section of the policy.

#### Multinational Capability

We are able to provide consistent and compliant cover for global operations including overseas Terrorism coverage.

#### Risk Management Services

A suite of services to help reduce risk in the areas covered by the **Package+ Commercial** policy including business continuity planning reviews, business impact analyses, IOSH Managing Safely courses and cyber security reviews including reviews of third party data storage.

#### Pro-active Rehabilitation Services

We offer a Rehabilitation service that includes intervention before a claim has been made. We assist with employees' recovery immediately after an injury supporting early return to work.

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