

Made possible



 QBE Europe

 @QBEEo

Business Combined

Running a business means that your clients have a lot to keep them busy. Worrying about insurance shouldn't be one of them.

That's why we make it easy for you to give them complete peace of mind.

QBE Business Combined has been designed from the ground up to be as flexible as possible and is particularly suited to manufacturing, engineering, wholesale and supply industries.

Did you know...?

As well as the business, we can insure the vehicles. QBE Mini Fleet is now available on e-trade.



Our SME insurance products cover property, casualty, motor and specialist lines.

See QBEurope.com/sme

Main benefits

- Fast e-trade quotes for over 1400 trades, 24 hours a day
- Statement of Fact based for reduced paperwork and improved workflow
- Ability to quote Property covers in isolation, e.g. for contractors premises
- Wide range of automatic business interruption cover extensions
- Generous inner limits for cover extensions
- Standard exhibitions cover includes EU
- Manual work away acceptable where expected of the trade
- Online MTAs and renewals, so faster turnaround for your clients
- Delivery of policy documents when you want them puts you in control
- Comprehensive all risks wording

Why Choose QBE?

Because we make it possible.

As specialist insurance providers for almost every kind of business, our people have the experience, detailed knowledge and positive attitude you need to achieve your goals.

We don't believe that one size fits all. Nor are we influenced by what others do. From policy inception through to claims settlement, we apply our energy and expertise to really understanding our clients' needs. It's this attention to detail that enables us to tailor the solution that's exactly right for them.

QBE for SME

We want to help you win more business by giving you

- Flexible, tailored products specially designed for SMEs
- Direct access to empowered underwriters
- An 'open for business' attitude to risk and rates

We're particularly good at covering:

- Technology and electronics
- Metalworking—precision and light engineering
- Minerals, ceramics and glass
- Printing
- Plastics and paper
- Warehousing, wholesale and distribution

Some areas where this product isn't suitable are:

- Leisure and sport
- Waste and recycling
- Food manufacture, storage and distribution
- Agriculture and farming
- Hospitality, including restaurants, bars and nightclubs

Standard cover

Contents

- Fixtures, fittings, machinery, plant and all other contents, including fork lift trucks used as a tool of trade
- Office computers and software
- Stock and materials in trade
- Glass
- Deterioration of stock – standard limit £5,000, with options to increase
- Lock replacement £2,500
- Exhibitions £50,000 including EU
- Signs £2,000
- Damage by emergency service to landscaped gardens
- Theft damage to buildings (where the buildings are not covered by the policy), up to £25,000 any one period of insurance.

Money

- £7,500 during business hours and in transit as standard. £5,000 in locked unspecified safe as standard. Assault benefits as standard, including a temporary partial benefit and a dental costs benefit.

Intended for broker use only. Please refer to our policy wordings for full terms and conditions and any exclusions that may apply.

Disclaimer

This publication has been produced by QBE Insurance (Europe) Ltd ("QIEL"). QIEL is a company member of the QBE Insurance Group. Readership of this publication does not create an insurer-client, or other business or legal relationship.

This publication provides information about the law to help you to understand and manage risk within your organisation. For full details of the disclaimer surrounding this publication please visit QBEurope.com/legal/publication-disclaimer.asp

QBE Insurance Group Plantation Place 30 Fenchurch Street London EC3M 3BD
tel +44 (0)20 7105 4000 QBEurope.com

8926/SMEProductInfoSheets/MAY2018

QBE European Operations is a trading name of QBE Insurance (Europe) Limited and QBE Underwriting Limited, both of which are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

Optional cover

All Risks— specified business equipment

- Options for UK, EU or worldwide cover
- £100 excess

Buildings

- Buildings
- Tenants improvements
- Rent payable
- Trace and access - standard limit £25,000
- Glass breakage included
- Theft damage to buildings up to an amount of £25,000 any one period of insurance.

Business Interruption

- Cover basis options of insurable gross profit, gross revenue/income, gross fees, increased cost of working and rent receivable
- 12 months indemnity period as minimum with option to increase to 18, 24, 30 and 36 months
- Book debts available
- Additional increased cost of working
- Research and development – up to £25,000
- Generous suite of cover extensions as standard.

Fidelity Guarantee

- Choice of sum insured – maximum £50,000.

Computer Breakdown

- Breakdown or failure of computer equipment or computer records
- Increased cost of working available
- Incompatibility of computer records – up to £10,000 as standard
- Additional rental – up to £10,000 as standard
- Loss of income and Increased cost of working included – up to £50,000 each.

Public and Products Liability

- Standard limit of indemnity £2 million
- Options to upgrade to £5 million with £10 million available for the majority of trades.

Employers' Liability

- Limit of indemnity £10 million
- Includes injury to working partners as standard.

Terrorism

- Option to include for all property and business interruption covers.

Goods in Transit

- UK and Ireland including temporary housing in course of transit
- Personal effects of drivers £250 as standard
- Ropes and sheets as standard
- Up to a maximum of £100,000 vehicle / consignment limit available.

Personal Accident

- Group basis
- 24 hours cover or options for employment only
- Death and capital benefits – variable units of cover up to maximum £250,000
- Weekly benefits – variable units of cover up to maximum £750 per week temporary total disablement plus up to 40% of selected amount for temporary partial disablement.

Legal Expenses

- £100,000 standard sum insured
- Includes contract disputes cover.



Get a quote or more information

QBE FastFlow

Web: fastflow.qbe.com

Email: SMEcommercial@uk.qbe.com

Phone: 0800 917 9369

Acturis

Category: **Package**

Policy Type: **Commercial Combined Package**

Product Target: **Commercial Combined Package**

Email: SMEnew@uk.qbe.com

Phone: 0800 917 9362

Made possible

