



**BUSINESS COMBINED**

**PERFECTLY SIMPLE**

**DELIVERED VIA RSA ONLINE AND ACTURIS**

If you haven't heard already, we've relaunched Small Business Combined, now simply known as Business Combined. With improved cover and a flexible range of extras to choose from, it provides the tailor-made cover your SME business customers need, across a wide range of sectors and risks.

#### **YOUR QUESTIONS ANSWERED...**

##### **Where can guidance on specific trade eligibility be found?**

Our online portals RSA Online and RSA Broker include a tool that allows you to identify the eligibility of any specific trade across our product lines, including Business Combined.

##### **The Trade Description I've selected doesn't cover all the activities that the business undertakes, what options are available?**

Business Combined allows you to select two trade descriptions and allocate the total turnover of the business proportionately to each trade. In addition, the business description used for documentation purposes is free format and can be amended to include more specific details of the business activities other than those contained in the standard trade descriptions.

You can contact our dedicated underwriters at any time to discuss the options available to ensure the business is fully reflected in the information captured and the documentation produced.

##### **Can Business Combined accommodate risks involving Online Trading or business based in Domestic Premises?**

Yes, the nature of trading or the location of the business in otherwise domestic premises are not barriers to us accepting a risk on Business Combined.

##### **When is it appropriate to use the specified Customer or Supplier option?**

The product includes an extension to any valid Business Interruption section to cover unspecified Customers or Suppliers up to 10% of the sum insured or £250,000 in total. The specified section should be used where cover is required for specific sites which are essential to the flow of the business and cover exceeds the limit provided for unspecified customers or suppliers.

##### **How can I contact RSA to discuss a risk?**

There are multiple ways to contact our dedicated underwriters. Business Combined, across all of our systems, has a Refer To Underwriter button which will send a message to a dedicated underwriter and also allow you to attach supporting documentation.

Our underwriters can also be contacted by telephone on 0345 072 4394.

#### **FIND OUT MORE:**

Visit [rsabroker.com/business-combined](https://rsabroker.com/business-combined)