

Commercial Combined

including Office & Retail packages

Features

- ✓ Property Damage
- ✓ BI – Gross Profit/Fees/Revenue/
ICoW/AICoW options
- ✓ Money and Assault
- ✓ Goods in Transit
- ✓ EL/PL/Products Liability
- ✓ Legal Expenses
- ✓ Bespoke office/surgery and retail/salon
extensions and enhancements

Benefits

- ✓ Average Waiver Condition
- ✓ PL/Products – up to £10m LOI
- ✓ No location limits
- ✓ Turnover – up to £100m
- ✓ 24/7 dedicated claims helpline

Additional covers

- + Terrorism Non Pool Re
- + Additional Computer Cover
- + Specified All Risks
- + Theft by Employees
- + Frozen Food
- + Loss of Licence
- + Efficacy/Financial
Loss/Professional
Indemnity/Vendor
Certification
extension

Ways to trade

Online via our Broker Portal
t-u-l.co.uk/broker-portal

Direct with an Underwriter
newbusiness@t-u-l.co.uk or 03330 490 690

These are our target trades

Canvas goods, awnings, window blinds	Machinery excluding machinery for metallurgy, mining, earth-moving, food, beverages, tobacco, textiles, apparel, leather, paper and paperboard production
Cleaning materials (water- based)	Manufacturers
Clothing	Office machinery
Computers, computer peripheral equipment	Offices
Domestic electrical appliances	Optical precision instruments
Electric motors, generators and transformers	Plastics
Electrical components	Retail
Electricals, electrical appliances and electrical components	Small metal components – true precision engineering risks
Glass bevellers, cutters, grinders and engraving processes	Soft furnishings
Hardware	Stationery and booksellers
Ironmongery	Surgeries
Machine tools, fasteners, screws and bolts	Tools
Machinery and machine tools	Wholesalers

We decline the following trades

Thatched (Exclusion)	E-Cigs
Waste Sector	Fast Food Risks
Mobile phones	Laundrettes
Vape Shops	

Have you considered?

Management Liability	Excess of Loss
Engineering	Goods in Transit/ Marine Cargo
Terrorism	