



Commercial Combined (Underwritten by DOA Underwriting)

Product description

This product is multi-sectional with a range of selectable cover options allowing the customer to make choices about the cover they require

This product is sold via an AXA scheme insurance intermediary

Product type

This is a Commercial Lines general insurance product which is suitable for business customers only

Product status

This product is open to new and renewal business

Who is the product designed for?

This product is designed for commercial customers with businesses based in Great Britain, the Channel Islands or the Isle of Man

Who is the product not appropriate for?

Non-commercial customers

What are the mandatory product features that will meet the needs, characteristics, and goals of the target market?

There are no mandatory cover options but some cover options are not available in isolation

Does the product include optional covers?

- Property damage
- Business interruption
- Public and products liability
- Employers' liability
- Goods in transit
- Money and personal accident assault
- Selected all risks
- Theft by employees
- Personal accident
- Computer breakdown
- Terrorism

How should this product be distributed?

This product should be sold with the active assistance and guidance of an insurance intermediary to select the appropriate level of cover. This product should not be sold directly to customers without this assistance

What should distributors do to ensure the product provides fair value to the end customer?

To ensure the customer receives fair value for this product, care must be taken to ensure no duplicate cover exists or is caused by an add-on where that cover is already provided by the policy. Commission, fees or charges passed onto the customer must be proportionate to the service provided and provide fair value. The distributors should ensure that the levels of cover selected are adequate for the risk insured

Additional product literature

This document is to be read in conjunction with the appropriate policy wording and policy summary which is available via your AXA scheme referral contact.

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