



NOT EVERY CASE FITS A QUESTION SET

Not all Commercial Combined cases fit into a simple question set...

Sometimes, you need an expert underwriter to assess your client's business, consider every intricacy, and craft the right solution.

Take DOA's Food & Drink Ltd (name changed for confidentiality), a £10M+ turnover business thriving in Food & Drink Market Research. As the business grew, so did the challenges such as on-site testing, manual work away, and research and development costs, requiring them to seek specialist insurance protection.

That's where the right **Commercial Combined Insurance** made all the difference.

With a tailored solution, we secured them:

- ✓ **Property Damage Cover** – Even with minor flammable storage.
- ✓ **Business Interruption** – Including Research & Development extensions.
- ✓ **Employers' Liability** – Covering manual work away, testing, and training.
- ✓ **Products Liability** – With increased limits through an Excess Layer Policy.

Got a client in need of a bespoke Commercial Combined policy? Let's discuss how we can ensure they're fully covered.

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Our passion is your success!