



PROTECTING BUSINESS CUSTOMERS

FROM EVERY POSSIBLE ANGLE

Commercial Combined Insurance

Made possible





The buffer between the best-laid plans and uncertain reality

QBE is a specialist business insurer and reinsurer. We're big enough to make a difference, small enough to be fleet of foot. We may not be the best known, but a large part of the modern world depends on our cover. We have customers as varied as bus and coach fleet operators and major international infrastructure consortiums. For them, we're the buffer between the best-laid plans and uncertain reality.

People who deal with us find us professional, pragmatic and reliable - this is one of the reasons we're still here after 130 years.

Our underwriters are empowered to take decisions that are important to you.

And we don't just cover your risk. We help you manage it, meaning that you're less likely to have to make a claim in the first place.

QBE began when an Australian shipping company decided it could insure its own vessels better than anyone else. As it turned out, it could. We still admire that grit and energy. We hope it shows.

We don't just cover your risk.
We help you manage it.

A single policy that offers all the essential cover customers need

We understand that many businesses want to purchase all their key business covers in a streamlined, cost-effective way. That's why we offer a unique commercial combined policy that offers them all the essential cover they need from a single source.

QBE's commercial combined policy offers:

- A wide range of specialist covers so you can rest assured customers' key risks are covered
- A wording that complies fully with the Insurance Act 2015 and offers total clarity on what is and isn't covered
- Market-leading financial lines insurance expertise, spanning directors' and officers' liability, professional indemnity and cyber liability
- Decisive underwriters with the experience and expertise to give a quicker, more personal service
- Specialist expertise in niche sectors such as education, technology and charities, so you can always talk to someone who understands the issues
- The strength and security of the QBE Insurance Group, and access to a wide range of additional covers

What makes us different

Compliance with the Insurance Act

Our wording complies fully with The Insurance Act 2015. So you can be confident any policies you arrange are as compliant as they possibly can be. Inevitably, there will be exceptions where we cannot fully comply with the Act (for example in niche areas requiring conditional warranties). But we will always make that clear. We'll advise you wherever and whenever conditions or exclusions arise, giving you certainty on what is and isn't covered. We're proud of moving early to adopt the spirit of the Act several years ago, focussing explicitly on treating customers fairly. For example: we introduced a 'material inaccuracy' clause which states that, if an inaccuracy wasn't relevant, and the customer's intentions were good, we will not use it to avoid a claim.

Financial lines and cyber cover expertise

As part of our commercial combined policy, we offer financial lines covers including directors' and officers' liability and professional indemnity. Financial lines insurance is one of QBE's core strengths. We have an excellent reputation and many years' experience in this area. We also offer broad cyber cover. While some insurers provide relatively limited third-party cyber cover, we find many businesses' biggest cyber risks involve property and business interruption. So we offer them the opportunity to buy the exact cover they need.

Specialist sector knowledge

We thrive on working with customers who have specialist requirements. We work hard to understand customers' issues from every possible angle before coming up with a solution. We have in-depth experience of working with mid-sized customers across a variety of sectors including education, charities, pharmaceuticals and technology. Our expertise in these sectors means we can provide comprehensive cover for even the most challenging risks and situations: from abuse in secondary schools, to clinical trials for pharmaceuticals companies, and travel to FCO red zones for charities.

Access to expert underwriters

QBE has a network of six branches around the UK, staffed by skilled underwriters who are able to make rapid decisions based on knowledge and experience. This means we can turn around quotes and enquiries quickly, and that the final decision will always be made by an industry expert. This is especially useful in those niche sectors where we have particular experience.

We're not just here for you when things go wrong

QRisk

Introduced more than 10 years ago, QRisk is a unique and easy-to-use online risk profiling tool. It empowers companies to better understand and manage the risks they face. QRisk's constantly updated knowledge centre includes quality assurance models, details of regulatory requirements and codes, sector-specific standards, information on new and emerging risks, and a wealth of guidance on best practice.

Our market-leading risk management team works with customers to find practical ways of improving their systems and processes and reducing the frequency and severity of losses. We encourage all our customers to take advantage of our QRisk tool to help assess and benchmark their risks and comply with current best practices and legislation. For larger customers, our risk managers and engineers will be happy to carry out on-site risk management visits.

Here's what customers say about QRisk:

"A very useful way to carry out a risk assessment. Touched on areas we hadn't considered."

"The extensive guidance and external links were really useful."

"Certainly food for thought on some of our existing processes"

"We were greatly reassured that we have procedures in place in relation to those matters highlighted."

Comprehensive cover

Our Commercial Combined policy combines a wide range of modular covers, making it one of the most comprehensive on the market.

Crucially, we are specialists in all the different covers we offer. So customers get the peace of mind that comes with knowing their key business risks are in capable hands.

Selecting from the list below, customers can pick and choose exactly the covers their business requires. We can also provide separate complementary covers to meet any special requirements.

Property

- Business interruption
- Material damage
- Specified business equipment
- Terrorism
- Theft

Liability and financial lines

- Cyber
- Directors' and officers'
- Employers' liability
- Environmental impairment
- Product liability
- Professional indemnity
- Public liability

Other

- Business travel
- Fidelity guarantee
- Goods in transit
- Group personal accident
- Legal expenses
- Loss of licence
- Money and personal accident assault

Giving something back

Premiums4Good

Insurance is unique in being a product people buy in the hope that they'll never have to use it. So until customers' premiums are required to settle claims, why not use them to do some good in the world?

Helping you make a difference through your premiums

Until we need the money from our customers' premiums to pay claims, we invest it, typically in shares or bonds. With Premiums4Good, a unique initiative in the insurance industry, we put part of those premiums into investments with an additional social objective, such as Social Impact Bonds or Green Bonds.

- When you insure with QBE, we'll ask you if you'd like 25% of your premium to be used in this way - it's entirely optional
- There's no risk to you - all the investment risk falls to us
- You get annual updates showing the investments we made and the projects which benefitted, which you can use in your own reports to stakeholders, employees and customers
- Premiums4Good complements your other social responsibility initiatives
- Funding goes into projects such as reducing homelessness, improving the prospects of children in foster care, and improving the school performance of children from 'at risk' households.



The QBE Foundation

A separate charity initiative is the QBE Foundation. This sees QBE around the world supporting a range of charities that help people overcome disadvantage, develop their abilities, and live more independently, successfully and productively.

As part of this formal global charity initiative, established in 2011, we encourage QBE staff to volunteer and fundraising for registered charities, matching every £1 they raise with another £1 we donate directly. We also provide discretionary grants to selected good causes.

Since the launch of the Foundation in 2011, together we have donated over £5million* through grants, fundraising, payroll and matching.

*Correct as at 27 July 2016.

Learn more about how we can help

Whether you have a straightforward risk you'd like to discuss or you're looking for something more complex... We want to hear from you.



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Made possible



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