



QBE SME Product Sheet

Business Combined

Running a business gives your clients plenty to think about. One thing they shouldn't have to waste time on is worrying about their insurance. That's why we make it easy for you to ensure their peace of mind.

Our Business Combined cover is flexible and modular – so it can be customised to your clients' precise needs.

Alongside the core Contents cover, we offer a range of other options including Business Interruption extensions, Employers' Liability and Public and Product Liability.

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One of the major benefits of our Business Combined product is its ability to include specific property cover – for example, for contractors' premises.

Though particularly well suited to the manufacturing, engineering, wholesale and supply industries, this product meets the needs of the vast majority of SMEs.

Main benefits

- Fast e-trade quotes for around 1600 trades, 24 hours a day
- Statement of Fact based for reduced paperwork and improved workflow
- Ability to quote Property covers in isolation, e.g. for contractors premises
- Wide range of automatic business interruption cover extensions
- Generous inner limits for cover extensions
- Standard exhibitions cover includes EU
- Manual work away acceptable where expected of the trade
- Online MTAs and renewals, so faster turnaround for clients
- Delivery of policy documents when you want them puts you in control
- Comprehensive wording.



Did you know...?

QBE CyberCrime insurance is now available on e-trade.

Our SME insurance products cover property, casualty, motor and specialist lines.

See www.QBEurope.com/sme

Why choose QBE?

Because we make it possible

As specialist insurance providers for almost every kind of business, our people have the experience, detailed knowledge and positive attitude you need to achieve your goals.

We don't believe that one size fits all. Nor are we influenced by what others do. From policy inception through to claims settlement, we apply our energy and expertise to really understanding our clients' needs. It's this attention to detail that enables us to tailor the solution that's exactly right for them.

QBE for SME

We want to help you win more business by giving you

- Flexible, tailored products specially designed for SMEs.
- Direct access to empowered underwriters
- An 'open for business' attitude to risk and rates.

Standard cover

Contents

- Fixtures, fittings, machinery, plant and all other contents, including fork lift trucks used as a tool of trade
- Office computers and software
- Stock and materials in trade
- Glass
- Deterioration of stock — standard limit £5,000, with options to increase
- Lock replacement £2,500
- Exhibitions £50,000 including EU
- Signs £2,000
- Damage by emergency service to landscaped gardens
- Theft damage to buildings (where the buildings are not covered by the policy), up to £25,000 any one period of insurance
- Excess £250.

Money

- £7,500 during business hours and in transit as standard. £5,000 in locked unspecified safe as standard, including a temporary partial benefit and a dental costs benefit.

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Optional cover

- All Risks – specified business equipment
- Buildings
- Business Interruption
- Computer Breakdown
- Employers' Liability
- Fidelity Guarantee
- Goods in Transit
- Legal Expenses
- Personal Accident
- Public and Products Liability
- Terrorism.

We're particularly good at covering

- Technology and electronics
- Metalworking, precision and light engineering
- Minerals, ceramics and glass
- Printing
- Professionals
- Plastics and paper
- Warehousing, wholesale and distribution.

Some areas where this product isn't suitable are

- Textiles
- Leisure and sport
- Waste and recycling
- Food manufacture, storage and distribution
- Agriculture and farming.

Get a quote

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Acturis

Category: Package
Policy Type: Commercial Combined Package
Product Target: Commercial Combined Package
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