



Business Choice

Our Business Choice product provides you with a dynamic and competitive way to trade commercial combined cases online with flexible options so your customers can pick and choose the cover they need.



Key features

- Quick decision capability available via Extranet — in seconds we'll let you know whether to proceed based on the trade and postcode
- Over 2,000 acceptable trades plus a free format business description option
- Maximum turnover £6.5m
- Suitable for up to 5 locations
- Maximum material damage sum insured £8m**
- Business interruption sum insured of £8m**
- Alarm requirements defined at quotation stage
- Accidental damage as standard
- Automatic 15% uplift to buildings, contents and gross profit/gross revenue sum insured
- Automatic seasonal increase of 25%

Flexibility

- Optional subsidence cover
- USA cover available for certain trades
- Work away cover including heat*

Optional cover	Maximum limits (up to)
Business interruption	£8,000,000 across all locations
Increase in cost of working	£500,000
Public and products liability	£5,000,000
Employers liability	£10,000,000
Goods in transit	
Own vehicles	£75,000 per vehicle
Sendings	£75,000 consignment limit
Money and personal assault	£25,000 safe/transit
Specified all risks	£50,000/£5,000 any one item
Terrorism	Up to sums insured
Theft by employee	£250,000
Personal accident	£50,000 capital benefit
Legal expenses	£100,000 any one claim £1,000,000 any one period of insurance or £50,000 any one claim £500,000 any one period of insurance

