Insurances to consider to protect you from underinsurance

CLASS OF INSURANCE	THIS INSURANCE COVERS -
Householders	Loss or damage to your building and contents
Landlords	Loss or damage to investment properties - buildings and contents
Motor Vehicle	Loss or damage to registered vehicles
Property (Fire and other damages)	Damages to your business assets caused by a range of causes
Burglary	Theft of business property following forcible entry to premises
Business Interruption	Loss of business income and increased expenses due to damage to premises
Glass	Damage to fixed glass and signage
Money	Loss of money (cash) belonging to your business
Public Liability & Products Liability	Bodily Injury and Property Damage to third parties caused by you in connection with your business
Product Recall	Expenses incurred in product recall and third party liability
Professional Indemnity	Claims arising from breach of duty of care or professional negligence as a result of advice or a service performed
Management Liability	Directors & Officers of the business for claims against them for wrongful acts.
Employment Practices Liability	Employment related issues such as wrongful dismissal, sexual harassment and discrimination
Statutory Liability	Payment of fines following a breach of legislation i.e. Work health & safety
Fidelity Guarantee	Theft of goods or money belonging to the business by employees
Cyber Insurance	Claims against the business for the breach of private information, cyber extortion, fines and penalties and costs/damages to your systems as a result of a hacking/breach
Corporate Travel Insurance	Business travel by staff and extends to cover leisure travel by directors/officers and families
Farm Insurance	Loss or Damage to Farm Property, Liability and Farm Vehicles
Contract Works	Building projects during Construction – Property & Liability
Marine Transit	Damage to goods whilst in transit – imports, exports and inland sendings
Personal Accident & Sickness	Your income in the event of an injury or sickness

Contact us, if you would like more information on any of these products.

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