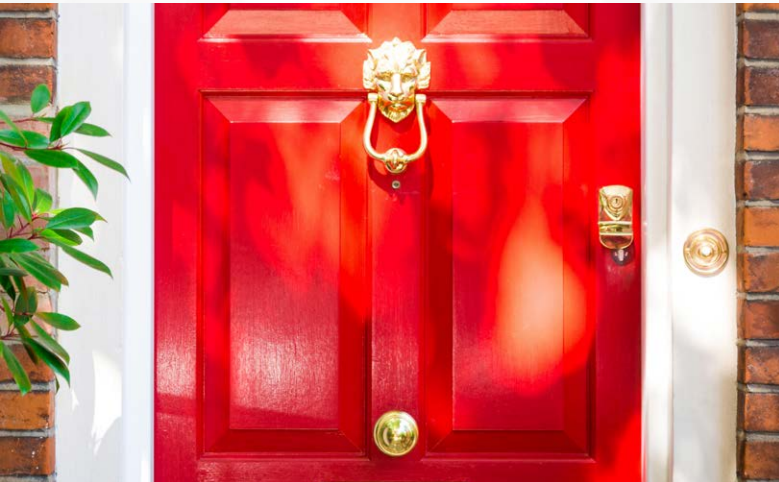


The Value Added **MGA**

# Products & Insurers Brochure



**Click on any of the below to view...**



Product Governance and Oversight

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Property Owners

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Liability

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SME

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Caravan & Trailer

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Catering & Event

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Optional Covers

---



Optional Extras

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Our Insurers

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Payment Options

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# Product Governance and Oversight

At Commercial Express we act as a co-manufacturer for the products we provide, therefore Product Governance is of key importance to us. We operate a robust framework that provides an effective review and oversight process throughout the lifetime of our products, which includes procedures for new product development, assessing the impact of significant change on products, procedures for product withdrawal, and ensuring ongoing fair value reviews take place.

Within this document you will find information on our Product Governance and Oversight arrangements, a description of the **Target Market** for each of our products together with details of who the product would not be suitable for, and information on the expected distribution strategy.

This document is for your use only as a distributor and is not intended for customer use.

## **Our Product Governance and Oversight Framework**

The objective of our Product Governance Framework is to ensure that the products we co-manufacture are consistently delivering good outcomes, providing fair value to the intended **Target Markets**, and that this is maintained throughout the lifetime of the product.

We achieve this by ensuring any new product design or significant changes to existing products consider the objectives, interests, and characteristics of customers, prevents or mitigates customer detriment and ensures any conflicts of interest are mitigated or managed appropriately. All relevant risks to the **Target Market** are considered prior to launching a new product, with appropriate testing and market research being conducted before release. We do not introduce new products to the market if the results of testing indicate that the products do not meet the identified needs, objectives, and characteristics of the **Target Market** and do not provide fair value.

We consider the ongoing review of our products as vital to ensure they continue to provide value. Each review considers the performance of the product, how the product is being converted or retained, whether there have been any changes to the **Target Market**, claims MI, complaint and feedback data, and market research. All of our products are subject to an annual review in accordance with FCA requirements.

From time to time, we may also ask you as a distributor of our products for additional information that will assist in the fair value assessment of our products.

## **Distribution Arrangements**

Our products are suitable for distribution on an advised or non-advised basis via an insurance Intermediary, in accordance with FCA regulations.

As a distributor of our products, you should also ensure the product is of fair value to your customer and that any additional remuneration such as fees or charges you receive in relation to our products does not impact the value provided to the customer.

## **Target Market and Fair Value Statements**

Our **Target Market** and Fair Value Statements provide you with information on the type of customer that the product is suitable and provides value for, and equally the type of customer that the product would not be suitable for. They will provide you with some key information however must be reviewed alongside the accompanying Policy Wording and Summary of Cover / Insurance Product Information Document to ensure all cover limits, features, terms, and conditions of the policy are understood.





# Residential Property Owners Let Protect

Scheme: Let Protect

**Up to £4,000,000 Buildings Sum Insured**  
**Wide Range of Tenancy Types & Risk Profiles**  
**FREE £5,000 Contents Cover when occupied**  
**FREE Accidental Damage Cover\***  
**FREE Loss of Rent (Up to 20% of the Buildings Sum Insured)**  
**Strong Appetite for Portfolios**

\*Unless occupied by DSS Referral / Asylum Seekers or Unoccupied

Our Residential Let Protect product is underwritten by Ascot Group’s Syndicate 1414 at Lloyd’s and is suitable for residential property owners who own a property\* that is either let out to tenants, used as a holiday home, used as a second home and/or is unoccupied. (\*House, Single flat or block of flats/apartments).

This product provides insurance cover for buildings, contents, loss of rent/alternative accommodation and property owners’ liability insurance. In addition, the following covers can be added onto the residential let product: legal cover, rent guarantee, emergency assistance and/or terrorism cover.

The product is not suitable for properties situated in Northern Ireland.

## Features and Benefits

- Alternative Accommodation – Up to £150,000
- Property Owners’ Liability – Up to £2,000,000 LOI
- Up to 90 days Unoccupancy Period\*
- Illegal Cultivation of Drugs – Up to £5,000
- New for Old Contents Cover
- Trace & Access – Up to £5,000
- Index Linking
- Loss of Metered Water – Up to £5,000
- Unauthorised Use of Utilities – Up to £5,000
- Landscaped Gardens (Damaged by Emergency Services) – Up to £5,000
- Accidental Damage to Cables or Underground Services Pipes
- Removal of Wasps & Bees Nests – Up to £1,000

\*Days allowed before property needs to be rated as unoccupied

[Click here to view our full list of Features and Benefits plus Optional Extras](#)

### Insurer Rating

	AM Best	S&P
Ascot Group’s Syndicate 1414 at Lloyd’s	A	A+

### Comparison Table

[Click here to view comparison table](#)



# Residential Property Owners Let Shield

Scheme: Let Shield

**FREE £5,000 Contents Cover when occupied**  
**FREE Accidental Damage Cover\***  
**FREE Loss of Rent (Up to 20% of the Buildings Sum Insured)**  
**Strong Appetite for Portfolios**  
**Strong Appetite for Unoccupied or Professional/Retired Tenanted Properties**

\*Unless occupied by DSS Referral / Asylum Seekers or Unoccupied

The product is suitable for landlords who own residential properties and who require cover for the Buildings, Landlords Contents and Loss of Rent due to an insured peril. The product can cater for properties tenanted by the following tenancy types: Professionals, Students, DSS Non-Referrals, DSS Referrals, Asylum Seekers, Holiday / Second Homes and Unoccupied Properties.

The product can also accommodate unoccupied properties. For example, properties in between tenancies or under-going minor cosmetic/structural change. The product offers the following add-ons, Legal Expenses, Rent Guarantee, Home Emergency and Terrorism.

The product is not suitable for properties situated in Northern Ireland.

## Features and Benefits

- Alternative Accommodation – Up to £150,000
- Property Owners’ Liability – Up to £5,000,000 LOI
- New for Old Contents Cover
- Up to 90 days Unoccupancy Period
- Illegal Cultivation of Drugs – Up to £5,000
- Trace & Access – Up to £10,000
- Index Linking
- Loss of Metered Water, Oil & Gas – Up to £5,000
- Unauthorised Use of Utilities – Up to £5,000
- Landscaped Gardens (Damaged by Emergency Services) – Up to £10,000
- Accidental Damage to Cables or Underground Services Pipes
- Theft of Keys Up to £1,000
- Damage Caused by Emergency Services- Up to £25,000

[Click here to view our full list of Features and Benefits plus Optional Extras](#)

### Insurer Rating

	AM Best	S&P
Canopus	A	A+

### Comparison Table

[Click here to view comparison table](#)

# Residential Property Owners Let Assured

Scheme: Let Assured

**Up to £4,000,000 Buildings Sum Insured**  
**Strong Appetite for Properties Tenanted by Asylum Seekers or DSS Referral Tenants**  
**FREE £5,000 Contents Cover when occupied**  
**Accidental Damage Cover Available for all Occupied Tenancy Types**  
**FREE Loss of Rent (Up to 20% of the Buildings Sum Insured)**

Our Residential Let Assured product is underwritten by Ascot Group's Syndicate 1414 at Lloyd's and is suitable for residential property owners who own a property\* that is either let out to tenants, used as a holiday home, used as a second home and/or is unoccupied. (\*House, Single flat or block of flats/apartments.)

This product provides insurance cover for buildings, contents, loss of rent/alternative accommodation and property owners' liability insurance. In addition, the following cover can be added onto our residential let product: legal cover, rent guarantee, emergency assistance and/or terrorism cover.

The product is not suitable for properties situated in Northern Ireland.

## Features and Benefits

- Alternative Accommodation – Up to £150,000
- Property Owners' Liability – Up to £2,000,000 LOI
- Up to 90 days Unoccupancy Period\*
- Illegal Cultivation of Drugs – Up to £5,000
- New for Old Contents Cover
- Trace & Access – Up to £5,000
- Index Linking
- Loss of Metered Water – Up to £5,000
- Unauthorised Use of Utilities – Up to £5,000
- Landscaped Gardens (Damaged by Emergency Services) – Up to £5,000
- Accidental Damage to Cables or Underground Services Pipes
- Removal of Wasps & Bees Nests – Up to £1,000

[Click here to view our full list of Features and Benefits plus Optional Extras](#)

### Insurer Rating

	AM Best	S&P
Ascot Group's Syndicate 1414 at Lloyd's	A	A+

### Comparison Table

[Click here to view comparison table](#)



# Residential Property Owners Let Secure

Scheme: Let Secure

**Our Most Superior Residential Property Owners Policy Coverage**  
**Up to £3,000,000 Buildings Sum Insured**  
**FREE Loss of Rent (Up to 20% of the Buildings Sum Insured)**  
**Strong Appetite for Portfolios**  
**Up to 60 days Unoccupancy Period**

Our Residential Let Secure product is underwritten by Canopus Managing Agents Ltd (CNP) and is suitable for residential property owners who own a property\* that is let out to tenants. (\*House, Single flat or block of flats/ apartments.)

This product provides insurance cover for buildings, contents, loss of rent/alternative accommodation and property owners' liability insurance. In addition, the following covers can be added to the residential let product: legal cover, rent indemnity, emergency assistance and/or terrorism cover.

The product is not suitable for properties situated in Northern Ireland and the following tenancy types: DSS Referral, Asylum Seekers, Holiday Home and Second Home.

## Features and Benefits

- Trace & Access Cover - Up to £10,000
- Accidental Damage to Underground Services Cables, Pipes and Tanks
- Removal of Debris Cover
- Locks and Keys cover - Up to £1,000
- Architects, Surveyors and Legal Fees
- Alternative Accommodation Cover for Residents or Leaseholders
- Illegal Cultivation of Drugs – Up to £5,000
- Clearing/removing illegally deposited property – £750
- Rent Payable Cover
- Damage Caused by Emergency Services – Up to £25,000
- Illegal Cultivation of Drugs – Up to £5,000
- Temporary Removal of Landlord's Contents – Up to £25,000
- Unauthorised Use of Utilities – Up to £5,000
- Loss of Metered Water, Oil & Gas – Up to £5,000

[Click here to view our full list of Features and Benefits plus Optional Extras](#)

### Insurer Rating

	AM Best	S&P
Canopus	A	A+

### Comparison Table

[Click here to view comparison table](#)

# Residential Short Term Unoccupied

Scheme: Canopus

**Options of Up to 3, 6 or 9 Months Cover**  
**Short-term Renewable Policies**  
**Property Owners' Liability – Up to £2,000,000 LOI**  
**Appetite Includes Properties Undergoing Renovation**  
**Properties Up to 5 Years Unoccupied Acceptable**

Our Residential Short Term unoccupied products are suitable for residential properties that are unoccupied for the following reasons (but not limited to): pending/undergoing renovation, pending/up for sale and/or going through probate.

Our residential short term unoccupied products provide insurance cover for buildings, contents, and property owners' liability insurance.

The products are not suitable for occupied properties or unoccupied commercial/industrial properties.

## Features and Benefits

- Loss of Metered Water – Up to £5,000
- Unauthorised use of Utilities – Up to £5,000
- The period of insurance options are Up to 3 months, 6 months, or 9 months
- Debris Removal Cover
- Damage Caused by the Emergency Services – Up to £1,000

Please note, there is no return premium for cancellation of this product outside of the 14-day cooling off period.

[Click here to view our full list of Features and Benefits plus Optional Extras](#)

### Insurer Rating

	AM Best	S&P
Canopus	A	A+





# Industrial Property Owners

Scheme: Ascot Group's Syndicate 1414 at Lloyd's

**Up to £4,000,000 Buildings Sum Insured**  
**FREE Loss of Rent (Up to 20% of the Buildings Sum Insured)**  
**Available for a Wide Range of Commercial Trades**  
**Strong Appetite for Commercial Property Portfolios**  
**High Conversion Rates for Motor Garages and Garage Lock Ups**  
**Variable Levels of Unoccupied Property Cover**

Our Commercial & Industrial Property Owners' products are suitable for commercial and/or industrial properties that are tenanted, owner-occupied or vacant.

These products provide insurance cover for buildings, contents, loss of rent and property owners' liability insurance.

In addition, terrorism covers can be added onto our commercial & industrial property owners' products.

The Commercial & Industrial property owners' products are not suitable for residential properties.

## Features and Benefits

- Alternative Accommodation – Up to £150,000
- Property Owners' Liability – Up to £2,000,000 LOI
- Removal of Debris Cover
- Boarding up of Glass cover
- Extinguishment and Alarm Resetting Expenses
- Trace & Access – Up to £5,000
- Index Linking
- Loss of Metered Water – Up to £5,000
- Unauthorised Use of Utilities – Up to £10,000
- Landscaped Gardens (Damaged by Emergency Services) – Up to £25,000
- Accidental Damage to Cables or Underground Services Pipes
- Theft of Keys – Up to £1,000

[Click here to view our full list of Features and Benefits plus Optional Extras](#)

### Insurer Rating

	AM Best	S&P
Ascot Group's Syndicate 1414 at Lloyd's	A	A+

### Comparison Table

[Click here to view comparison table](#)



# Commercial & Industrial Property Owners AmTrust

Scheme: AmTrust Europe Ltd

**FREE Loss of Rent (Up to 20% of the Buildings Sum Insured)**  
**Strong Appetite for Takeaways, Offices & General Grocers/Off Licences**  
**Appetite Includes Grade II Listed Buildings**  
**Premium Starting From Just £244 (includes IPT + Fee)**

Our Commercial Property Owners AmTrust product is suitable for commercial properties that are tenanted, owner-occupied or vacant.

These products provide insurance cover for buildings, contents, loss of rent and property owners' liability insurance.

In addition, terrorism covers is available as an optional extra.

The Commercial Property Owners' AmTrust product is not suitable for residential or industrial properties.

## Features and Benefits

- Alternative Accommodation – Up to £150,000
- Property Owners' Liability – Up to £2,000,000 LOI
- Removal of Debris Cover
- Illegal Cultivation of Drugs – Up to £5,000
- Capital Additions – Up to 10% of the Buildings or £250,000 (whichever is lower)
- Trace & Access – Up to £5,000
- Index Linking
- Loss of Metered Water – Up to £5,000
- Unauthorised Use of Utilities – Up to £5,000
- Landscaped Gardens (Damaged by Emergency Services) – Up to £5,000
- Accidental Damage to Cables or Underground Services Pipes
- New for Old Contents Cover

[Click here to view our full list of Features and Benefits plus Optional Extras](#)

### Insurer Rating

	AM Best	S&P
AmTrust Europe Ltd	A-	N/A

### Comparison Table

[Click here to view comparison table](#)



# Commercial Property Owners Ascot

Scheme: Ascot Group's Syndicate 1414 at Lloyd's

**Up to £4,000,000 Buildings Sum Insured**  
**FREE Loss of Rent (Up to 20% of the Buildings Sum Insured)**  
**Available for a Wide Range of Commercial Trades**  
**Strong Appetite for High Street Retailers & Offices**  
**Employers' Liability Cover Included Standard**

Our Commercial & Industrial Property Owners' products are suitable for commercial and/or industrial properties that are tenanted, owner-occupied or vacant.

These products provide insurance cover for buildings, contents, loss of rent and property owners' liability insurance.

In addition, terrorism covers can be added onto our commercial & industrial property owners' products.

The Commercial & Industrial property owners' products are not suitable for residential properties.

## Features and Benefits

- Uninsured Adjacent Property Damage – Up to £150,000
- Additional Metered Supply Charges – Up to £25,000
- Property Owners' Liability – Up to £2,000,000 LOI
- Contract Works Cover – Up to £150,000
- Debris Removal Cover
- Drain Clearance Cover
- Trace & Access – Up to £25,000
- Alternative Accommodation – 20% of the Building Sum Insured
- Removal of Tenants Debris – Up to £25,000
- Index Linking
- Extinguishment & Alarm Resetting Expenses – Up to £10,000
- Fire Extinguishment Expenses – Up to £25,000
- Landscaped Gardens (Damaged by Emergency Services) – Up to £25,000

[Click here to view our full list of Features and Benefits plus Optional Extras](#)

### Insurer Rating

	AM Best	S&P
Ascot Group's Syndicate 1414 at Lloyd's	A	A+

### Comparison Table

[Click here to view comparison table](#)



# Commercial & Industrial Property Owners SCOR

Scheme: SCOR Syndicate 2015 at Lloyd's

**Specialised Commercial & Industrial Unoccupied Property Scheme**  
**Variable Options of Cover Available**  
**Properties Up to 5 Years Unoccupied Acceptable**  
**Mid-term Changes to Occupied Acceptable\***

\*Subject to trade type

Our Commercial & Industrial Property Owners' products are suitable for commercial and/or industrial properties that are tenanted, owner-occupied or vacant.

These products provide insurance cover for buildings, contents, loss of rent and property owners' liability insurance.

In addition, terrorism covers can be added onto our commercial & industrial property owners' products.

The Commercial & Industrial property owners' products are not suitable for residential properties.

## Features and Benefits

- Theft of Keys – Up to £1,000
- Property Owners' Liability – Up to £2,000,000 LOI
- Removal of Debris Cover
- Boarding up of Glass cover
- Extinguishment and Alarm Resetting Expenses
- Trace & Access – Up to £5,000
- Index Linking
- Loss of Metered Water – Up to £5,000
- Unauthorised Use of Utilities – Up to £10,000
- Landscaped Gardens (Damaged by Emergency Services) – Up to £25,000
- Accidental Damage to Cables or Underground Services Pipes

[Click here to view our full list of Features and Benefits plus Optional Extras](#)

### Insurer Rating

	AM Best	S&P
SCOR Syndicate 2015 at Lloyd's	A+	AA-

### Comparison Table

[Click here to view comparison table](#)



# Commercial & Industrial Property Owners BRIT

Scheme: BRIT Syndicate 2987 at Lloyd's

**FREE Loss of Rent (up to 20% of the Buildings Sum Insured)  
Very Competitive for Low Hazard Commercial Properties  
Add Accidental Damage Cover at NO Additional Cost  
Strong Appetite for Most Types of Restaurants**

Our Commercial Property Owners – BRIT product is suitable for commercial and/or industrial properties that are tenanted or owner-occupied or vacant.

This product provides insurance cover for buildings, contents, loss of rent and property owners' liability insurance.

In addition, terrorism covers can be added onto the product.

This product is not suitable for residential properties.

## Features and Benefits

- Alternative Accommodation – 25% of the Total Sum Insured
- Malicious damage – Up to the sum insured
- Replacement Locks Cover – Up to £25,000
- Loss of Metered Water, Gas, Oil & Electricity cover – Up to £10,000
- Property Owners' Liability – Up to £2,000,000 LOI
- Landlord's Contents within Common Parts
- Debris Removal Cover
- Drain Clearance Cover – Up to £5,000
- Temporary Removal of Contents – Up to 25% Contents Sum Insured
- Trace & Access – Up to £250,000
- Illegal Cultivation of Drugs Cover – Up to £25,000
- Index Linking

[Click here to view our full list of Features and Benefits plus Optional Extras](#)

### Insurer Rating

	AM Best	S&P
BRIT Syndicate 2987 at Lloyd's	A	A+

### Comparison Table

[Click here to view comparison table](#)



# Landlord's Contents

Scheme: Canopius

**Premiums Starting from just £87.00 (includes IPT + Fee)**  
**New for Old Cover**  
**FREE Loss of Rent/Alternative Accommodation – Up to 15% of the Contents Sum Insured**  
**£50 Excess – (£150 if Unoccupied)**  
**Accommodates Contents in Flats/Apartments or Houses**

Our Landlords' Contents product is underwritten by Canopius and is suitable for customers who own contents within a residential property that is let out to any of the following tenancy types: professionals (including retirees), students and/or DSS non-referral tenants. In addition, the product is suitable for landlord's contents in an unoccupied residential property.

The product provides insurance cover for contents and contents owners' liability insurance. In addition, legal cover can be added onto our landlords' contents insurance product.

The product is not suitable for commercial contents and/or contents used for the customer's personal use.

## Features and Benefits

- Contents' Owners' Liability – £2,000,000 LOI
- Unauthorised use of Utilities – Up to £5,000
- Loss of Metered Water – Up to £15,000
- Legal Liability Cover – Up to £2,000,000

## Optional Extras

- Legal Expenses
- Accidental Damage Cover\*

\*If occupied by professional / retired tenants

[Click here to view our full list of Features and Benefits plus Optional Extras](#)

Insurer Rating		
	AM Best	S&P
Canopius	A	A+

## Per Capita Protect

Scheme: Ascot Group's Syndicate 1414 at Lloyd's

**FREE £1,500 Tools Cover\***  
**Over 300 Trades**  
**Multi-Trades with Proportionate Rating Available**  
**Up to 10 Manual Employees Acceptable**  
**Strong Appetite for Motor Traders**  
**Bona Fide Sub Contractors included FREE of charge, for annual payments Up to £100,000**  
\*Must be added to the SOF

Our Liability Per Capita products are suitable for small companies or individuals that require Public and Products' liability insurance to protect them for their business activities.

In addition, the product also provides the option to cover Employers' liability and material damage insurance for customer's tools and/or stock.

The product is not suitable for companies that have more than 10 employees, unless all employees are clerical where the maximum acceptable number of employees is 12.

### Features and Benefits

- Public & Products Liability – Up to £10,000,000 – (£5,000,000 if any heat work)
- Worldwide Products Cover (Ex USA/Canada)
- Unsatisfied Court Judgments Cover
- Indemnity to Others Cover
- Defective Premises Act Defence Costs
- Overseas Personal Liability Cover
- Consumer Protection Act and Food Act Defence Costs
- Includes Compensation for Court Attendance
- Criminal Prosecution Costs and Inquests Defence Costs
- Motor Contingent Liability Cover

[Click here to view our full list of Features and Benefits plus Optional Extras](#)

#### Insurer Rating

	AM Best	S&P
Ascot Group's Syndicate 1414 at Lloyd's	A	A+

#### Comparison Table

[Click here to view comparison table](#)

## Per Capita Shield

Scheme: Ascot Group's Syndicate 1414 at Lloyd's

**FREE £1,500 Tools Cover\***  
**FREE Professional Indemnity Up to £25,000 on the majority of trades**  
**Up to 10 Manual Employees Acceptable**  
**Multi-Trades with Proportionate Rating Available**  
**Strong Appetite for Contractors**  
**Bona Fide Sub Contractors included FREE of charge, for annual payments Up to £100,000**  
\*Must be added to the SOF

Our Liability Per Capita products are suitable for small companies or individuals that require Public and Products' liability insurance to protect them for their business activities.

In addition, the product also provides the option to cover Employers' liability and material damage insurance for customer's tools and/or stock.

The product is not suitable for companies that have more than 10 employees, unless all employees are clerical where the maximum acceptable number of employees is 12.

### Features and Benefits

- Public & Products Liability – Up to £10,000,000 – (£5,000,000 if any heat work)
- Worldwide Products Cover (Ex USA/Canada)
- Unsatisfied Court Judgments Cover
- Indemnity to Others Cover
- Defective Premises Act Defence Costs
- Overseas Personal Liability Cover
- Consumer Protection Act and Food Act Defence Costs
- Includes Compensation for Court Attendance
- Work Overseas Cover
- Motor Contingent Liability Cover

[Click here to view our full list of Features and Benefits plus Optional Extras](#)

#### Insurer Rating

	AM Best	S&P
Ascot Group's Syndicate 1414 at Lloyd's	A	A+

#### Comparison Table

[Click here to view comparison table](#)





## Wages & Turnover Protect

Scheme: Ascot Group's Syndicate 1414 at Lloyd's

**Competitive Rates for over 300 Trades**  
**Multi-Trades with Proportionate Rating Available**  
**No Employee Limits**

Our Liability Wages & Turnover products are suitable for companies or individuals that require Public and Products' liability insurance to protect them for their business activities.

In addition, the product also provides the option to cover Employers' liability insurance and/or Contractors All Risks Insurance. Contractors All Risks Insurance is an add-on provided by the insurers HSB Engineering Insurance Limited.

The product is not suitable for companies and/or individuals that are seeking a full package policy to provide material damage cover for their buildings, contents, and business interruption.

### Features and Benefits

- Public & Products Liability – Up to £10,000,000 – (£5,000,000 if any heat work)
- Worldwide Products Cover (Ex USA/Canada)
- Unsatisfied Court Judgments Cover
- Indemnity to Others Cover
- Defective Premises Act Defence Costs
- Overseas Personal Liability Cover
- Consumer Protection Act and Food Act Defence Costs
- Includes Compensation for Court Attendance
- Criminal Prosecution Costs and Inquests Defence Costs
- Motor Contingent Liability Cover

[Click here to view our full list of Features and Benefits plus Optional Extras](#)

#### Insurer Rating

	AM Best	S&P
Ascot Group's Syndicate 1414 at Lloyd's	A	A+

#### Comparison Table

[Click here to view comparison table](#)

## Wages & Turnover Shield

Scheme: Ascot Group's Syndicate 1414 at Lloyd's

Over 300 Trades  
Multi-Trades with Proportionate Rating Available  
Strong Appetite for Contractors  
No Turnover Limits  
No Employee Limits

Our Liability Wages & Turnover products are suitable for companies or individuals that require Public and Products' liability insurance to protect them for their business activities.

In addition, the product also provides the option to cover Employers' liability insurance and/or Contractors All Risks Insurance. Contractors All Risks Insurance is an add-on provided by the insurers HSB Engineering Insurance Limited.

The product is not suitable for companies and/or individuals that are seeking a full package policy to provide material damage cover for their buildings, contents, and business interruption.

### Features and Benefits

- Public & Products Liability – Up to £10,000,000 – (£5,000,000 if any heat work)
- Worldwide Products Cover (Ex USA/Canada)
- Unsatisfied Court Judgments Cover
- Indemnity to Others Cover
- Defective Premises Act Defence Costs
- Overseas Personal Liability Cover
- Consumer Protection Act and Food Act Defence Costs
- Includes Compensation for Court Attendance
- Criminal Prosecution Costs and Inquests Defence Costs
- Motor Contingent Liability Cover

[Click here to view our full list of Features and Benefits plus Optional Extras](#)

#### Insurer Rating

	AM Best	S&P
Ascot Group's Syndicate 1414 at Lloyd's	A	A+

#### Comparison Table

[Click here to view comparison table](#)

# Land Liability

Scheme: Ascot Group's Syndicate 1414 at Lloyd's

**Premiums From Just £80 (Includes IPT and fee)**  
**Wide Variety of Land Types Including Development Sites & Private Roads**  
**Can Accommodate Land Sizes Up to 100 Acres**  
**Land with Watercourses Acceptable**  
**Car Parks, Fishing Lakes, Allotments & Arable Land Now Acceptable**

Our Land Liability product is underwritten by Ascot Syndicate 1414 at Lloyd's and is suitable for landowners who require public liability insurance for their private fields, private roads, moorlands, pastures, woodlands, fishing lakes, car parks, arable land and development plots.

With the exception of development plots, this product is not suitable for land that is used for commercial purposes.

## Features and Benefits

- Land Liability – Up to £10,000,000
- Overseas Personal Liability Cover
- Wrongful Arrest Cover
- Defective Premises Act Defence Costs

## Optional Extras

- Employers' Liability Cover Up to £10,000,000
- Property Owners' Liability (LOI Matches PL Limit Selected)

[Click here to view our full list of Features and Benefits plus Optional Extras](#)

### Insurer Rating

	AM Best	S&P
Ascot Group's Syndicate 1414 at Lloyd's	A	A+

### Rating Card

[Click here to view rating guide](#)

Scheme: Canopus & Axis Specialty Europe SE

**Goods in Transit Cover Limits from £5,000 – £75,000**  
**Less admin as Goods in Transit and Liability on one product/wording**  
**Quote & Bind Online Portal**  
**Premiums start from £45 (+ IPT and fee) for a stand-alone Goods in Transit policy**

The Courier Package product is designed for small businesses or persons that operate as couriers/delivery drivers using vans or cars within the UK. This includes both sole-trader operators and those that work on behalf of larger firms (Amazon, FedEx, Evri, Yodel etc). This is a limited material damage and liability package product that provides insurance cover for goods in transit combined with public and employers' liability insurance. Canopus underwrite the material damage sections and Axis underwrite the liability portion of the cover.

The product is not suitable for persons or companies that do not operate as a couriers/delivery drivers; this also excludes larger haulage companies that operate warehouses or carry out other related activities. This product will not be suitable for couriers / delivery drivers using Motorcycles, Scooters or Bikes, nor is it appropriate for food or furniture deliveries.

## Features and Benefits

- Limit starting at £5,000
- Up to £75,000
- £50,000 for liability as per the conditions of carriage for Hermes, TNT, FedEx, Parcelforce, DHL, Yodel, Amazon, DPD, or UK Mail
- UK-based transit
- Own Goods
- Up to 10 vehicles
- EXCLUDES: Hazardous Goods, Livestock, Asbestos, Hazardous Locations, Waste Removal

[Click here to view our full list of Features and Benefits plus Optional Extras](#)

## Insurer Rating

	AM Best	S&P
Canopus	A	A+
Axis Specialty Europe SE	A	A+



## Contract Cleaners

Scheme: Ascot Group's Syndicate 1414 at Lloyd's

### Competitive Rates for Domestic & Commercial Cleaners

**FREE £1,000 Tools and Stock Cover**

**FREE £100,000 Damage to Items Worked Upon Cover**

**FREE £30,000 Treatment Damage Cover**

**FREE £5,000 Misuse of Telephones Cover**

Our Contract Cleaner's product is underwritten by Ascot Syndicate 1414 at Lloyd's and is suitable for cleaning companies that require public, products and employers' liability. The product also includes treatment damage and misuse of telephones cover as standard.

In addition, the product provides the option to cover material damage insurance for customer's tools and/or stock. It can include the following optional covers: Financial Loss cover and lock and / or key replacement cover.

The product is not suitable for companies and/or individuals that are seeking insurance for non-cleaning business activities\*.

\*Commercial Express would consider incidental non-cleaning business activities.

## Features and Benefits

- Public & Products Liability – Up to £10,000,000
- Worldwide Products Cover (Ex USA/Canada)
- Unsatisfied Court Judgments Cover
- Indemnity to Principal Cover
- Defective Premises Act Defence Costs
- Overseas Personal Liability Cover
- Consumer Protection Act and Food Act Defence Costs
- Includes Compensation for Court Attendance
- Motor Vehicles Tool of Trade Risk Cover
- Motor Contingent Liability Cover

[Click here to view our full list of Features and Benefits plus Optional Extras](#)

### Insurer Rating

	AM Best	S&P
Ascot Group's Syndicate 1414 at Lloyd's	A	A+

### Rating Card

[Click here to view rating guide](#)

# Market Traders & Online Retailers

Scheme: Ascot Group's Syndicate 1414 at Lloyd's

**FREE £500 Stock Cover**  
**FREE £500 Money Cover**  
**Unlimited Markets, Car Boots Events, Exhibitions & Festivals**  
**No Employee Limits**  
**Immediate Proof of Insurance**

Our Market Traders & Online Retailers product is underwritten by Ascot Syndicate 1414 at Lloyd's and is suitable for market traders (including car boot sales) and online retailers that require public, products and employers' liability insurance.

The product is not suitable for any market trader or online retailer that has a turnover that exceeds £100,000.

## Features and Benefits

- Public & Products Liability – Up to £10,000,000
- Worldwide Products Cover (Ex USA/Canada)
- Unsatisfied Court Judgments Cover
- Indemnity to Principal Cover
- No Limit to Employee Numbers
- Overseas Personal Liability Cover
- Consumer Protection Act and Food Act Defence Costs
- Includes Compensation for Court Attendance
- Motor Vehicles Tool of Trade Risk Cover
- Motor Contingent Liability Cover

## Optional Extras

- Stock – Up to £10,000
- Money – Up to £5,000
- Equipment Cover – Up to £10,000
- Employers' Liability Cover Up to £10,000,000

[Click here to view our full list of Features and Benefits plus Optional Extras](#)

### Insurer Rating

	AM Best	S&P
Ascot Group's Syndicate 1414 at Lloyd's	A	A+

### Rating Card

[Click here to view rating guide](#)

## Contractors All Risk

Scheme: HSB Engineering Insurance Company Limited

**Comprehensive Cover at Competitive Premiums**  
**Contract Works in Isolation Cover Available**  
**Plant in Isolation Cover Available**  
**Contracts up to £1,500,000**

Our Contractors all Risk product is underwritten by HSB Engineering Insurance Limited and is suitable for small to medium sized contractors that require insurance cover for contract works, tools, plant (hired and owned), personal (including employees) tools.

The product is not suitable for larger sized contractors who have individual contracts worth more than £1,500,000.

### Features and Benefits

- Fly Tipping Cover – Up to £5,000
- Off-site Storage Cover – Up to £250,000
- Plant & Documents Cover – Up to £50,000
- Show Home Contents – Up to £50,000
- 12 Month Maintenance Period for Visits & Defects Liability
- 180 Days Additional Cover Beyond Completion for Private Dwelling Houses
- Continuing Hire Charges Cover
- Cyber Attack Cover – Up to £25,000
- Dismantling, Demolition, Removal of Debris and Clearing of Drains Cover

### Optional Extras

- Contract Works
- Owned Plant – Up to £250,000
- Hired in Plant – Up to £250,000
- Employees' Tools & Personal Effects – Up to £25,000

[Click here to view our full list of Features and Benefits plus Optional Extras](#)

### Insurer Rating

	AM Best	S&P
HSB Engineering Insurance Company Limited	A++	N/A

## PL Excess of Loss

Scheme: Ascot Group's Syndicate 1414 at Lloyd's

**Can follow all S & P or AM Best 'A' Rated Insurers**  
**Premiums from just £249 (Includes IPT and fee)**  
**Over 300 Trades**  
**Instant Documentation Available**

Our PL Excess of Loss product is underwritten by Ascot Syndicate 1414 at Lloyd's and is suitable for businesses looking for additional public and products cover above their primary policy. The product is designed to offer "top-up" protection in the event of major loss or a level of cover the primary insurer can't provide. The product offers a wide range of commercial trades and is best utilised by small to medium-sized companies.

The product is not suitable for businesses where the turnover exceeds £15,000,000 or risks where Ascot Group's Syndicate 1414 at Lloyd's are the primary insurer. It is not designed to offer "top-up" EL cover.

### Features and Benefits

- No requirements to see Primary Insurer's Policy Wording(s)
- Turnover Acceptable Up to £15m
- PL Excess of Loss Offers THREE levels of cover;
  - £4m in excess of £1m
  - £3m in excess of £2m
  - £5m in excess of £5m
- Includes Heat Use Trades

[Click here to view our full list of Features and Benefits plus Optional Extras](#)

### Insurer Rating

	AM Best	S&P
Ascot Group's Syndicate 1414 at Lloyd's	A	A+



## Hair & Beauty

Scheme: Ascot Group's Syndicate 1414 at Lloyd's / Axis Specialty Europe SE

**Extensive Treatment Cover ([click here to view](#))**  
**Flexible Patch Testing Requirements**  
**Accommodates Salons & Mobile Hairdressers/Beauticians**  
**Training & Teaching Cover Included – we will cover a client that has teaching & training at their premises, however we do not cover the teaching & training itself from a PI perspective**

The Hair & Beauty product is designed for freelance/mobile hairdressers, barbers and/or beauticians or individuals/companies that own a hair salon, beauty salon or barbershop. This product is available as a stand-alone liability policy for mobile hair and beauty professionals (including rent-a-chair arrangements), or a material damage and liability package product from those with premises that provides insurance cover for buildings, contents, stock, business interruption, money, goods in transit and book debts combined with public, products and employers' liability insurance. Ascot underwrite the material damage sections and Axis underwrite the liability portion of the cover.

In addition, the product also provides the option to cover legal expenses and terrorism cover.

The product is not suitable for persons or companies that do not operate as a hair &/or beauty business.

### Patch Testing

The new Hair & Beauty product from Commercial Express is set apart from other providers, as we offer greater flexibility for Hairdressers and Barbers in the application of our Patch Testing Condition. Where most insurers state that the client must strictly adhere to "manufacturer recommendations", we will cover the client in other scenarios:

1. If they follow the recommendations of colourhouses or vendors relating to the hair product; or,
2. If they are an approved Colourstart® account holder, we will cover the use of "OK to be Colour" passports.

[Click here to view our full list of Features and Benefits plus Optional Extras](#)

#### Insurer Rating

	AM Best	S&P
Ascot Group's Syndicate 1414 at Lloyd's	A	A+
Axis Specialty Europe SE	A	A+

#### Treatment Covers

[Click here to see all treatments](#)



Shop

**This product consists of a panel of two insurers:**

1. AmTrust Europe Ltd & Ascot Group's Syndicate 1414 at Lloyd's
2. Ascot Group's Syndicate 1414 at Lloyd's

**Tailored Liability & Property Insurance for Pubs  
Public, Products & Employers' Liability Included Standard  
Appetite Extends to Social Clubs & Snooker Halls  
FREE £5,000 Goods in Transit Cover  
FREE Personal Assault Cover**

Our Shop product underwritten by AmTrust & Ascot is suitable for retailers, hair and beauty salons, tattoo parlours and shop front bakeries or butchers. This is a material damage and liability package product that provides insurance cover for buildings, contents, stock, business interruption, money, goods in transit and book debts combined with public, products and employers' liability insurance. AmTrust Europe Ltd underwrite the material damage cover and Ascot underwrite the liability sections of cover.

In addition, the product also provides the option to cover legal expenses and terrorism cover.

The product is not suitable for companies and/or individuals that retail or trade from non-shop front premises such as (but not limited to) at home or from a warehouse.

**Features and Benefits**

- Removal of Debris Cover – Up to £25,000
- Locks & Keys Replacement Cover – Up to £1,000
- Architects, Surveyors, Legal Fees – Up to £25,000
- 25% Seasonal Stock Increase Cover
- Temporary Removal Cover – Up to 10% of Content Sum Insured
- Loss of Utilities Cover
- Garden Furniture – Up to £500
- Loss of Metered Water – Up to £5,000
- Rent Payable Cover
- Trace & Access Cover – Up to £2,500
- Denial of Access Cover
- Alternative Residential Accommodation Cover

**[Click here to view our full list of Features and Benefits plus Optional Extras](#)**

**Insurer Rating**

	AM Best	S&P
AmTrust Europe Ltd	A-	N/A
Ascot Group's Syndicate 1414 at Lloyd's	A	A+

**Trades**

**[Click here to view all accepted trades](#)**



## Shop & Wholesale

Scheme: BRIT Syndicate 2987 at Lloyd's / Ascot Group's Syndicate 1414 at Lloyd's

**Up to £3,000,000 sums insured accepted**  
**Multiple Shops & Wholesalers accepted on one policy**  
**Minimum Premium from £264.00 (includes IPT & Fee)**  
**Tailored Liability & Property insurance for Retailers and Wholesalers**  
**Accidental Damage Cover is available at no additional cost**  
**Manual work away Cover available**

Our Shop & Wholesale – BRIT / Ascot product is suitable for retailers and wholesalers. This is a material damage and liability package product that provides insurance cover for buildings, contents, stock, business interruption, money, goods in transit combined with public, products and employers' liability insurance. BRIT underwrite the material damage cover and Ascot underwrite the liability portion of the cover.

The ability to place retail outlets and wholesalers on the same policy. We can accommodate locations generating up to £3m turnover.

In addition, the product also provides the option to cover legal expenses and terrorism cover.

The product is not suitable for companies and/or individuals that retail or trade from non-shop front premises such as (but not limited to) at home or from a warehouse.

### Core Covers

- Business Interruption Cover
- Contents Cover
- Stock (including target stock) Cover
- Public & Products' Liability Cover: Standard is £2,000,000 with option to increase to £5,000,000
- Employers' Liability Cover
- Goods in Transit
- Deterioration of Refrigerated Stock Cover
- Money Cover
- Personal Assault Cover

**Click here to view our full list of Features and Benefits - Buildings, Stock & Contents, Business Interruption, Liability Sections plus Optional Extras**

### Insurer Rating

	AM Best	S&P
BRIT Syndicate 2987 at Lloyd's	A	A+
Ascot Group's Syndicate 1414 at Lloyd's	A	A+

### Trades

**Click here to view all accepted trades**



Scheme: AmTrust Euope Ltd / Ascot Group's Syndicate 1414 at Lloyd's

**Tailored Liability & Property Insurance for Offices**  
**Appetite Includes Recruitment/Travel Agents & Surgeries**  
**Public, Products & Employers' Liability Included Standard**  
**FREE £2,500 Money in Premises Cover**  
**FREE Personal Assault Cover**

Our Office product underwritten by AmTrust Euope Ltd is suitable for offices, surgeries, travel agents and recruitment agencies. This is a material damage and liability package product that provides insurance cover for buildings, contents, stock, business interruption, money, goods in transit and book debts combined with public, products and employers' liability insurance. AmTrust underwrite the property covers and Ascot underwrite the liability covers.

In addition, the product also provides the option to cover legal expenses and terrorism cover.

The product is not suitable for contractors' offices, political offices, taxi offices (with public access) and offices used by money lenders, bailiffs and/or private investigators.

The Office product will now allow material damage cover in isolation.

## Features and Benefits

- Removal of Debris Cover – Up to £25,000
- Locks & Keys Replacement Cover – Up to £1,000
- Architects, Surveyors, Legal Fees – Up to £25,000
- 25% Seasonal Stock Increase Cover
- Temporary Removal Cover – Up to 10% of Contents Sum Insured
- Loss of Utilities Cover
- Non-Manual Work Overseas Cover
- Loss of Metered Water – Up to £5,000
- Rent Payable Cover
- Trace & Access Cover – Up to £2,500
- Denial of Access Cover
- Alternative Residential Accommodation Cover

[Click here to view our full list of Features and Benefits plus Optional Extras](#)

### Insurer Rating

	AM Best	S&P
AmTrust Euope Ltd	A-	N/A
Ascot Group's Syndicate 1414 at Lloyd's	A	A+

### Trades

[Click here to view all accepted trades](#)

# Public House



## This product consists of a panel of two insurers:

1. AmTrust Europe Ltd & Ascot Group's Syndicate 1414 at Lloyd's
2. Ascot Group's Syndicate 1414 at Lloyd's

**Tailored Liability & Property Insurance for Pubs**  
**Public, Products & Employers' Liability Included Standard**  
**Appetite Extends to Social Clubs & Snooker Halls**  
**FREE £5,000 Goods in Transit Cover**  
**FREE Personal Assault Cover**

Our Public House product is suitable for public houses, wine bars and social clubs. This is a material damage and liability package product that provides insurance cover for buildings, contents, stock, business interruption, money, goods in transit and book debts combined with public, products and employers' liability insurance. AmTrust Europe Ltd underwrite the material damage cover and Ascot underwrite the liability sections of cover.

In addition, the product also provides the option to cover legal expenses and terrorism cover. Furthermore, the product can be extended to include liability insurance for catering activities away from the premises.

The product is not suitable for Public Houses and Bars that operate with a late licence more than twice a week and/or have a staging area and/or a have a dance floor used outside of private functions.

## Features and Benefits

- Removal of Debris Cover – Up to £25,000
- Locks & Keys Replacement Cover – Up to £1,000
- Architects, Surveyors, Legal Fees – Up to £25,000
- 25% Seasonal Stock Increase Cover
- Temporary Removal Cover – Up to 10% of Contents Sum Insured
- Loss of Utilities Cover
- Garden Furniture – Up to £500
- Loss of Metered Water – Up to £5,000
- Rent Payable Cover
- Trace & Access Cover – Up to £2,500
- Denial of Access Cover
- Alternative Residential Accommodation Cover

[Click here to view our full list of Features and Benefits plus Optional Extras](#)

### Insurer Rating

	AM Best	S&P
AmTrust Europe Ltd	A-	N/A
Ascot Group's Syndicate 1414 at Lloyd's	A	A+

### Trades

[Click here to view all accepted trades](#)

## Fast Food & Restaurant

### This product consists of a panel of two insurers:

1. AmTrust Europe Ltd & Ascot Group's Syndicate 1414 at Lloyd's
2. Ascot Group's Syndicate 1414 at Lloyd's

**Tailored Liability & Property Insurance for Restaurants & Takeaways**  
**Public, Products & Employers' Liability Included Standard**  
**Appetite Extends to Cafés and Fish & Chip Shops**  
**FREE £250,000 Loss of Profits Cover**  
**FREE £2,000 Goods in Transit Cover**  
**FREE Personal Assault Cover**

Our Fast Food & Restaurant product is suitable for restaurants, cafés, and takeaways. This is a material damage and liability package product that provides insurance cover for buildings, contents, stock, business interruption, money, goods in transit, and book debts combined with public, products and employers' liability insurance. AmTrust Europe Ltd underwrite the material damage cover and Ascot underwrite the liability sections of cover.

In addition, the product also provides the option to cover legal expenses and terrorism cover. Furthermore, the product can be extended to include liability insurance for catering activities away from the premises.

The product is not suitable for restaurants and/or takeaways that do not trade from a permanent fixed premises.

### Features and Benefits

- Removal of Debris Cover
- Loss of Utilities Cover
- Closure of Premises Cover
- Index Linking
- Loss of Metered Water – Up to £5,000
- Denial of Access Cover

### Optional Extras

- Legal Expenses Cover
- Terrorism Cover
- Outside Caterers' Liability Cover
- Loss of Licence Cover

[Click here to view our full list of Features and Benefits plus Optional Extras](#)

#### Insurer Rating

	AM Best	S&P
AmTrust Europe Ltd	A-	N/A

#### Trades

[Click here to view all accepted trades](#)



# Static Caravan

Scheme: SCOR Syndicate 2015 at Lloyd's

**FREE Contents (Up to 25% of Caravan Sum Insured)**  
**New for Old Cover – Up to 10 Years Old**  
**Public Liability Up to £1,000,000 Included as Standard**  
**Main Residence Usage Acceptable**  
**£50 Excess**  
**Caravans up to 40 Years Old**  
**Highly Rated Specialised Caravan Claims Service**

Our Static Caravan product is underwritten by SCOR Syndicate 2015 at Lloyd's and is suitable for customers who own a static caravan or park home that is used for personal reasons and/or let out to holidaymakers. The product provides insurance cover for the caravan, contents, and caravan owners' liability insurance.

The product is not suitable for static caravan's that are used for business purposes (other than if let out to holidaymakers).

## Features and Benefits

- Loss of Use Cover – Up to 20% of the Caravan Sum Insured
- Replacement Locks Cover
- Contents in the Open Cover – Up to £300
- Accidental Damage to Underground Services Cover
- Accidental Damage to Sanitary Ware & Fixed Glass

## Optional Extras

- Increase Public Liability to a £5,000,000 Limit of Indemnity
- Increase Contents Above the Free Amount

[Click here to view our full list of Features and Benefits plus Optional Extras](#)

## Insurer Rating

	AM Best	S&P
SCOR Syndicate 2015 at Lloyd's	A+	AA-



## Trailer

Scheme: Ascot Group's Syndicate 1414 at Lloyd's

**All Risks Cover as Standard**  
**Premiums from just £97.00 (includes IPT + Fee)**  
**Fixed Equipment Cover Available**  
**Appetite Extends to Folding Caravans & Trailer Tents**

Our Trailer product is underwritten by Ascot Group's Syndicate 1414 at Lloyd's and is suitable for customers who own a lighter and smaller trailer that is used for personal or business purposes. The product provides insurance cover for the trailer, its fixed equipment, and public liability insurance.

The product is not suitable for larger sized trailers such as those used by articulated lorries. The product is also not designed for catering trailers or trailers that are hired out.

### Features and Benefits

- Replacement Hire Cover
- 90 Day EU Cover
- New for Old Cover – Up to 3 Years Old
- Public Liability Up to £1,000,000 Included as Standard

### Optional Extras

- Option to select £0 Excess

[Click here to view our full list of Features and Benefits plus Optional Extras](#)

### Insurer Rating

	AM Best	S&P
Ascot Group's Syndicate 1414 at Lloyd's	A	A+



# Outside Caterer

Scheme: Ascot Group's Syndicate 1414 at Lloyd's

**Public & Products Liability Cover Up to £10,000,000**  
**Employers Liability Cover Included as Standard**  
**Unlimited Employees Acceptable**  
**Instant Event Organisers Schedule Issued**  
**FREE £1,000 Money Cover**  
**FREE £1,000 Stock Cover**

Our Outside Caterer's product is underwritten by Ascot Syndicate 1414 at Lloyd's and is suitable for outside caterers, mobile caterers and contract caterers that require public, products and employers' liability insurance. In addition, the product also provides the option to cover material damage insurance for customer's portable catering equipment, stock, money, and business interruption insurance.

The product is not suitable for companies and/or individuals that trade from a permanently situated restaurant or takeaway.

## Features and Benefits

- Consumer Protection Act and Food Act Defence Costs
- Includes Compensation for Court Attendance
- All Risks Cover on Property Sections
- Indemnity to Others Cover
- Consumer Protection Act and Food Act Defence Costs
- Defective Premises Act Defence Costs

## Optional Extras

- Portable Catering Equipment
- Stock Cover – Up to £10,000
- Money Cover – Up to £10,000
- Frozen Food Cover – Up to £5,000
- Business Interruption Cover

[Click here to view our full list of Features and Benefits plus Optional Extras](#)

Insurer Rating		
	AM Best	S&P
Ascot Group's Syndicate 1414 at Lloyd's	A	A+

## Rating Card

[Click here to view rating guide](#)



## Catering Trailer

Scheme: Ascot Group's Syndicate 1414 at Lloyd's

**All Risks Cover**  
**New for Old Cover – Up to 3 Years Old**  
**Appetite Extends to Converted Vintage Vans, Piaggio Apés & Shipping Containers**  
**Multiple Catering Trailer / Units on 1 Policy**  
**Cover Automatically Includes Fixtures & Fittings**

Our Catering Trailer product is underwritten by Ascot Group's Syndicate 1414 at Lloyd's Insurance plc and is suitable for customers who trade from a catering trailer, catering trike (non-motorised) or converted shipping container. This product provides insurance cover for damage or loss to the catering trailer/shipping container. In addition, the product also provides the option to cover material damage insurance for customer's portable catering equipment, stock, money, and business interruption insurance. There is an option to include public, products and employers' liability insurance.

The product is not suitable for companies and/or individuals that do not trade from a catering trailer or shipping container that has been converted into a catering unit.

## Features and Benefits

- All Risks Cover
- New for Old Up to 3 Years Old
- Overnight Events Cover Included
- Unlimited Catering Trailers/Units on one policy
- No Limit to Employee Numbers
- Defence Costs for Any Offence Under Part II of the Food Safety Act 1990

## Optional Extras

- Public, Products & Employers' Liability Insurance
- Legal Expenses
- Money Cover
- Business Interruption Cover
- Frozen Food Cover
- Stock & Contents Cover

[Click here to view our full list of Features and Benefits plus Optional Extras](#)

## Insurer Rating

	AM Best	S&P
Ascot Group's Syndicate 1414 at Lloyd's	A	A+

## Catering Van



Scheme: Zurich Insurance Public Limited Company

**Instant Cover at Competitive Premiums**  
**Includes Fixtures & Fittings Cover**  
**Full Fire Cover if Caused by Cooking Equipment**  
**Up to 10 Vehicles on One Policy**  
**Mirrored No Claims Bonus Discount**  
**Policyholders from 21 Years of Age**

Our Catering Van motor insurance product is underwritten by Zurich Insurance Public Limited Company and is suitable for customers who own a van that has been converted into a hot food van, mobile shop, refrigerated van, mobile bar, jiffy truck or ice cream van. This product provides comprehensive motor insurance cover.

The product is not suitable for motor vehicles that are not converted into catering vehicles and/or vans used to tow catering trailers.

### Core Covers & Features and Benefits

- Replacement Keys & Locks Cover
- Unlimited Windscreen/Glass Cover
- Signage Cover – Up to £500
- Audio Equipment Cover – Up to £500
- Satellite Navigation Equipment Cover – Up to £500
- Legal Defence Costs

### Optional Extras

- Legal Expenses
- Breakdown Cover
- Protected No Claims Bonus
- Mid-Term Laid-up Cover
- Any Driver 25+
- Variable Excess Options

[Click here to view our full list of Features and Benefits plus Optional Extras](#)

### Insurer Rating

	AM Best	S&P
Zurich Insurance Public Limited Company	A+	AA



# Single Event

Scheme: Ascot Group's Syndicate 1414 at Lloyd's

**Premiums Starting From Just £67 (includes IPT + Fee)**  
**Over 150 Types of Events**  
**Events with Up to 30,000 visitors**  
**Immediate Documents for Events that Start Within 365 Days**

Suitable for small private celebrations to larger public events including fêtes and exhibitions. This product is designed for customers who require insurance protection for a one-off event they are holding. This will cover liabilities for the event, but the client can also extend to cover business equipment and money cover.

This product is not suitable for customers whose event will go on for longer than 15 days or need over £20,000 of equipment cover.

## Features and Benefits

- Public Liability Cover Up to £10,000,000
- Products Cover for Food and Drinks
- Contractual Liability Cover
- Member to Member Liability Cover
- Loss or Damage to the Buildings at the Venue Cover

## Optional Extras

- Employers' Liability – Up to £10,000,000
- Equipment Cover – Up to £20,000
- £2,500 Money Cover

[Click here to view our full list of Features and Benefits plus Optional Extras](#)

### Insurer Rating

	AM Best	S&P
Ascot Group's Syndicate 1414 at Lloyd's	A	A+

### Rating Card

[Click here to view rating guide](#)



## Multi Event

Scheme: Ascot Group's Syndicate 1414 at Lloyd's

**Premiums Starting From Just £148 (includes IPT + Fee)  
Over 150 Types of Events  
Up to 45 Events Per Annum**

Suitable for event organisers hosting events of Up to 45 per year. This product is designed for customers who require insurance protection for multiple events they are holding with a maximum number of attendees of 5,000 per event. This will cover liabilities for the event, but the client can also extend to cover business equipment.

This product is not suitable for customers who have more than 45 events or need over £20,000 of equipment cover.

### Features and Benefits

- Public Liability Cover Up to £10,000,000
- Products Cover for Food and Drinks
- Contractual Liability Cover
- Member to Member Liability Cover
- Loss or Damage to the Buildings at the Venue Cover

Please note, there is no return premium for cancellation of this product outside of the 14-day cooling off period.

### Optional Extras

- Employers' Liability – Up to £10,000,000
- Equipment Cover – Up to £20,000
- £2,500 Money Cover

[Click here to view our full list of Features and Benefits plus Optional Extras](#)

### Insurer Rating

	AM Best	S&P
Ascot Group's Syndicate 1414 at Lloyd's	A	A+

### Rating Card

[Click here to view rating guide](#)

## Optional Covers

Commercial Express offers a range of optional covers including legal expenses, rent guarantee, emergency assistance and terrorism.

Below is a summary of the products available and a list of the features and benefits.

### Landlords Legal Expenses (Up to £100,000 Cover)

**Insurer:** HDI Global Specialty SE (via ARAG plc)

**Target Market:** This product is suitable for Landlords who wish to have cover against certain financial risks they may be exposed to while their residential property is being let to certain tenants. Such risks may include costs associated with tenants in breach of their tenancy agreement or legal defence costs. The product is not suitable for Landlords who have unoccupied properties, holiday or second homes, or where the tenancy type is asylum seeker or DSS referral.

Available for the following schemes:

- Let Shield, Let Assured & Let Protect (excluding the following tenancy types: Unoccupied, Holiday Home, Second Home, Asylum Seekers, DSS Referral)
- Landlords Contents (Excluding Property Protection Cover)

**Breach of Tenancy Agreement** – This covers costs to pursue the tenant if they have breached any of their obligations under the tenancy agreement.

**Pursuit of Rent Arrears** – This covers costs to pursue rent arrears.

**Eviction** – This covers costs to evict anyone in the property without the landlord's permission.

**Legal Defence** – This covers costs to defend civil action taken against the landlord following any act or omission by the landlord in relation to their ownership or management of the property.

**Property Protection** -This covers costs arising from civil legal action relating to material property owned by the landlords within the premises occupied by the tenant arising from:

- A negligent act;
- Nuisance;
- Trespass; and/or
- Criminal Damage.

**Legal Helpline** – 24/7 Free access to legal advice & assistance.



## Residential Landlords Rent Guarantee – Up to £2,500 per month

**Insurer:** HDI Global Specialty SE (via ARAG plc)

**Target Market:** This product is suitable for Landlords who wish to have insurance to cover rental income should their tenants become unable to pay their rent. The product is not suitable for Landlords who have unoccupied properties, holiday or second homes, or where the tenancy type is asylum seeker or DSS referral.

Available for the following schemes:

- Let Shield, Let Assured & Let Protect (excluding the following tenancy types: Unoccupied, Holiday Home, Second Home, Asylum Seekers, DSS Referral).

This covers the costs of rent arrears owed by the tenant following a breach of the tenancy agreement.

## Residential Property - Emergency Assistance – Up to £500 per claim and £1,000 per period of insurance

**Insurer:** HDI Global Specialty SE (via ARAG plc)

**Target Market:** This product is suitable for Landlords who wish to have insurance to cover emergency repairs to their rental property due to the failure of water, gas or electricity supply, or damage to the plumbing and drainage system. The product is not suitable for Landlords who have unoccupied properties.

Available for the following schemes:

- Let Shield, Let Assured & Let Protect (excluding Unoccupied Properties)

**Section 1 – Plumbing and Drainage** – This covers emergency repairs following failure or damage to the plumbing & drainage system which:

- i) Means that internal flooding or water damage is a likely consequence; or
- ii) Means that you do not have access to one or more useable toilets within your home; or
- iii) Causes blocked external drains within the boundary of the home, where this can be resolved by jetting

**Section 2 – Internal Electricity** - This covers emergency repairs following the electricity failure of at least one circuit which:

- a) Cannot be resolved by resetting the fuse-box; Or
- b) Would not be more appropriately resolved by the regional electricity network supplier

**Section 3 – Gas Supply** – This covers repairs to the damaged section of the internal gas supply pipe following the National Gas Emergency Service isolating the gas supply.

**Section 4 – Water Supply** – This covers emergency repairs following a water supply system failure to the kitchen or bathroom (where no other water supply is available for bathing).

**Section 5 – Security** – This covers emergency repairs following the damage or failure to external locks, doors, or windows.

**Section 6 – Access to Home** – This covers the emergency repairs following the loss of the only available key to the home which cannot be replaced, where normal access cannot be obtained.

**Section 7 – Primary Heating System** – This covers the emergency repairs following the complete breakdown of the primary heating system.

## **Commercial Legal Expenses Up to £50,000 per claim & £250,000 per any period of insurance**

**Insurer:** HDI Global Specialty SE (via ARAG plc)

**Target Market:** This product is suitable for policyholder's who wish to have cover against the costs associated to defend the business against certain disputes arising with employees or ex-employees, civil actions being taken against the business and costs arising from Tax investigations. It is not suitable for private individuals acting in a personal capacity.

Available for the following schemes:

- Fast Food & Restaurant
- Office
- Public House
- Shop
- Wholesale
- Catering trailer (Excluding Data Protection & Contract Disputes cover)

**Employment Disputes** – This covers the costs to defend the business in a dispute with an employee, ex-employee.

**Employment Awards** - This covers the costs for compensation or damages payable by a business to an employee or ex-employee, arising from the judgement of a court or from a settlement agreed by insurers.

**Employee Restrictive Covenant** – This covers the costs for civil legal action against an employee or ex-employee where they are in breach of a restrictive covenant forming part of their employment contract.

**Legal Defence** – This covers the costs to defend criminal and civil legal action being taken against the business.

**Data Protection** – This covers the costs to defend the business' legal rights in respect of any civil legal action taken against them for compensation under current data protection legislation.

**Contract Dispute** – This covers the costs from a dispute with a customer or supplier in respect of a contract for the sale, hire, supply or purchase of goods or services.

**Tax Investigations** – This covers the costs arising from Tax Investigations.

**Property Protection** – This covers the costs for civil legal action following damage to the business' property (including pecuniary losses).

**Licence Protection** – This covers the costs for an appeal following an act or omission which leads to the suspension, revocation, alteration of a business' licence.

**Personal Injury** – This covers the costs to pursue civil legal action against a person or organisation where their negligent



act has led to a death or bodily injury of the business owner or the business' employees.

**Jury Service & Attendance Expenses** – This covers up to £2,500 for the actual loss of the salary or wages of a person employed by the insured business for the time off work required to attend Court Hearings or Jury Service.

**Legal Helpline** – 24/7 Free access to legal advice & assistance.

## Terrorism Cover

**Insurer:** Lancashire Insurance Company (UK) Ltd.

**Target Market:** This product is suitable for policyholders who wish to have insurance cover for damage to property as a result of an Act of Terrorism, and certain associated costs. This product is not suitable for holiday home (except when let as a commercial let), and second homes.

Available for the following schemes:

- Let Shield
- Let Assured
- Let Protect
- Commercial Property Owners AmTrust
- Industrial Property Owners Ascot
- Unoccupied Property Owners SCOR
- Fast Food & Restaurant
- Office
- Public House
- Shop
- Wholesale

This provides cover for:

- Damage to Property Insured by an Act of Terrorism
- Consequential Loss resulting from Damage to any building or other property used by the Insured at the Premises
- Consequential Loss Extensions
- Denial of Access including civil or military order (sub-limit of 10% of the overall limit of liability or £1,000,000 whichever is the lesser – excess of 48 hours)
- Where Damage caused by an Act of Terrorism results in the failure of supply or services of the Utilities at the insured property (sub-limit of 10% of the overall limit of liability or £1,000,000 whichever is the lesser – excess of 48 hours)
- Unspecified Third Party Site and Property in Transit (sub-limit of £500,000)
- Residential Emergency Costs and Expenses (sub-limit of £500 per legal resident – excess 4 hours)
- Interruption of the business due to a Verified Threat (sub-limit of 10% of the overall limit of liability or £500,000)

whichever is the lesser – excess of 24 hours)

- Public Relations Expenses (sub-limit of £10,000 any one occurrence and £20,000 in any one period of insurance)

### Catering Van (Legal Expenses)

**Insurer:** Financial & Legal Insurance Company

**Target Market:** Our Catering Van Legal Expenses product is underwritten by Financial & Legal Insurance Company and is suitable for customers that operate a catering business trading from a vehicle that has been converted into a hot food van, mobile shop, refrigerated van, mobile bar, jiffy truck or ice cream van.

The product is not suitable for customers that don't operate a catering business.

Core benefits for this product are:

- Minimum Premium is £34.00 Per Vehicle (includes IPT & Fee)
- Up to £100,000 Legal Cover
- 24 Hour Helpline
- Access to a Specialist Personal Injury Solicitor
- Suitable Vehicle Replacement Cover\*

\*Subject to availability

### Catering Van (Breakdown)

**Insurer:** Financial & Legal Insurance Company

**Target Market:** Our Catering Van breakdown product is underwritten by Financial & Legal Insurance Company and is suitable for customers who want nationwide roadside assistance and recovery cover for their vehicle that has been converted into a hot food van, mobile shop, refrigerated van, mobile bar, jiffy truck or ice cream van.

The product is not suitable for motor vehicles that are not converted into catering vehicles and/or vans used to tow catering trailers. The product is also not suitable for vehicles over a vehicle gross weight of 3.5 tonnes.

Core benefits for this product are:

- Minimum Premium is £79.00 (includes IPT & Fee)
- 24/7 Availability
- Average Response time of 40 Minutes
- Over 75% of breakdowns are repaired at the roadside



Scheme: Lancashire Insurance Company (UK) Limited

**Premiums Starting from Just £33.60 (includes IPT)**  
**Day One Uplift Automatically Included at 50%**  
**24/7 Claims Service, 365 Days a Year**  
**Not reliant upon HM Treasury to certify the Act of Terrorism in order to respond**

The product is suitable for landlords or business owners who require cover for damage to buildings, contents or stock caused by acts of terrorism. The cover can be added to the following products: Commercial Property Owners, Residential Property Owners, Fast Food & Restaurant, Office, Public House, Shop & Wholesale.

The product is not suitable for holiday homes or second homes. The product is also not suitable for any property or business situated in Northern Ireland.

## Features and Benefits

- Sabotage Cover
- Loss of Utilities Cover
- Public Relations Expenses Cover
- Denial of Access Cover (Including Civil or Military Order)
- Consequential Loss Cover
- Property in Transit Cover – up to £500,000
- Verified Threat Cover
- Residential Emergency Costs and Expenses Cover
- Unspecified Third Party Site Cover
- Index Linking

This product cannot be purchased as a standalone policy and fees charged are attached to the main policy.

[Click here to view our full list of Features and Benefits plus Optional Extras](#)

### Insurer Rating

	AM Best	S&P
Lancashire Insurance Company (UK) Limited	A	A-



## Catering Van Optional Extras (Breakdown)

Scheme: Catering Van

Minimum Premium is £79.00 (includes IPT & Fee)  
24/7 Availability  
Average Response time of 40 Minutes  
Over 75% of breakdowns are repaired at the roadside

Our Catering Van breakdown product is underwritten by Financial & Legal Insurance Company and is suitable for customers who want nationwide roadside assistance and recovery cover for their vehicle that has been converted into a hot food van, mobile shop, refrigerated van, mobile bar, jiffy truck or ice cream van.

The product is not suitable for motor vehicles that are not converted into catering vehicles and/or vans used to tow catering trailers. The product is also not suitable for vehicles over a vehicle gross weight of 3.5 tonnes.

### Core Covers Included are

- UK Roadside Assistance
- Nationwide Recovery
- Home Assist

### Features & Benefits / Limits & Exclusions

- Trailer Recovery Included\*
- Alternative Transport Cover – Up to £250
- Emergency Overnight Accommodation – Up to £500

\*Trailers up to 7 meters in length

### Supporting Documents



MSL Rescue leaflet - Breakdown Cover  
[Click here to view](#)

Motor Breakdown Cover

# Catering Van Optional Extras (Legal Expenses)

Scheme: Catering Van

**Minimum Premium is £34.00 Per Vehicle (includes IPT & Fee)**  
**Up to £100,000 Legal Cover**  
**24 Hour Helpline**  
**Access to a Specialist Personal Injury Solicitor**  
**Suitable Vehicle Replacement Cover\***

\*Subject to availability

Our Catering Van Legal Expenses product is underwritten by Financial & Legal Insurance Company and is suitable for customers that operate a catering business trading from a vehicle that has been converted into a hot food van, mobile shop, refrigerated van, mobile bar, jiffy truck or ice cream van.

The product is not suitable for customers that don't operate a catering business.

## Features & Benefits / Limits & Exclusions

- Recovery of Losses when involved in a Non Fault Motor Accident
- Defence of a Criminal Prosecution of a Motoring Offence
- Vehicle Cloning Cover
- Illegal Clamping and Towing Cover
- Replacement Vehicle Hire

## Supporting Documents



Financial & Legal  
[Click here to view](#)



MSL Motor Premier  
 leaflet - Legal  
 Expenses  
[Click here to view](#)



## Residential Property Owners Optional Extras (Legal Expenses / Rent Indemnity)

### Summary of Cover

Legal Expenses: Cover protects legal rights as a landlord of residential property and can protect for legal costs arising from:

- Repossession
- Property damage, nuisance and trespass
- Recovery of rent arrears
- Property-related prosecution defence
- You could also be protected from alternative accommodation and/or storage costs while trying to gain repossession of your property

Rent Indemnity: Rent indemnity is available as an additional option. This can only be purchased when Legal Expenses has been purchased.

### Great Additional Services

- ARAG have a dedicated legal services website with download examples for notices demanding late rent, Section 8 and 21 documentation (official notices giving a tenant notice to leave) and access to a digital law guide
- Dedicated helplines for Legal advice line – 24 hours a day, 365 days a year providing advice on tenancy-related legal matters within UK law

### Premiums

- Legal Expenses premium at £35 plus IPT



## Residential Property Owners Optional Extras (Emergency Assistance)

### Summary of Cover

An approved contractor will come to the rented property and make emergency repairs if the property is affected by an unforeseen domestic emergency. The policy will pay up to £500 for all contractor's costs & charges and parts & materials used relating to the same emergency.

Our cover includes all the following domestic emergencies:

- The complete breakdown of the heating system
- Plumbing and drainage problems
- Damage which affects the property's security, including locks and windows
- Repair of the toilet (if this is the only toilet in the property). Cover includes the breakage or mechanical failure of the toilet bowl or cistern resulting in loss of function providing there is no other working toilet in the home.
- Loss of the power supply
- Lost keys
- Vermin infestation. Vermin causing damage inside the property or a health risk to the tenant(s)
- Alternative accommodation costs. Cover is provided for overnight accommodation costs (including transport there) following a property emergency which makes the property unsafe, unsecure or uncomfortable to stay in overnight
- Accommodation costs not exceeding £500

### Premiums

- The premiums for Emergency Assistance are at £69 plus IPT



## Fast Food & Restaurant and Catering Trailer Optional Extras (Legal Expenses)

### Summary of Cover

- Employment disputes & compensation awards
- Employment restrictive covenants
- Tax investigations & vat disputes
- Legal nuisance, trespass, or damage to property
- Legal defence
- Compliance & regulation
- Statutory licence appeals
- Loss of earnings
- Claims involving your executives
- Contract & debt recovery
- Crisis communication
- Legal expenses cover is £100000 maximum per claim and per period of insurance other than £1000000 aggregate for employment compensation awards
- Policy includes cover under employment disputes for current, former and prospective employees, with cover starting from day one

### Great Additional Services

- Dedicated help lines for counselling PR support and crisis management, redundancy advice and identity theft resolution
- ARAG have a dedicated legal services website with access to example documents such as employment contracts and settlement agreements to leases and Health & Safety statements

### Premiums

- The premiums for Fast Food & Restaurant are at £40 plus IPT and for Catering Trailer at £35 plus IPT



## SME and Commercial Combined Optional Extras (Legal Expenses)

### Summary of Cover

- Employment disputes & compensation awards
- Employment restrictive covenants
- Tax investigations & vat disputes
- Legal nuisance, trespass, or damage to property
- Legal defence
- Compliance & regulation
- Statutory licence appeals
- Loss of earnings
- Claims involving your executives
- Contract & debt recovery
- Crisis communication
- Legal expenses cover is £100000 maximum per claim and per period of insurance other than £1000000 aggregate for employment compensation awards
- Policy includes cover under employment disputes for current, former and prospective employees, with cover starting from day one

### Great Additional Services

- Dedicated help lines for counselling PR support and crisis management, redundancy advice and identity theft resolution
- ARAG have a dedicated legal services website with access to example documents such as employment contracts and settlement agreements to leases and Health & Safety statements

### Premiums

- Premiums for Shop, Office, Public House, Wholesale and Commercial Combined are at £55 plus IPT

# ARAG Support Documents



Please click on any thumbnail to access

**RESIDENTIAL LANDLORDS**  
**How Legal Expenses Insurance can help your customers**  
All landlords have a challenging, trouble-free relationship with their tenants. Sadly, the vast majority of cases and litigious going, such as a tenant refusing to pay rent or damaging the property, is a time-consuming and expensive task to deal with. Here is a brief summary of the support that is available.  
**Legal & Tax advice helpline**  
Your customers can call our legal advice helpline and get immediate advice on any legal problem affecting their business. They can also obtain tax related advice from our tax helpline.  
**What does this policy cover?**  
We can help with unexpected legal issues, such as:  
• Contract disputes and debt recovery actions  
• Where expert legal advice is needed quickly  
• A dispute with an employee that escalates and can't be resolved  
• A notice of an enquiry into the tax returns of the business  
• A Health & Safety inspection ends with a threat to prosecute the business  
• A dispute regarding compliance with regulations  
• Damage, nuisance or trespass that affects the business premises  
We have a short animation that will explain the cover we provide to your business customers. [Click Here](#).  
**Claims examples**  
Our insured contacted us for legal advice after their tenant fell into arrears and continued to ignore requests for payment. We advised our insured to serve a final notice and if they were not paid to apply to court for possession and to obtain a court order for possession and a writ of possession. We also advised our insured to obtain a court order for possession and a writ of possession. We also advised our insured to obtain a court order for possession and a writ of possession.  
[www.arag.co.uk](#)

Residential Landlords

**LANDLORD EMERGENCY ASSISTANCE**  
**How Landlords Emergency Assistance helps your customers**  
Being a Landlord can be challenging, particularly if there is an emergency incident which damages or threatens to damage the property or threatens to cause damage making the property unusable. This can be anything, from issues with heating, plumbing or drainage or even an infestation of vermin.  
We are here to provide your customers with the legal assistance they need. Here is a brief summary of the support.  
**What does this policy cover?**  
We can help with the following emergencies:  
• The main heating system suddenly breaks down  
• There is a burst pipe and flooding as a result  
• There is an infestation of rats  
• The only toilet on the premises is damaged and can't be used  
• A door is damaged and can no longer be locked  
• The domestic power supply is lost  
• Emergency over-night accommodation for tenants.  
**Claims examples**  
**Roller breakdown**  
During a particularly cold snap last winter, on a Saturday morning, the heating boiler on our insured's rented property broke down. Our insured contacted us for legal advice and we advised our insured to contact the boiler manufacturer to arrange for the boiler to be repaired. The insured contacted us and an immediately appointed contractor who attended that day and ordered the replacement part needed to complete the repair the next day. The part needed the following day and the insured's tenant was unable to return home.  
**Rentless**  
Our insured called us when a burst pipe in the bathroom of their rented property was causing water to drip through the kitchen causing damage and distress to the tenants. We arranged for a contractor to carry out an emergency repair to the pipe and stop the leak.  
[www.arag.co.uk](#)

Landlord Emergency Assistance

**SHOP OWNERS**  
**How Legal Expenses Insurance can help your customers**  
It's always challenging running a shop, from keeping up with the latest legislation to resolving problems with suppliers or receiving an unexpected visit from the taxman. Legal problems can arise suddenly and prove expensive and time consuming to deal with.  
We are here to provide your customers with the legal assistance they need. Here is a brief summary of the support that is available.  
**Legal & Tax advice helpline**  
Your customers can call our legal advice helpline and get immediate advice on any legal problem affecting their business. They can also obtain tax related advice from our tax helpline.  
**What does this policy cover?**  
We can help with unexpected legal issues, such as:  
• Contract disputes and debt recovery actions  
• Where expert legal advice is needed quickly  
• A dispute with an employee that escalates and can't be resolved  
• A notice of an enquiry into the tax returns of the business  
• A Health & Safety inspection ends with a threat to prosecute the business  
• A dispute regarding compliance with regulations  
• Damage, nuisance or trespass that affects the business premises  
We have a short animation that will explain the cover we provide to your business customers. [Click Here](#).  
**Claims examples**  
An apprentice fell from a roof on the insured's shop and sustained a serious injury. The apprentice was unable to return to work and the insured was unable to replace them. As the insured had themselves unable to train the apprentice, they were unable to replace them. The insured contacted us for legal advice and we advised our insured to contact the apprentice's solicitor to arrange for the apprentice to be replaced. We also advised our insured to contact the apprentice's solicitor to arrange for the apprentice to be replaced.  
[www.arag.co.uk](#)

Shop Owners

**OFFICES**  
**How Legal Expenses Insurance can help your customers**  
It's always challenging running an office, from keeping up with the latest legislation to resolving problems with suppliers or receiving an unexpected visit from the taxman. Legal problems can arise suddenly and prove expensive and time consuming to deal with.  
We are here to provide your customers with the legal assistance they need. Here is a brief summary of the support that is available.  
**Legal & Tax advice helpline**  
Your customers can call our legal advice helpline and get immediate advice on any legal problem affecting their business. They can also obtain tax related advice from our tax helpline.  
**What does this policy cover?**  
We can help with unexpected legal issues, such as:  
• Contract disputes and debt recovery actions  
• Where expert legal advice is needed quickly  
• A dispute with an employee that escalates and can't be resolved  
• A notice of an enquiry into the tax returns of the business  
• A Health & Safety inspection ends with a threat to prosecute the business  
• A dispute regarding compliance with regulations  
• Damage, nuisance or trespass that affects the business premises  
We have a short animation that will explain the cover we provide to your business customers. [Click Here](#).  
**Claims examples**  
Our insured was subject to a claim for unfair dismissal and unlawful deduction of wages by a former employee. ARAG appointed a solicitor to work on our insured's behalf and we advised our insured to contact the solicitor to arrange for the claim to be defended. We also advised our insured to contact the solicitor to arrange for the claim to be defended.  
[www.arag.co.uk](#)

Offices

**PUBLIC HOUSE**  
**How Legal Expenses Insurance can help your customers**  
It's always challenging running a public house, from keeping up with the latest legislation to resolving problems with suppliers or receiving an unexpected visit from the taxman. Legal problems can arise suddenly and prove expensive and time consuming to deal with.  
We are here to provide your customers with the legal assistance they need. Here is a brief summary of the support that is available.  
**Legal & Tax advice helpline**  
Your customers can call our legal advice helpline and get immediate advice on any legal problem affecting their business. They can also obtain tax related advice from our tax helpline.  
**What does this policy cover?**  
We can help with unexpected legal issues, such as:  
• Contract disputes and debt recovery actions  
• Where expert legal advice is needed quickly  
• A dispute with an employee that escalates and can't be resolved  
• A notice of an enquiry into the tax returns of the business  
• A Health & Safety inspection ends with a threat to prosecute the business  
• A dispute regarding compliance with regulations  
• Damage, nuisance or trespass that affects the business premises  
We have a short animation that will explain the cover we provide to your business customers. [Click Here](#).  
**Claims examples**  
Our insured was investigated by the local council for a breach of the licensing laws following complaints made by local residents about the noise and disturbance caused by the public house. The insured contacted us for legal advice and we advised our insured to contact the local council to arrange for the noise and disturbance to be reduced. We also advised our insured to contact the local council to arrange for the noise and disturbance to be reduced.  
[www.arag.co.uk](#)

Public House

**FAST FOOD AND RESTAURANTS**  
**How Legal Expenses Insurance can help your customers**  
It's always challenging running a fast food or restaurant business, from keeping up with the latest legislation to resolving problems with suppliers or receiving an unexpected visit from the taxman. Legal problems can arise suddenly and prove expensive and time consuming to deal with.  
We are here to provide your customers with the legal assistance they need. Here is a brief summary of the support that is available.  
**Legal & Tax advice helpline**  
Your customers can call our legal advice helpline and get immediate advice on any legal problem affecting their business. They can also obtain tax related advice from our tax helpline.  
**What does this policy cover?**  
We can help with unexpected legal issues, such as:  
• Contract disputes and debt recovery actions  
• Where expert legal advice is needed quickly  
• A dispute with an employee that escalates and can't be resolved  
• A notice of an enquiry into the tax returns of the business  
• A Health & Safety inspection ends with a threat to prosecute the business  
• A dispute regarding compliance with regulations  
• Damage, nuisance or trespass that affects the business premises  
We have a short animation that will explain the cover we provide to your business customers. [Click Here](#).  
**Claims examples**  
The insured was investigated by the local council for a breach of the licensing laws following complaints made by local residents about the noise and disturbance caused by the fast food or restaurant. The insured contacted us for legal advice and we advised our insured to contact the local council to arrange for the noise and disturbance to be reduced. We also advised our insured to contact the local council to arrange for the noise and disturbance to be reduced.  
[www.arag.co.uk](#)

Fast Food and Restaurants

**WHOLESALE**  
**How Legal Expenses Insurance can help your customers**  
It's always challenging running a wholesaler business, from keeping up with the latest legislation to resolving problems with suppliers or receiving an unexpected visit from the taxman. Legal problems can arise suddenly and prove expensive and time consuming to deal with.  
We are here to provide your customers with the legal assistance they need. Here is a brief summary of the support that is available.  
**Legal & Tax advice helpline**  
Your customers can call our legal advice helpline and get immediate advice on any legal problem affecting their business. They can also obtain tax related advice from our tax helpline.  
**What does this policy cover?**  
We can help with unexpected legal issues, such as:  
• Contract disputes and debt recovery actions  
• Where expert legal advice is needed quickly  
• A dispute with an employee that escalates and can't be resolved  
• A notice of an enquiry into the tax returns of the business  
• A Health & Safety inspection ends with a threat to prosecute the business  
• A dispute regarding compliance with regulations  
• Damage, nuisance or trespass that affects the business premises  
We have a short animation that will explain the cover we provide to your business customers. [Click Here](#).  
**Claims examples**  
An apprentice fell from a roof on the insured's warehouse and sustained a serious injury. The apprentice was unable to return to work and the insured was unable to replace them. As the insured had themselves unable to train the apprentice, they were unable to replace them. The insured contacted us for legal advice and we advised our insured to contact the apprentice's solicitor to arrange for the apprentice to be replaced. We also advised our insured to contact the apprentice's solicitor to arrange for the apprentice to be replaced.  
[www.arag.co.uk](#)

Wholesaler

**COMMERCIAL COMBINED**  
**How Legal Expenses Insurance can help your customers**  
It's always challenging running a commercial combined business, from keeping up with the latest legislation to resolving problems with suppliers or receiving an unexpected visit from the taxman. Legal problems can arise suddenly and prove expensive and time consuming to deal with.  
We are here to provide your customers with the legal assistance they need. Here is a brief summary of the support that is available.  
**Legal & Tax advice helpline**  
Your customers can call our legal advice helpline and get immediate advice on any legal problem affecting their business. They can also obtain tax related advice from our tax helpline.  
**What does this policy cover?**  
We can help with unexpected legal issues, such as:  
• Contract disputes and debt recovery actions  
• Where expert legal advice is needed quickly  
• A dispute with an employee that escalates and can't be resolved  
• A notice of an enquiry into the tax returns of the business  
• A Health & Safety inspection ends with a threat to prosecute the business  
• A dispute regarding compliance with regulations  
• Damage, nuisance or trespass that affects the business premises  
We have a short animation that will explain the cover we provide to your business customers. [Click Here](#).  
**Claims examples**  
Our insured was subject to a claim for unfair dismissal and unlawful deduction of wages by a former employee. ARAG appointed a solicitor to work on our insured's behalf and we advised our insured to contact the solicitor to arrange for the claim to be defended. We also advised our insured to contact the solicitor to arrange for the claim to be defended.  
[www.arag.co.uk](#)

Commercial Combined

**MOBILE CATERING**  
**How Legal Expenses Insurance can help your customers**  
It's always challenging running a mobile catering business, from keeping up with the latest legislation to resolving problems with suppliers or receiving an unexpected visit from the taxman. Legal problems can arise suddenly and prove expensive and time consuming to deal with.  
We are here to provide your customers with the legal assistance they need. Here is a brief summary of the support that is available.  
**Legal & Tax advice helpline**  
Your customers can call our legal advice helpline and get immediate advice on any legal problem affecting their business. They can also obtain tax related advice from our tax helpline.  
**What does this policy cover?**  
We can help with unexpected legal issues, such as:  
• Contract disputes and debt recovery actions  
• Where expert legal advice is needed quickly  
• A dispute with an employee that escalates and can't be resolved  
• A notice of an enquiry into the tax returns of the business  
• A Health & Safety inspection ends with a threat to prosecute the business  
• A dispute regarding compliance with regulations  
• Damage, nuisance or trespass that affects the business premises  
We have a short animation that will explain the cover we provide to your business customers. [Click Here](#).  
**Claims examples**  
Following an unexpected visit from the local authority, the owner of a mobile catering trailer was involved in an accident with a customer. The customer had fallen from the trailer and sustained a serious injury. The insured contacted us for legal advice and we advised our insured to contact the customer's solicitor to arrange for the claim to be defended. We also advised our insured to contact the customer's solicitor to arrange for the claim to be defended.  
[www.arag.co.uk](#)

Mobile Catering

# Our Insurers

Product	Insurers
Catering Trailer	Ascot Group's Syndicate 1414 at Lloyd's
Catering Van	Zurich Insurance Public Limited Company
Commercial & Industrial Property Owners - AmTrust Europe Ltd	AmTrust Europe Ltd
Industrial Property Owners - Ascot Group's Syndicate 1414 at Lloyd's	Ascot Group's Syndicate 1414 at Lloyd's
Commercial Property Owners - Ascot Group's Syndicate 1414 at Lloyd's	Ascot Group's Syndicate 1414 at Lloyd's
Commercial & Industrial Property Owners - SCOR Syndicate 2015 at Lloyd's	SCOR Syndicate 2015 at Lloyd's
Commercial & Industrial Property Owners - BRIT	BRIT Syndicate 2987 at Lloyd's
Contract Cleaners	Ascot Group's Syndicate 1414 at Lloyd's
Contractors' All Risks	HSB Engineering Insurance Company Limited
Courier	Canopus/Axis Specialty Europe SE
Fast Food & Restaurant	AmTrust Europe Ltd/Ascot Group's Syndicate 1414 at Lloyd's
Hair & Beauty	Ascot Group's Syndicate 1414 at Lloyd's & Axis Specialty Europe SE
Land Liability	Ascot Group's Syndicate 1414 at Lloyd's
Landlords Contents	Canopus
Market Traders & Online Retailers	Ascot Group's Syndicate 1414 at Lloyd's
Multi Event	Ascot Group's Syndicate 1414 at Lloyd's
Office	AmTrust Europe Ltd/Ascot Group's Syndicate 1414 at Lloyd's
Outside Caterer	Ascot Group's Syndicate 1414 at Lloyd's
Per Capita Protect	Ascot Group's Syndicate 1414 at Lloyd's
Per Capita Shield	Ascot Group's Syndicate 1414 at Lloyd's
Public House	AmTrust Europe Ltd/Ascot Group's Syndicate 1414 at Lloyd's
PL Excess of Loss	Ascot Group's Syndicate 1414 at Lloyd's
Residential Property Owners - Let Protect	Ascot Group's Syndicate 1414 at Lloyd's
Residential Property Owners - Let Shield	Canopus
Residential Property Owners - Let Assured	Ascot Group's Syndicate 1414 at Lloyd's
Residential Property Owners - Let Secure	Canopus
Residential Short Term Unoccupied - Canopus	Canopus
Shop AmTrust Europe Ltd/Ascot	AmTrust Europe Ltd/Ascot Group's Syndicate 1414 at Lloyd's
Shop BRIT/Ascot	BRIT Syndicate 2987 at Lloyd's/Ascot Group's Syndicate 1414 at Lloyd's
Single Event	Ascot Group's Syndicate 1414 at Lloyd's
Static Caravan	SCOR Syndicate 2015 at Lloyd's
Terrorism	Lancashire Insurance Company (UK) Limited
Trailer	Ascot Group's Syndicate 1414 at Lloyd's
Wages & Turnover Protect	Ascot Group's Syndicate 1414 at Lloyd's
Wages & Turnover Shield	Ascot Group's Syndicate 1414 at Lloyd's
Legal Expenses, Rent Guarantee & Emergency Assistance	HDI Global Specialty SE

# Our Insurers

## Insurers' Ratings

Insurer	AM Best Financial Strength	S&P Financial Strength	Lloyd's of London
<b>AmTrust Europe Ltd</b>	A-	N/A	No
<b>Ascot Group's Syndicate 1414 at Lloyd's</b>	A	A+	Yes
<b>Axis Specialty Europe SE</b>	A	A+	Yes
<b>BRIT Syndicate 2987 at Lloyd's</b>	A	A+	Yes
<b>Canopus</b>	A	A+	Yes
<b>HDI Global Specialty SE</b>	A	A+	No
<b>HSB Engineering Insurance Company Limited (A Munich Re company)</b>	A++	N/A	No
<b>Lancashire Insurance Company (UK) Limited</b>	A	A-	No
<b>SCOR Syndicate 2015 at Lloyd's</b>	A+	AA-	Yes
<b>Zurich Insurance Public Limited Company</b>	A+	AA	No

## Insurers' Summary



From its headquarters in London, AmTrust Europe Limited focuses on building durable dynamic partnerships with clients, intermediaries and coverholders globally, to meet their business needs. AmTrust Europe is one of six major branches within AmTrust International, the global operations unit of AmTrust Financial Services Inc.

With offices in London, Nottingham and Milan our underwriters have a wealth of expertise, flexibility and experience across a vast product portfolio enabling us to target specialist niche risks. No matter what type of insurance you might need us to create for you, you'll enjoy bespoke service and solutions combined with unparalleled security and strength.



Ascot Group is one of the world's pre-eminent specialty risk assumption organisations. We are a modern era company operating through an ecosystem of interconnected global operating platforms bound by a common mission and purpose.

We utilise every aspect of our global operating platform as part of a unified system aligned around common underwriting, product and distribution strategies. What we call A Single View of Risk. This differentiated organisational principle allows us to originate specialty risks across the globe, while responding with speed, capacity and innovative product solutions.

Modern technology enhances everything we do. Knowledge sharing, operating efficiency and a differentiated client experience are enabled by our digital strategies.



## Our Insurers



AXIS is a specialist insurer and reinsurer dedicated to helping customers understand the dynamic risks they face, with tailored products and services that directly deliver on their needs. Our solutions-oriented approach is grounded in the knowledge and acumen of our speciality underwriters and the strength of our global platform.



Choosing to work with us means choosing a service, not just buying a product.

Underscored by comprehensive underwriting, claims and risk services, we operate as a market lead across our full range of services.

Working in partnership with our brokers and clients, our expertise and service make us a market of choice in all our distribution channels.

### Canopus

At Canopus we genuinely want to foster a distinctive, positive culture. A culture which gives space for us all to flourish as people and which contributes to building a business which delivers profitable, sustainable results.

We seek to do this by being ourselves and embracing individuality, prizing collaboration, speaking as truthfully as we can bear, encouraging sharp and diverse thinking and getting good work done.

This articulation isn't an exercise in corporate vanity, nor is it a rule book. It is a sincere effort at capturing the essence of what is distinctive about Canopus, how we want to be with each other and what is genuinely aspired for.

### HDI Global Specialty SE

HDI Global Specialty SE is a wholly owned subsidiary of HDI Global SE. We have a global presence, delivering extensive reach for brokers and clients. Specialist local teams are highly qualified to give quick responses and informed support to the client's local operations, specifically their special, unusual or difficult insurance needs.



We are the UK's only company solely focused on engineering insurance and inspection services. With underwriting that covers a broad range of technologies and industry sectors, we have the knowledge to show you how, together with HSB, you can stay ahead of emerging risks in a complex world.

HSB Engineering Insurance (HSB) draws on over 150 years of technical risk knowledge and experience – a rich heritage and firm footing that gives us the ability to lead the market in identifying and underwriting evolving engineering risks. Today, as a proud member of the Munich Re Risk Solutions family, we are continuing our tradition of excellence in technical knowledge and commitment to clients in a wide range of industries including construction, renewable energy and manufacturing as well as leisure, retail, commercial and public sectors.



# Our Insurers



Lancashire are a provider of global specialty insurance and reinsurance products operating in Bermuda and London across three delivery platforms: rated company, Lloyd's and collateralised security. Our focus is on short-tail, specialty (re)insurance risks within five general segments: Property insurance, Property reinsurance, Energy, Marine and Aviation.

## SCOR Syndicate 2015 at Lloyd's

SCOR established the Lloyd's Syndicate 2015 to underwrite specialist insurance products.

The SCOR Syndicate leverages SCOR's expertise and network in a number of areas, benefiting from its capacity and its global ability to offer specialist products to the customer base. From its strong specialty base, the Syndicate takes leading positions, reflecting the strength of its capital backing. It enables the Specialty Insurance business to broaden its distribution capabilities using the Lloyd's rated syndicate and its service company.

A principally direct, specialty insurance business, the Syndicate operates in the open market and through Portfolio-Coverholders. The SCOR Syndicate's steady growth has been based on a combination of organic growth, with the steady addition of specialist products with a view to profit through disciplined underwriting, pricing built on superior data analytics for its brokers and clients.



Zurich Insurance plc ("ZIP") is a wholly owned subsidiary of Zurich Insurance Group Ltd. ZIP is an Irish insurance company originally incorporated in 1950 and is Zurich Insurance Group's main legal entity for writing non-life insurance business in Europe.

Zurich Insurance plc is regulated by the Central Bank of Ireland. ZIP writes non-life insurance business in Ireland and from its 12 regulated branches in Germany, Italy, Spain, the UK, Portugal, France, Belgium, Netherlands, Norway, Sweden, Denmark and Finland.

ZIP offers a wide range of non-life insurance products and services to a broad customer base including individuals, small businesses, commercial enterprises and mid-sized, large and multinational corporations.

ZIP's head office and senior management are located in Dublin, Ireland.

# Payment Options

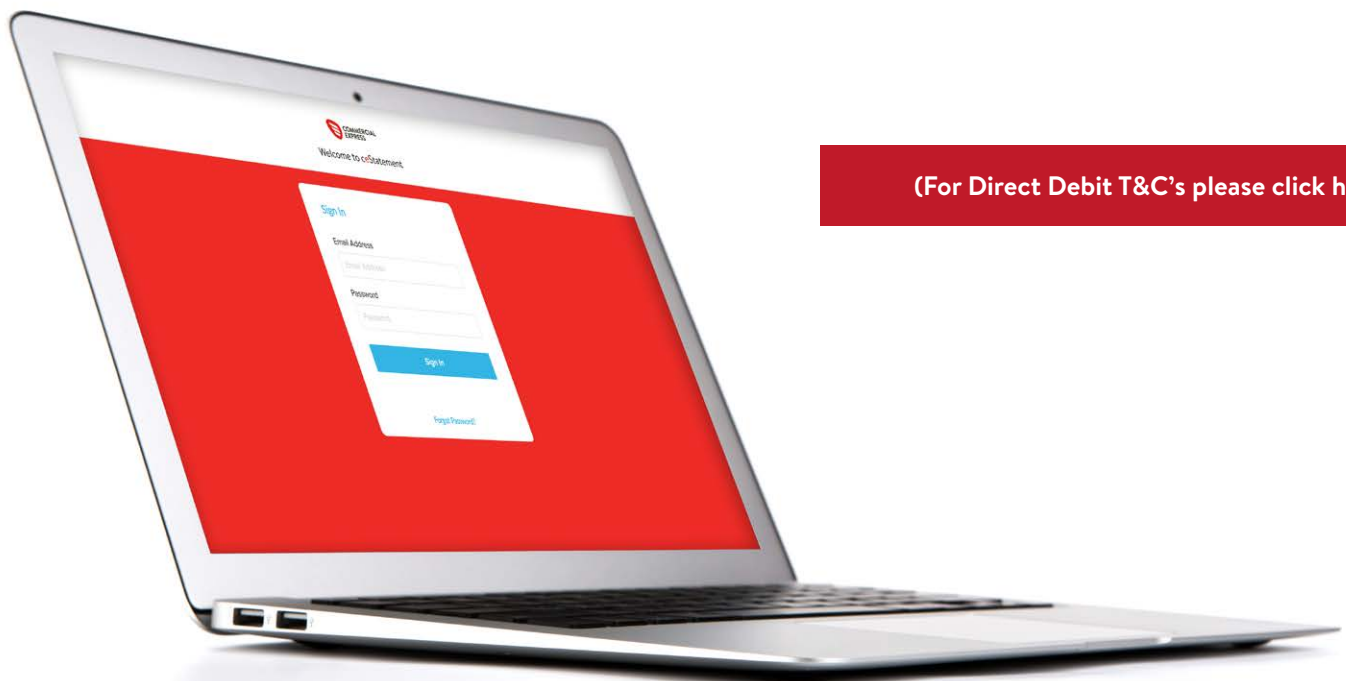
In the majority of circumstances, your clients will pay you directly and you will settle your account via [ceStatement](#) on a monthly basis.

If however, your clients wish to spread their payments, we do have the option to offer direct debit if the premium is over £250. We use Premium Credit Limited (Premium Credit) exclusively to provide finance. Premium Credit are a Third-Party lender and are authorised and regulated by the Financial Conduct Authority, registered address Ermyn House, Ermyn Way, Leatherhead, Surrey, KT22 8UX.

A breakdown of the monthly payments will be presented to you on the quote screen within our online portal, enabling you to confirm the difference in cost to your client and what the monthly repayments will be.

You will also be provided with a Direct Debit Information Sheet for Customers which will provide important information about Premium Credit and the credit agreement that the customer will enter into. Some of the Key Terms and conditions are noted below:

- Direct Debit is only available for policies with a total insurance premium (inclusive of Insurance Premium Tax and any fees) of £250 or more
- Commercial Express Quotes Limited act as a credit broker and are not the actual lender
- The interest charged (Transaction Fee) is 12.65% (12.75% from 3rd October 2023) and the Representative APR is 19.5% (Variable)
- A £5 facility fee will be applied by Premium Credit to the first repayment. This will then be followed by 9 equal monthly instalments
- Premium Credit charge the following fees in relation to the direct debit facility:
  - £5 facility fee, applicable to the initial monthly repayment
  - £5 to change the payment date after the loan is taken out
  - £10 if Premium Credit are required to write to the client to remind them to sign the credit agreement
  - £27.50 Default fee, applied for missed repayment
- Commercial Express do not charge any fees in relation to the Direct Debit facility



(For Direct Debit T&C's please click here)



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