

MEDIUM ENTERPRISES - COMBINED

GET A QUOTE NOW - www.rsasme.ie



To function effectively, today's businesses require a variety of covers from property damage to business interruption and liability. But every business is different. Our Combined product has been designed to be flexible enough to allow clients to only choose and pay for the covers and limits that they require. Our Combined product is well suited to a wide range of trades, particularly clothing manufacturers, printers, metalworkers, warehousing, woodworkers and large retail premises. It provides cover for businesses with up to €15m sum insured per premises.

DID YOU KNOW...

An added value from RSA for more complex Combined risks is the availability of RSA Underwriter Surveyors to perform pre-quote/cover surveys for clients. This service is very well received by clients and has proven to increase acquisition and retention as it facilitates:

- A greater understanding of the risk which enables our underwriters to price accordingly
- Provides 'free' health/safety/security advice to your clients
- Allows for risk improvement measures to be agreed at the outset of cover
 - no surprises for the client at a later stage
- Strengthens the relationship between the client and the broker
- Coupled with our underwriting expertise it allows us to write more complex cases

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OUR KEY SELLING POINTS...

Tailored Cover to suit your Combined client...

The standard policy includes Property Damage and Public Liability:

- Property Damage
- Optional cover based on either Full All Risks or Fire and Perils
- €20,000 Fire Brigade Charges **(NEW)**
- €5000 Computer Equipment
- Reinstatement of Data €1500
- Automatic Glass Cover
- Trace and Access
- Goods in Transit €3500
- Deterioration of Stock €2500
- Public/Products Liability

We know that all your customers are different, so we provide a range of optional covers, including:

- Business Interruption including
 - Denial of Access
 - Customers & Suppliers Extension
- Employers Liability
- Money
 - Transit/Premises limit €10,000
- Legal Expenses **(NEW)**
- Loss of Licence (trade specific)

A wide Risk Appetite across all trades.

See Risk Appetite Guide on www.rsasme.ie

Market Leading Brand.

Your Combined clients want to know they are insured with an insurer that is stable and if the worst does happen, we are there to help out. Not only do we have the strength of our business, brand and balance sheet, you can also be sure that after 300 years in the business we've built up quite a bit of knowledge and experience along the way.

MAKE THE RIGHT CHOICE FOR COMBINED CLIENTS.

RSA is committed to being a key player in the Combined market. We are constantly refreshing our delivery and products to make it easy for you to do business with us. With 300 years of heritage, a strong financial position and market leading technical capabilities, RSA is the right insurer for you and your customers.