

Commercial Combined Insurance



Significant Features and Benefits

Covers loss or damage to all property and trade contents caused by the following:

- fire, lightning and explosion
- aircraft
- riot, civil commotion or malicious damage
- earthquake
- subterranean fire
- storm, tempest or flood
- escape of water from tanks, apparatus or pipes
- escape of oil
- impact by vehicles or animals
- sprinkler leakage
- theft or attempted theft following forcible and violent entry to or exit from your premises
- accidental damage
- option to include subsidence and terrorism

Automatic reinstatement of loss – the sums insured are not reduced following a claim.

Inflation provision – sums insured are index linked and Day one reinstatement provides an automatic 15% inflation factor (option available to increase to 20%, 25%, 30% or 35%).

Public authorities – the additional costs incurred in the rebuilding or repair of the property to a standard required by the authorities

Services – damage to services including telephone, gas, water and electric instruments, meters, piping and cabling

Alterations and additions – automatic cover for alterations, additions and improvements made to your property for no more than 10% of the sum insured or £500,000 whichever is the less

Professional fees – covers the costs of architect, surveyor, legal and consulting engineer fees

Removal of debris costs – the cost of removal of debris of the insured property damaged

Temporary removal of contents to a limit of 10% of the sum insured

Temporary removal of documents and other business records to a 10% limit

Rent – where cover is arranged for payment of rent, cover operates where the building is unfit for occupation following damage

Fixed glass – cost of temporary boarding up and replacement

Metered utilities – covers additional metered supply charges incurred up to £25,000 any one period of insurance

Exhibitions – up to £25,000 for any one exhibition whilst at and in transit to/from exhibitions

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RHG Insurance Brokers is a trading name of Richmond House Insurance Brokers Limited. Registered in the UK at Rear Office of Manor House, 21 High Street, Baldock, Hertfordshire SG7 6AZ. Company Number 1262851

Authorised and Regulated by The Financial Conduct Authority. Registration Number 301691

Significant Exclusions or Limitations

Some cover is standard, others are available by extension with additional premiums.

Exclusions and Limitations may include:

- explosion due to bursting of non-domestic steam boilers, or other steam apparatus
- malicious damage, burst pipes, sprinkler leakage or escape of oil in any unoccupied building
- theft or theft damage not involving forcible and violent entry to or exit from the premises, or involving any partner, director, employee or family member
- hold up arising from theft not involving violence or threat of violence
- theft, storm, tempest or flood to property in the open
- storm, tempest or flood excludes damage to fences and gates
- acts of fraud or dishonesty by any partner, director or employee
- unexplained disappearance or inventory shortage or misfiling or misplacing of information
- frost, wear and tear, gradual deterioration, inherent vice, latent defect
- rot, mildew, rust, corrosion, insects, woodworm, vermin
- dyeing, cleaning, repair, renovation, marring or scratching
- electrical or mechanical breakdown, failure or derangement
- faulty or defective design workmanship or materials
- changes in temperature, dampness, dryness, shrinkage, evaporation, loss of weight, contamination, change in colour, flavour, texture or finish
- damage to any property resulting from its undergoing any process
- operational error or omission by you or any employee
- pollution or contamination
- loss or damage to property outside the UK
- subsidence cover excludes
 - damage to surfaced areas, walls, gates and fences, unless the building is also damaged
 - coastal or river erosion
 - damage which commenced prior to the inception of this cover
 - damage as a result of demolition, excavation or other building work

Conditions – Unoccupied Buildings

Unoccupied buildings are not insured unless they are notified to us and insurers agree to continue cover

If insurers agree to continue cover, they may impose terms and conditions regarding security checks and housekeeping, with services being turned off.

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