



# ADDINGSTONE

## INSURANCE SOLUTIONS

### Commercial Combined Package Insurance

**Based on our knowledge of your account, your stated requirements are as follows:**

As part of our service, we give advice and make a recommendation for you after we have evaluated your demands and needs. In regards to your Commercial Combined Package Policy, it is necessary to select the areas and levels of cover on a bespoke basis and the risk details below and in the attached documentation, which have been produced following our previous discussions. Please see below your demands that you have indicated to us.

- **General Contents**
- **Stock**
- **Public & Products Liability**
- **Employers Liability**
- **Exhibition Cover**
- **Legal Expenses**
- **Money**
- **Goods in Transit**
- **Personal Accident**
- **Crisis Containment**
- **Commercial Legal and Advice Helpline**

Geo Underwriting Services Limited - Commercial Combined Package	
Quote Breakdown - Sums Insured	
Section	Sum Insured (£)
<b>Material Damage - 18 Simons Close, Glossop, Derbyshire, SK13 6NE</b>	
Contents	
All Other Contents	12,000
<b>Material Damage - 267 Beadlemead, Netherfield, Milton Keynes, Buckinghamshire, MK6 4HZ</b>	
Contents	
All Other Contents	5,000
Stock	
Stock in Trade	24,000
<b>Public Liability</b>	5,000,000
<b>Products Liability</b>	5,000,000
<b>Employers Liability</b>	10,000,000
<b>All Risks</b>	
All Risks Item - Exhibition Equipment	10,000

**Based on this information and on our knowledge of the market, we recommended the following:**

We are recommending the **Geo Underwriting Services Ltd U/W Hiscox Insurance Company Limited** policy as suitable after taking into consideration your demands & needs and how they are met, and affected, by the policy terms and warranties applicable to this insurance, as shown in our risk summary. Subject to your ongoing compliance with the policy terms, conditions & warranties this policy meets your stated cover requirements (ie. your demands), at a competitive premium.

**The reason for recommending the Geo U/W Hiscox quotation, is that it is competitive and comprehensive cover, which is provided on a specialist scheme for your niche insurance requirements.**

In view of the individual nature of the cover, you should contact us immediately if you require any additional covers not shown, or if you feel that sums insured do not accurately reflect your circumstances.

T: 0345 862 27 27

[www.addingstone.com](http://www.addingstone.com)

Addingstone Insurance Solutions Ltd is Authorised and Regulated by the Financial Conduct Authority  
Addingstone Insurance Solutions Ltd is registered in England & Wales, Company number 6699312.  
Our registered office is 7th Floor, Corn Exchange, Mark Lane, London, EC3R 7NE



# ADDINGSTONE

## INSURANCE SOLUTIONS

### Covers Recommended but not taken up by Client

Our quotation has been provided in relation only to the type of cover indicated above and on the enclosed risk summary documentation.

Our experience in placing commercial insurances indicates that other risks may exist which are not met by this policy and would require other specific insurance. In your case we recommend that you consider the need for the below listed covers which are often closely linked to your type of business.

- **Management Liability**
- **Cyber**
- **Life**
- **Private Medical Insurance**
- **Professional Indemnity**

We use a panel of insurers and our recommendations follow a fair analysis of the market, taking into consideration your requirements when placing your policy.

### Excesses

---

<b>£350</b>	Property	- IT & record and document production: reflective account
<b>£250</b>	Property Contents Away from the Business Premises	- Property contents away from the business premises
<b>£350</b>	Property Contents Away from the Business Premises	
<b>£350</b>	Public and Products Liability	- Applicable to each and every loss for property damage only

### Endorsements

---

**7170.0 Removal of Cover: Cyber Claims and Losses** *For the full wording of this endorsement please see **page 8** of your Commercial Combined Package – Policy Schedule.*

**7168.0 Removal of Cover : Cyber Claims** *For the full wording of this endorsement please see **pages 9 – 11** of your Commercial Combined Package – Policy Schedule.*

T: 0345 862 27 27

[www.addingstone.com](http://www.addingstone.com)

Addington Insurance Solutions Ltd is Authorised and Regulated by the Financial Conduct Authority  
Addington Insurance Solutions Ltd is registered in England & Wales, Company number 6699312.  
Our registered office is 7th Floor, Corn Exchange, Mark Lane, London, EC3R 7NE



# ADDINGSTONE

## INSURANCE SOLUTIONS

### **3121.0 Employers Liability Insurance – Mandatory Information Required**

Applicable to the employers liability section.

You must provide the insurer with the following information for each entity insured under the section of the policy:

1. Employer name; and
2. Full address of employer including postcode; and
3. HMRC employer reference number (ern)

If any insured entity does not have any ern, you must provide the insurer with one of the following reasons:

- a. The entity has no employees; or
- b. All staff employed earn below the current pay as you go (PAYE) threshold;  
or
- c. The entity is not registered in England, Wales, Scotland or Northern Ireland.

You must insure the insurer immediately of any changes to the above information. This information is required by the insurer to enable compliance with mandatory regulatory requirements for employers' liability insurance.

**Please take time to read through the endorsements and exclusions above. Your inability to comply with these under any circumstance, may affect your policy cover.**

T: 0345 862 27 27

[www.addingstone.com](http://www.addingstone.com)

Addingtonstone Insurance Solutions Ltd is Authorised and Regulated by the Financial Conduct Authority  
Addingtonstone Insurance Solutions Ltd is registered in England & Wales, Company number 6699312.  
Our registered office is 7th Floor, Corn Exchange, Mark Lane, London, EC3R 7NE