

Suits: SME's

Our Business Combined proposition offers flexible insurance solutions for a wide range of manufacturing, wholesaling, supplying, retail, administrative, leisure and accommodation risks.

In short, if you want to combine cover for your customers, our product is suitable for risks with sums insured of up to £1m worth of target stock/stock, £2.5m of contents plus uplift and £5m of buildings elements plus uplift.

There is no limit on turnover, making it possible to e-trade a risk with a total property exposure of up to £20m when uplifts and Business Interruption are taken into account.

EXCELLENT STANDARD COVER

Property Damage - Contents

To be eligible for the product, the policyholder must cover the contents of each business premises.

Contents will extend to cover Directors, Partners and Employees personal effects; wines, spirits and tobacco held for entertainment purposes; documents, manuscripts and business books.

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A variety of modular covers are available in addition to the mandatory element of Property Damage – Contents.

Computer Equipment

Stock

Target Stock

Buildings

Tenants Improvements

Rent

Business Interruption, (option to specify customers / suppliers on RSA Online)

All Risks

Deterioration of Stock

Loss of Liquor Licence

Money

Terrorism – at a product level not a premises level

Employers' Liability

Public and Products Liability

Machinery Breakdown

Fidelity Insurance

Personal Accident Insurance

Legal Expenses Insurance

Goods in Transit

Floating Contents, Stock, Computer Equipment * RSA Online only

CONTACTS

SME Deals Team

sme.deals@uk.rsagroup.com

CLAIMS INFORMATION

We are providing faster, simpler, more efficient ways to do business with RSA. Commercial Property Express 5 delivers top quartile customer service.

When you provide us 5 key items at first notification all SME and Mid-Market Commercial Property claims up to £2,500 are express handled and settled within 24 hours of receipt, or the same day if all details are received by 12pm. As you'd expect from RSA – an Insurer with excellent technical capabilities – with Express 5 we continue to closely manage our indemnity spend and deliver a high quality claims handling service.

Property Claims:

0345 071 6040

propertyclaims.manchester@uk.rsagroup.com

Liability Claims:

0345 071 6040

liabilityclaims.glasgow@uk.rsagroup.com

FINANCIAL STABILITY AND SECURITY

With a heritage stretching back 300 years, RSA is one of the world's leading multinational quoted insurance groups. We provide insurance and risk management in more than 150 territories and have major operations in Europe, Asia, Canada, the Middle East and Latin America. Focusing on General Insurance, we have around 23,000 employees worldwide.

Agency	Financial Strength	Effective Date	Outlook
Standard & Poor's	A	28 Feb 2014	Stable
Moody's	A2	28 Feb 2014	Negative

Royal & Sun Alliance Insurance plc (No. 93792).

Registered in England and Wales at St. Mark's Court, Chart Way, Horsham, West Sussex, RH12 1XL. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.