

OPTIMA BUSINESS PLUS

1. Cover Summary

- This policy offers a range of flexible and optional covers to meet the needs of modern businesses accommodating a multitude of trade activities.

Key Cover

At least one of the following key covers below must be selected:

- Property (including general contents, money, assault by thieves, machinery and computer equipment breakdown and glass, blinds and signs with options to also include stock and portable hand tools)
- Public and Products Liability (with options to include, for eligible trades, treatment risk, work away from the premises and exports to the USA and Canada)

The availability of the optional covers shown below depends on which of the key cover(s) above are selected

Optional Cover

- Employers' Liability (with an option to include injury to working partners (for partnerships or limited liability partnerships only)
- Loss of Income – gross profit/gross revenue or increase in cost of working basis available (including machinery and computer equipment breakdown with options to also include rent receivable, additional increase in cost of working (only if gross profit or gross revenue basis is selected), loss of book debts and loss of licence)
- Property in Transit (includes goods sent in own vehicles or by carrier)
- Legal Expenses
- Terrorism (for Property, Loss of Income and Goods in Transit)
- Terms, conditions and exclusions apply to the Optima Business Plus Insurance policy. Full details are shown in the Policy Wording and Policy Summary documents.

2. Identified Target Market

- Customers who require cover for manufacturing, warehousing and distribution trades, builders' merchants, social clubs, sports clubs, health clubs and gyms
- Customers who require cover for single or multiple properties
- Customers who require cover for businesses based in England, Scotland, Wales, Northern Ireland or the Isle of Man.

3. Customers for Whom the Product is Not Appropriate

- Customers who require cover for businesses based in overseas locations
- Customers who require cover for long term unoccupied properties or properties under construction or requiring structural alteration.

4. Distribution Channel

- This product is sold through Ageas appointed representatives and is transacted online via the Ageas Extranet.

5. Conflicts of Interest

- There are no circumstances we are aware of that will cause a conflict of interest.

If you have any questions, please speak to your Ageas Underwriting Contacts.



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