



# Commercial insurance

Range of products

## Protect your business



All businesses have very different insurance requirements so below is a summary of the main covers available. Call Bluefin now for help with identifying the protection your business needs.

### Material damage

This is the cornerstone of any commercial insurance programme covering material assets such as buildings, contents, stock and other tangible items.

### Terrorism

Most policies do not automatically include cover for terrorism but we can arrange for loss or damage or consequential loss to be covered.

### Computer

Your computer equipment may be insured against material loss or damage whilst at your premises, however, specialist computer packages exist which cover the particular risks that relate to this type of equipment. Cover generally includes breakdown (electrical or mechanical) at no extra cost and other specialist risks such as reinstatement of data.

### Goods in transit

Material damage insurance operates in respect of your premises. Cover can also be arranged for items away from the premises such as stock dispatched to customers and own mobile property.

### Marine transit

Imports and exports by air or sea can be insured on a flexible basis allowing for the terms of trade used and the volume of sendings.

### Business interruption

Your insurances may adequately provide protection following loss or damage to physical property but what happens in the event of such a loss causing interruption to your business resulting in a reduction in turnover? Insurances can be effected in a

variety of ways to provide protection ranging from full reimbursement of shortfall through to simply the cost of increased expenses.

### Employers liability

Indemnity in respect of legal liability to pay compensation to an employee in the event of injury or illness. This cover is required by law for all limited companies whether trading or not.

### Public liability

Indemnity in respect of legal liability to pay compensation to third parties following personal injury or damage to property as a result of business activity.

### Products liability

Indemnity in respect of legal liability to pay compensation to third parties following personal injury or damage to property as a result of products or services provided.

### Cyber liability

Cover is available for negligent acts, errors and omissions, breach of confidentiality, libel and slander, downloading of virus to third parties, infringement of third party copyright and liability arising out of data protection legislation, damage to your computer network and loss of

### Engineering inspection

Certain items of plant have to be inspected by a qualified engineer on a regular basis in order to comply with statutory requirements. Frequency varies according to the type of plant and equipment.

### Engineering insurance

Plant is ordinarily covered under material damage / consequential loss insurance but not for more specific risks such as breakdown, failure of utilities (power, water etc.) and fragmentation. Cover can be arranged specifically for strategically important plant.

### Contract works

Cover for work in progress, materials and plant in transit to and on contract sites. Such policies can be extended to comply with the varying conditions imposed by JCT and other contract wordings.

### Professional indemnity

Any company offering advice as an expert assumes liability for the advice given. Cover is available in the event of actions taken leading to compensation payable as a result of error or omission.

### Director's and officer's liability

We are able to arrange insurance which provides an indemnity both to the company and its directors and officers against damages and out of court settlements as well as legal expenses incurred in defending civil and criminal proceedings which are

bought against a company's director or officer as a result of their legal liability as directors or officers.

### Pension trustees indemnity

Trustees of the pension fund are exposed to the risks of claims though alleged negligence or breach of duty in the handling of funds. This policy would cover the costs and expenses incurred in defending a claim.

### Employment practice liability

Cover is available to protect the company against claims made from employment related issues such as unfair dismissal, discrimination, harassment etc.

### Legal expenses

This insurance provides the costs of legal fees up to a limit for contentious civil or criminal proceedings such as contractual disputes, property disputes, landlord & tenant disputes, licence & franchise disputes, nuisance actions, taxation proceedings, employment disputes etc.

### Credit

Insurance against client bad debts. Designed in a number of formats to suit particular needs. Cover normally requires the insured to bear a proportion of any loss.

### Personal accident / illness

This insurance can operate either to the benefit of the company or any individual with both capital sums and weekly benefits being paid, as a result of injury following accident / illness.



### Travel

It is possible to arrange travel insurance covering medical expenses, personal accident, baggage and money in respect of the senior executives and their families, whilst travelling for and on behalf of the company and otherwise.

**Contact us to discuss how we might help your business .**

Call 01245 262323 or email [new.chelmsford@bluefingroup.co.uk](mailto:new.chelmsford@bluefingroup.co.uk)

For more information visit [www.bluefingroup.co.uk](http://www.bluefingroup.co.uk)