



We understand Combined Insurance.

An overview of our appetite.



Depending on your requirements you can buy Combined Insurance in two ways.



Trading online: Business Combined Insurance.

Designed to suit a wide range of sectors, Business Combined is the easiest way to e-trade bespoke cover for customers that require a mix of material damage and liability covers.

Go online when your appetite is simple and fits Intact Insurance's appetite. To help you place business online with us, we have a quick and simple set of questions via Intact Insurance Online and Acturis, the ability to enter a free-format business description and support via our Live Chat functionality for any queries.

Capacity

Total property damage and business interruption exposure up to

£20m

per premises, with no limit on turnover.



Client size

Premises:

Up to 5



Trading regionally: Commercial Combined Insurance.

Get in touch with your mid-market team when your client request is more complex

Capacity

Turnover up to

£250m



Client size

No upper limit

on number of premises.



Trades our product is suitable for:



- Wholesalers and retailers
- Engineering and metalwork
- Manufacturing, electronics, plastics, wood, glass and ceramics
- Offices
- Professional & public services
- Accommodation - including catering
- Clothing and textiles
- Leisure
- Medical, health and beauty services
- Printing
- Food & beverages (subject to certain criteria)

Trades our product is not suitable for:



- Aviation
- Laundry
- Businesses involving animal testing
- Construction and contracting
- Equestrian, farming and livestock businesses
- Primary & secondary education
- Local authorities - housing
- Marine
- Pharmaceutical
- Transport and infrastructure
- Waste and recycling
- Motor trade (a specific Intact Insurance product is available)

What sets Intact Insurance apart?



Our online traded Business Combined policy has been given a 5 Star Rating by Defaqto. Defaqto is a leading financial information, ratings and fintech business, helping consumers, financial institutions and financial advisers make better informed decisions.

Our Business Combined policy is flexible, allowing you to pick and mix the cover that is relevant to each individual customer.

- Only pay for cover they want
- Designed to suit a wide range of sectors
- Wide range of covers available



Our Commercial Combined policy has Property Insurance as a minimum cover (with Business Interruption and Terrorism Insurance available).

In addition two of the following covers are required to produce your package insurance:

- Computer equipment
- Deterioration of stock
- Employers liability
- Fidelity
- Financial loss
- Legal expenses
- Loss of liquor licence
- Machinery breakdown
- Money
- Personal accident
- Public/products liability
- Transit

Business Combined and Commercial Combined



Effective risk management

Helping businesses manage their risks lies at the heart of Intact Insurance: we work with businesses of all kinds to put them in the best possible position.



Reliable, efficient claims

Our in-house claims team is fast and responsive – should the worse happen our claims team will help get things back on track quickly and minimise disruption.



Direct access to decision makers

With decades of online trading experience, our Business Combined underwriters can provide fast expert advice over the phone or via Live Chat. For mid-market business we have highly experienced and dedicated teams of underwriters available within our regional sites.

How to trade with us.

One Intact Insurance, two ways to trade.

Trade online

It's important to us that we make doing business with us easier for you, which is why we offer two ways of trading our Business Combined product - via Intact Insurance Online and Acturis.

Start trading our Business Combined product on Intact Insurance Online where you can:

- Quote and buy
- Amend, and renew a policy
- Process renewals
- Access documentation instantly

[Start trading](#)

When trading online you have access to easier, simpler and faster trading. You can speak directly to an underwriter and receive an answer to your query within minutes via Live Chat.

In addition to Live Chat, were now easier to contact with one single phone number for all our SME products **0345 878 0071**.

In addition to Business Combined you can access Live Chat via Intact Insurance Online and Acturis for our other e-traded products. Office, Pubs, Restaurants and Hotels, Properties, Shops and Tradespeople, Directors and Officers, Professional Indemnity and Homeworkers.

Complex requirements for risk profiles?

Trade regionally

For more information and to get a quote, speak to your local underwriting team for manually traded cover including property damage, business interruption, liability and more.

[Speak to your team](#)

Alternatively contact the team via the following email address:

new.business@intactinsurance.co.uk

For more details on our Combined products and Risk Management Guides visit our website

[Business Combined | Intact Insurance](#)

[Commercial Combined | Intact Insurance](#)