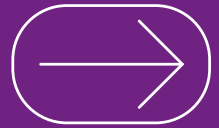


We



understand



Combined

Insurance



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 RSA appetite. To help you place business online with us, we have a quick and simple set of questions via RSA 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 exposure up to

£10m

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

£100m

Client size

Premises:

Up to 20

We can accommodate larger portfolios on request

Target customer types

- Accommodation including catering
- Administration
- Clothing and textiles
- Contracting up to 40% of turnover
- Distribution and haulage
- Engineering and metalwork
- Food and beverage
- Leisure
- Manufacturing, electronics, plastics, wood, glass and ceramics
- Medical, health & beauty services
- Offices
- Printing
- Professional & public services
- Retail
- Wholesalers & retail



Industry sectors we are presently not pursuing

Online and regional

- ✗ Aviation
- ✗ Business involving animal testing
- ✗ Care
- ✗ Construction
- ✗ Education
- ✗ Equestrian
- ✗ Farming and livestock
- ✗ Laundry
- ✗ Local authorities
- ✗ Marine
- ✗ Pharmaceutical
- ✗ Transport & infrastructure
- ✗ Waste & recycling
- ✗ Motor Trade

What sets RSA apart?

Our online traded Business Combined policy has been awarded 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 & Commercial Combined

Effective risk management

Helping businesses manage their risks lies at the heart of RSA: 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 RSA, 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 RSA Online and Acturis.

Start trading our Business Combined product on RSA 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 RSA Online and Acturis for our other e-traded products. Office, Pubs, Restaurants and Hotels, Properties, Shops and Tradespeople, Directors and Officers, Professional Indemnity & 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@uk.rsagroup.com

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

Business Combined | RSA Insurance

Commercial Combined | RSA Insurance