



Packages in focus

A closer look into our
Business Combined product



Business Combined cover

Business Combined offers the core benefit of Property Damage insurance and creates the perfect combined insurance package for each of your customers and their unique business by allowing them to add any of the following:

- Computer equipment
- Stock
- Target stock
- Buildings
- Tenants improvements
- Rent
- Business interruption
- All risks
- Deterioration of stock
- Loss of liquor licence
- Money
- Terrorism
- Employers' liability
- Public and products liability
- Machinery breakdown
- Fidelity insurance
- Personal accident insurance
- Legal expenses insurance
- Goods in transit
- Floating contents, stock, computer equipment

Why choose RSA for your customers?

Our Business Combined policy is truly flexible, allowing you to pick and mix the cover that is relevant to each individual customer. This means they only pay for cover they want and not for added extras that they don't.

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.

To help you place business online with us, we have a quick and simple set of questions, the ability to enter a free-format business description and support via our Live Chat functionality for any queries.

Other benefits worth highlighting include:

- Total property exposure up to £20 million with no limit on turnover - our highest ever
- We cover 'trading online' and recognise the new normal for many small businesses to allow them to survive and thrive

- We offer floating cover for contents, cover for stock at third-party premises and cover for exports to North America
- 24-hour claims notification helpline with expert and committed claims teams
- Legal helpline offering advice to get your clients back on track quickly
- Suitable for customers with more complex risk profiles
- Goods in transit, if selected includes sending by post, rail or road carrier
- Easy to apply flexible options for bolt-on cover

[Start trading our Business Combined product here >](#)

Target customers

We have outlined some examples below where we have particularly strong expertise:



Manufacturing – Engineering and metalwork, electronics, plastics, wood, glass and ceramics, clothing and textiles, food and beverage



Wholesaling – Engineering and metalwork, electronics, plastics, glass and ceramics, clothing and textiles, food and beverage



Printing



Leisure



Administration

Positive risk features

We understand that a 'straight through trading' process saves you and your customers valuable time and results in quicker and more accurate cover, which is why the following risk features are set values within the trading platform. If the information you enter sits within the parameters below, the platform should accept your quote straight away and therefore avoid any need for referrals.

- Two or fewer property claims in the past five years, provided that the claim value is less than £10,000 for any one claim or less than £25,000 in total
- No more than one liability claim in the past five years
- Standard construction
- Fully occupied, single tenure premises
- No history of flood or subsidence losses
- Premises where the total sum insured under property damage and business interruption is below £1,000,000
- Stock in the open sums insured not exceeding £25,000
- No more than £500,000 of floating stock at any one location
- No more than £10,000 of stock at third party premises
- Premises that are not listed or under a preservation order
- Businesses that have IEE Electrical Certificates

Risks that we don't particularly like

– also known as showstoppers

We continue to have no appetite to write most trades in the following sectors:

- Aviation
- Care
- Equestrian
- Laundry
- Marine
- Pharmaceutical
- Chemicals
- Waste
- Waste and recycling facilities

Property claims

Express claims - up to £5,000

1. Express claims can be made for Commercial Property, Construction, Engineering and Renewal Energy (CE&RE) claims only
2. All property claims with a value up to £5,000 will be handled via our Express model. On receipt of an Express claim presentation, we will process your claim within 24 hours. If we receive some key pieces of information by 12pm, we will process your claim the very same day. Should further information be required we offer the same 24 hour guarantees to contact you or, with your permission, the customer directly
3. Your settlement payment will be issued within 24 hours

[Find out how to claim >](#)

Electronic First Notification Of Loss (e-FNOL) claims portal

Our brand new e-FNOL portal allows brokers to submit commercial FNOL's electronically on behalf of customers in addition to the traditional methods of telephone and email.

The portal simplifies the claim reporting process and is available to all brokers whose commercial customers (predominately shops, offices, factories and let property policies) have been affected by perils such as weather, theft, accidental damage and escape of water.

With a much smoother and simpler claims process and more information provided upfront, our claims handlers will be able to make more informed decisions on next steps a lot quicker. Once we're notified of a claim via the portal, you will receive a digital copy in pdf format for your records.

If you would prefer to notify us using one of the traditional methods, please use the details below.

Email: promise.propertyclaims@uk.rsagroup.com

Call: 0330 102 4100

[Access the portal >](#)

General claims

How to claim

Handling claims quickly and efficiently is the foundation of our commercial insurance business. You need your claim handled by the right team as soon as possible.

With just a few short questions to answer, you can reach the right specialist claims handler in minutes.

Get started >

Track your claim

Claims Online instantly reflects changes and updates to a claim's status, allowing brokers to easily monitor the progress of a claim. The tracking facility shows details of the claim, together with key events as they occur, including registration, payment or estimate changes, appointments, correspondence, recoveries and closure of claim.

Start tracking >

In house loss-adjusting service (LAS)

- Providing you and your customers with fast, efficient service and offering impartial advice to agree the best course of action for each claim
- Our office-based loss adjusters use their expertise and video technology to deliver swift assessment and settlement of suitable losses, typically up to the value of £10,000
- Field based commercial property adjusters carry out face-to-face on-site assessments for higher value and complex losses
- Our LAS team has instant access to our RSA underwriting teams and policy details. They can make quick claims decisions and have the ability to authorise prompt claims payments to customers to help with cashflow to their business.

Mitigating risk

We offer a wide range of risk control guides to help safeguard your customers' businesses. From fire safety to protection of children, you can help your customers put in place a comprehensive risk mitigation programme by supplying them with a wide range of content created by our risk experts.

Explore more on risk >

How to trade with us

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

Over 9,000 brokers are registered on RSA Online and use this as a way to access all of our e-trade products and place business with us.

Online you can:

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

Key features are:

- No transaction fees
- Premium flexibility
- Commission flexibility
- Live Chat support during business hours

We're committed to making e-trading with RSA a simple and seamless process, so we've been gathering valuable feedback from our broker partners on how we can take RSA Online from good to great.

With this in mind, we have made improvements to the online journey, making it easier for you to quote quickly and efficiently place the cover required for your clients:

1. Improved look and flow – with an intuitive new layout that makes it simpler to populate risk details and track your progress through the transaction
2. Integrated trade look-up – now you can explore and validate trade eligibility before completing customer and risk details to focus solely on eligible trades
3. Quote versioning – explore alternative cover options for a single customer while preserving previous quotes, without the need to edit a quote multiple times
4. Advanced customer search – look up customers faster using one of six options including customer postcode and vehicle registration
5. Quote summary – the new layout consolidates all information relating to a quote on a single page for you to review at a glance
6. Quote notes – create permanent notes that flow through every page to capture risk information or customer needs



Live Chat

Easier, simpler and faster trading. Unlike most online chat services offered in the market, you can speak directly to an underwriter and receive an answer to your query within minutes.

Why use Live Chat over other communication methods?



95%

success rate on chats



10 minute

average lead time to solve a query



15 seconds

average wait time for a response once a query is logged

- **No waiting around** for call-backs or the return of emails
- Live chat functionality is consistently under review with plans to develop
- **Overall faster trading**, allowing you to focus on other tasks

You can access Live Chat via **RSA Online**, Acturis and iMarket version 7 for e-traded Business Combined, Office, Pubs, Restaurants and Hotels, Properties, Shops and Tradespeople, Directors and officers, Professional Indemnity & Homeworkers. To access, you will need to start a quote on one of the products listed.

[Support and more technical information >](#)

Start trading our **Business Combined** product on RSA Online.

[Start Trading >](#)