



BUSINESS COMBINED

PERFECTLY
SIMPLE

DELIVERED VIA RSA ONLINE



Small Business Combined is now simply Business Combined. Perfectly simple and delivered via RSA Online.

With improved cover and a flexible range of extras to choose from, our Business Combined product gives your business customers the tailor-made cover they need, across a wide range of sectors and risks.

PERFECT TRADE SELECTION

Simplify the process of selecting a trade by using our innovative trade selection tool. In three easy steps you can select the right trade from a much shorter series of options – with full guidance provided every step of the way.

PERFECTLY FLEXIBLE

Our Business Combined product is designed to be flexible right from the start. Your customers get the cover their business needs and avoid paying for any cover they don't.

PERFECTLY SUPPORTED

You can count on a dedicated underwriting service accessible through telephone, email or the Refer to Underwriter option on the RSA Online quote screen.

PERFECTLY QUICK

Everything is handled online, so you can quote and bind business wherever and whenever suits you best. Our on-screen prompts guide you through the whole process in minutes.

**DESIGNED TO BE
FLEXIBLE RIGHT
FROM THE START**

Business Combined offers flexible insurance solutions for a wide range of manufacturing, wholesaling, supplying, retail, administrative and leisure risks.

- Fully modular – Contents is the only mandatory cover section. Employers Liability is only available with Public and/or Products Liability
- Options for Floating cover across Contents, Stock and Computer Equipment
- Option to specify significant customers or suppliers on Business Interruption
- Higher than ever sum insured acceptance levels – up to £20m Material Damage/Business Interruption exposures per premises (up to five premises) with no cap on turnover for online business
- Inclusion of Leisure, Accommodation, Retail and Administration trades
- Flexibility to support risks with turnover in North America
- 'Fair presentation of risk' guarantee – provided you complete the questions accurately and in good faith, and the assumptions on the statement of fact are checked, we will accept this as a fair presentation of risk.

Once you've chosen Property Damage – Contents insurance for your customer's business contents, you can then mix and match to meet their needs from a broad range of modular cover options, including:

**GETTING
THE
DETAILS
JUST
RIGHT**

Stock in Trade
Target Stock
Computer Equipment
Buildings
Tenants Improvements
Rent
All Risks
Business Interruption
(Profit, Revenue or ICOW)
Money
Goods in Transit
Loss of Liquor Licence
Deterioration of Stock
Public/Products Liability
Employers Liability (with PL)
Terrorism
Fidelity
Personal Accident
Legal Expenses
Machinery Breakdown

IN THE WORDS OF OUR BROKERS

"Flexibility and pricing is spot on, we get exactly what is needed and RSA underwriters are keen to get cover over the line."

Juliet Williams, Circle Insurance

"Impressed with the significant number of positive changes made by RSA. eTrading is all about reducing the broker transactional cost and this product is both easy to use and competitively priced. In addition to the wider cover, it has been impressive to see the vast improvement in the number of eTrade quotations which have not required referral or manual intervention."

Robin Belsom, Ryans

"Online trading supported by RSA's knowledgeable referral team, coupled with competitive pricing, makes a very streamlined trading process for us."

Karen Potts, Hettle Andrews

"Quick and easy product to use which helped us move more policies to eTrade due to the higher levels of trades accepted. More flexible on trades than any other eTrade product or insurer we are currently using."

Kayley Marke, Circle Insurance

FIND OUT MORE

Visit [rsabroker.com/
business-combined-rsa](https://rsabroker.com/business-combined-rsa)



UKC05075