



BUSINESS COMBINED

# PERFECTLY SIMPLE

USER GUIDE

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**

Business Combined is designed to be flexible right from the start. So your customers get the cover their business needs, without paying for cover they don't.

**PERFECTLY SUPPORTED**

You can count on a dedicated underwriting service accessible through multiple channels: telephone and email.

**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.



# RSA ONLINE TRADE SELECTION

A new intuitive way to select a trade...

Select the 'Sector' option on the trade selection page. This will take you through three steps to help you find the right trade for the customer.

## These three steps are nice and easy:

- First you select the trade sector from a short initial list
- Next you select the business activity from another short list
- Finally, you will be presented with a list of trades for you to choose from.

Then, if there are any trade specific questions, you will need to answer these.



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Trade
Proposer
Premises Cover
Policy Covers
Claims History

Primary Trade

We know how important it is to you to select the right trade, providing you and your customer peace of mind. We are providing you with two ways to choose the trade;

- Full trade list- the traditional full trade list selection option.
- Sector - the selection of trade using 3 simple steps to identify the customers business activities.

You can switch between these two approaches at any point.

If we can help you with the selection you can contact us by phone or use the web chat function.

### Primary Trade

Sector
  Full trade list
 
?

★ Step 1 - Choose Sector

- Brick, Cement, Ceramics, Glass and Pottery ?
- Electronic Goods (including installation, service and repair)
- Food and Drink (including manufacturing and supply)
- Leisure (including Entertainment, Accommodation, Pubs and Clubs)
- Metal (including installation, service and repair)
- Paper and Printing (including Signwriters)
- Plastics
- Storage and Transportation
- Textiles, Clothing and Footwear (including Leather)
- Waste & Recycling
- Wood (including installation and restoration)

This sector includes: accomodation such as bed & breakfast, hotels, guest houses, health clubs or farms and caravan or camp sites ; pubs, bars, cafes, restaurants and sports or social clubs ; cultural locations such as libraries, museums and theatres ; entertainment venues including cinemas, bowling alleys and zoos ; community centres, public halls and village halls.

★ Step 2 - Choose Business activity

- Accommodation ?
- Culture
- Drinking, Eating and Gambling
- Entertainment attractions and venues
- Sports clubs or activities, leisure centres, public halls, conferences and youth groups

★ Step 3 - Choose Trade

- Amateur dramatics Society ?
- Libraries and museums
- Theatres and theatrical companies

These risks are expected to have a high number of spectators and performances may include celebrities

### Primary Trade Follow On Questions

★ Does the business opening hours extend beyond 1am?  Yes  No

# RSA ONLINE DYNAMIC SCREENS

To make things simple, only the questions that need to be answered will be displayed.

**Here is an example...**

When you get to the All Risks section, you are presented with a short question. If you select 'Yes' you will then see a list of options. Select any of these options for the option to enter the sums insured.

**All Risks**

Do you require specified all risks?  Yes  No ?

**All Risks**

Do you require specified all risks?  Yes  No

- Cameras and Photographic Equipment  Yes  No
- Computers Portable  Yes  No
- Mobiles, Radio and Tele Pagers  Yes  No
- Other Electronic Equipment  Yes  No
- Audio/Video Equipment  Yes  No
- Computer Equipment  Yes  No
- Machinery And Plant  Yes  No
- Radio and Tele Pagers  Yes  No
- Survey Equipment  Yes  No
- Tools - Non Power Driven  Yes  No
- Tools - Power Driven Hand Tools  Yes  No
- Trophies  Yes  No

**All Risks**

Do you require specified all risks?  Yes  No ?

- Cameras and Photographic Equipment  Yes  No
- Computers Portable  Yes  No
- Sum insured
- Territorial limit
- Mobiles, Radio and Tele Pagers  Yes  No
- Other Electronic Equipment  Yes  No
- Audio/Video Equipment  Yes  No
- Computer Equipment  Yes  No
- Machinery And Plant  Yes  No
- Radio and Tele Pagers  Yes  No
- Survey Equipment  Yes  No
- Tools - Non Power Driven  Yes  No
- Tools - Power Driven Hand Tools  Yes  No
- Trophies  Yes  No

# RSA ONLINE ADDITIONAL COVERS

Once you have entered your customer's premises details, you can then select which additional covers you want.

This is fully optional, you can take any/all/none of the following:

- Public Liability
- Employers Liability option will only present where PL has been selected
- Business Interruption
- Loss of Money
- Good in Transit
- Personal Accident
- Legal Expenses
- Fidelity
- Terrorism Cover
- Machinery Breakdown


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Trade
Proposer
Premises Cover
Policy Covers

Cover Selection
Business Interruption
Money
Goods in Transit

### Policy Covers

* Do you require Public & Products Liability Cover?	<input type="text" value="0"/> <span style="font-size: 0.8em;">?</span>
* Do you require cover for Business Interruption?	<input checked="" type="radio"/> Yes <input type="radio"/> No
* Do you require cover for Loss of Money?	<input checked="" type="radio"/> Yes <input type="radio"/> No
* Do you require cover for Goods in Transit?	<input checked="" type="radio"/> Yes <input type="radio"/> No
* Do you require cover for Personal Accident?	<input type="radio"/> Yes <input checked="" type="radio"/> No
* Do you require cover for Legal Expenses?	<input type="radio"/> Yes <input checked="" type="radio"/> No
* Do you require Terrorism cover?	<input type="radio"/> Yes <input checked="" type="radio"/> No <span style="float: right; font-size: 0.8em;">?</span>
* Do you require Machinery Breakdown?	<input type="radio"/> Yes <input checked="" type="radio"/> No

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# RSA ONLINE QUOTE SUMMARY SCREEN

It's easy to select additional covers and see the premium change. When you reach the quote summary page, RSA Online will give you the opportunity to apply additional covers the customer may require – as the example shows.

You can of course still edit the quote and make changes to the cover, if you prefer.

### Additional Covers

<b>Machinery Breakdown</b> Add Cover <b>+ £103.07</b> CLICK BOX TO ADD		<b>Goods in Transit</b> Add Cover for 1 own vehicle at £2,500 limit <b>+ £17.50</b> CLICK BOX TO ADD	
<b>Fidelity (for UK based Employees)</b> Add cover for Limit of Indemnity of £50,000 <b>+ £45.60</b> CLICK BOX TO ADD		<b>Personal Accident</b> Add Cover <b>+ £5.00</b> CLICK BOX TO ADD	
<b>Legal Expenses</b> Add Cover <b>+ £265.12</b> CLICK BOX TO ADD			

# RSA ONLINE BROWSING BY TABS - STRAIGHTFORWARD NAVIGATION

Once you've completed all of the quote data for the first time, you can jump between the tabs to change the risk details, if required.

You can move between the top row of tabs, which may also produce a second row of tabs - see example on the right.

When you make an update, you won't have to work through all of the screens to get to the end of the quote.

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Trade Proposer **Premises Cover** Policy Covers Claims History

Premises X

Premises Information [Construction](#) [Buildings & Contents](#) [Stock](#) [Additional Covers](#) [Further Info](#)

### Premises Information

[Add another premises](#)

Premises (count) address  x

[Look up address](#) >

Address 98 Colmore Row, Birmingham, West Midlands, United Kingdom, B3 2AA  
[Edit Address](#)

RSA

You are currently editing ABC Limited - 18739597 | [Client summary](#)

**NEED HELP?**  
Chat now with a RSA specialist >

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Trade Proposer **Premises Cover** Policy Covers

Premises 1

[Premises Information](#) [Buildings & Contents](#) **Stock** [Additional Covers](#) [Further Info](#)

### Stock in trade

\* Stock in Open  ?

\* Stock in Trade (Excluding Target Stock)  ?

\* Target Stock Type  ▾

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# RSA ONLINE REFER TO UNDERWRITER - ACCESS TO EXPERTISE

During your quote, or at the end, you'll be given the option to refer to an underwriter.

### Summary of Cover

Text in red signifies risk has been updated.

**Business Details**

Primary Trade	Manufacture or Supply of Household Linens
Business Description	Manufacture or Supply of Household Linens

**Premises 1 - 98 Colmore Row, Birmingham**

General Contents	£1,000
Computer Equipment and Ancillary Equipment	£1,000
Your Contribution (except for Subsidence, Ground Heave or Landslip):	£0
Your Contribution for Subsidence, Ground Heave or Landslip:	£0

**Endorsements**

The full clause wordings can be viewed in the Schedule

Endorsement: HEA003 Heating, Oil Storage or use of Waste Oil Heaters.  
 Endorsement: EK4LI05 Work Away Exclusion.  
 Endorsement: EK4PD15 Waste Removal - Non Printer.  
 Endorsement: IEE001 Electrical Installation Requirements.

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[Refer To Underwriter >](#)
[Go on cover >](#)

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Once you select the 'Refer to Underwriter' option, you will be directed to this screen.

You can then ask us your question – please include as much detail as possible to help us respond quickly.

You can also attach any useful documents relating to your query.



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### Refer To Underwriter

Please use the space below to ask our underwriters a question and or provide additional information about this risk  
 You may attach documents or files below

\*  ? ✖ Required

**Please upload any supporting documents**

Please note, submitting will lock your quote until the referral is closed. If you'd prefer to continue without locking your quote then please contact us using web chat or call us.

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[Submit to Underwriter >](#)

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Note that your quote will be locked until we respond.

# RSA ONLINE EXISTING QUOTES/ POLICIES

## **I have a valid quote (obtained in the last 42 days) on the original Small Business Combined (SBC) product – what should I do?**

If you and your customer are happy with the quote, you can go ahead with the existing quote. We'll move the policy to the new Business Combined product at its first renewal.

If you would like, however, you can run the quote through on the new product and we will happily discuss any differences in premium and terms.

## **I have an existing policy on the original SBC product – what will happen to it?**

We will move from our old SBC product to the new Business Combined product at renewal...

- Your customers' existing SBC policies will not auto renew and will not show up on your renewal dashboard. The existing policies will expire at renewal date
- RSA will rekey your customers' policies to the new Business Combined product and contact you in advance of renewal with a new quote reference
- As always, please ensure you and your customers review all policy terms and conditions
- If your customer wants to go on cover you will need to accept the quote in the same way as any new business quote
- If your customer wants to continue paying by Direct Debit, you will need to re-enter their bank account details in the same way as New Business
- Don't forget, we're on hand to discuss any queries. We'll also keep you updated as we move your policies to the new product.

Until renewal, you'll be able to continue to service the policy via RSA Online.



# BUSINESS COMBINED PRODUCT HIGHLIGHTS

The following is intended as a quick guide to the cover available under Business Combined.

For full details of the cover provided, please refer to the policy summary and policy wording.

Property Damage & Business Interruption	Limits
Floating Contents	Sum Insured
Floating Stock	Sum Insured
Floating Computer Equipment	Sum Insured
Stock at Third Party Premises	Sum Insured
<b>General Contents</b>	<b>Sum Insured</b>
Directors', Partners' and Employees' Personal Effects	£1,500 per person
CCTV and Alarm Equipment, Aerials and Satellite Dishes	
Wines, Spirits, Cigarettes and Tobacco held for Entertainment Purposes	£500 any loss
Documents, Manuscripts and Business Books	£25,000 any loss
<b>Computer Equipment</b>	<b>Sum Insured</b>
Computer Breakdown	Sum Insured
Accidental Discharge of Gas Systems	£10,000
Additional Rental Cost	£7,500 any loss
Incompatibility of Computer Systems Records	£10,000
<b>Stock In Trade</b>	<b>Sum Insured</b>
<b>Stock In the Open</b>	<b>Sum Insured</b>
<b>Target Stock:</b>	
Audio/Visual Equipment	Sum Insured
Cigarettes, Cigars or Tobacco	Sum Insured
Computer Equipment	Sum Insured
Computer Games	Sum Insured
Mobile Phones and Radios	Sum Insured
Non Ferrous Metals	Sum Insured
Photographic Equipment	Sum Insured
Wines, Fortified Wines and Spirits	Sum Insured

# BUSINESS COMBINED PRODUCT HIGHLIGHTS

Property Damage & Business Interruption	Limits
<b>Business Interruption:</b>	
Gross Profit of Estimated Gross Profit	Sum Insured
Gross Revenue of Estimated Gross Revenue	Sum Insured
Gross Fees	Sum Insured
Additional Cost of Working	Sum Insured
Notifiable Diseases, Food or Drink Poisoning, Defective Sanitation, Murder, Suicide, Vermin and Pests	£250,000
Denial of Access to the Business Premises	£250,000
Failure of Public Supply	£250,000
Damage at Supplier or Customers Premises in UK	£250,000
Damage at Specified Supplier or Customers Premises Anywhere in the World	Sum Insured
Damage to Property Temporarily Removed for Cleaning or Repair within Europe	£250,000
Telecommunication Systems	£250,000
Outstanding Debit Balances	£100,000
<b>Buildings</b>	<b>Sum Insured</b>
<b>Tenants Improvements</b>	<b>Sum Insured</b>
<b>Rent</b>	<b>Sum Insured</b>
<b>All Risks</b>	<b>Sum Insured</b>
<b>Terrorism</b>	<b>Sum Insured</b>
<b>Extensions to Property Damage &amp; Business Interruption</b>	
Additional Metered Utility Charges	£25,000
Automatic Reinstatement after a Loss	
Branded Goods	
Alterations and Additions	10% of Sum Insured
Clearance of Drains	£25,000
Fire Extinguishment, Accidental Gas Discharge and Alarm	£25,000
Involuntary Betterment	£50,000
Landscaped Grounds	£25,000
Loss Reduction Expenses and Temporary Repairs	£25,000
Mitigation of Environmental Impact	5% of total loss
Seasonal Increase in Stock	50% of Sum Insured
Property at Other Locations	£25,000
Property Temporarily Removed	£25,000
Locks and Keys Replacement	£1,000
Trace and Access	£25,000
Unauthorised Use of Water, Gas, Electricity and Oil	£25,000
Undamaged Stock	£25,000
Property Temporarily Removed to Locations in Europe	£25,000 any loss

# BUSINESS COMBINED PRODUCT HIGHLIGHTS

Optional Insurances	Limits
<b>Money</b>	
During working hours	Sum Insured
In transit	Sum Insured
In a locked safe or strongroom	Sum Insured
In policyholder's residence	£500
<b>Employers Liability (cannot be taken without PL)</b>	<b>£10,000,000</b>
<b>Public Liability</b>	<b>Limit of liability</b>
<b>Products Liability</b>	<b>Limit of liability</b>
<b>Machinery Breakdown</b>	<b>£10,000</b>
<b>Fidelity</b>	<b>Sum Insured</b>
<b>Legal Expenses</b>	<b>£100,000</b>
<b>Personal Accident</b>	<b>Sum Insured</b>
<b>Loss of Liquor Licence</b>	<b>Sum Insured</b>
<b>Transit</b>	<b>Sum Insured</b>
<b>Deterioration of Stock</b>	<b>Sum Insured</b>