

Axent Brokers Commercial Combined Product Summary

For all Insurance Policies arranged by Axent Brokers and underwritten by Millennium Insurance Company. The Policies provide cover for Commercial Combined Risks. Completion of an online Proposal Form is required

Key Features

Material Damage to include Buildings (if selected), Landlords Contents, Trade Contents, Stock

Fire and Perils including Theft & Accidental Damage as standard

Business Interruption

Fire and Perils as standard 12 month

Indemnity Period as standard

Glass

Breakage of glass or damage to Sanitary Fittings, Signs, Fascias, Blinds & Canopies

Money

Money in Transit, on Premises during business

Hours and in any bank safe

Money in safe

Goods in Transit

Loss of Licence

Public & Products Liability

Limit of Indemnity £2,000,000 or £5,000,000

Employers Liability

Limit of Indemnity £10,000,000

Principal Extensions & Exclusions

Excluding damage caused by theft not involving forcible and violent entry or exit

Excluding damage caused by storm or flood to property in the open or Stock not stored 150mm above floor level

Subsidence available cover (£1,500 Excess)
Terrorism cover available

Seasonal Increase to 25% between

a) 1 March and 23 April

b) 1 November and 31 December

Excess £250

Longer indemnity periods available

Excess £250

Damage to Frames & Fittings limit £500

External Signs limit £1,000

Excess £250

Excluding damage caused by theft not

involving forcible and violent entry or exit

Personal Accident (Assault)

Capital Benefits £10,000

Weekly benefits £100

Excess £250

Excess £250

Excess £250

Excess £250 -Third Party Property Damage.

Excess £500 -in respect of Heat

Excess £250

The insurance contract is for a 12 month period expiring at midnight on the last day. This document does not contain the full terms and conditions of the Insurance contract which can be found in the applicable Policy Document