

# Regional Mid-Market Manufacturing and Industry

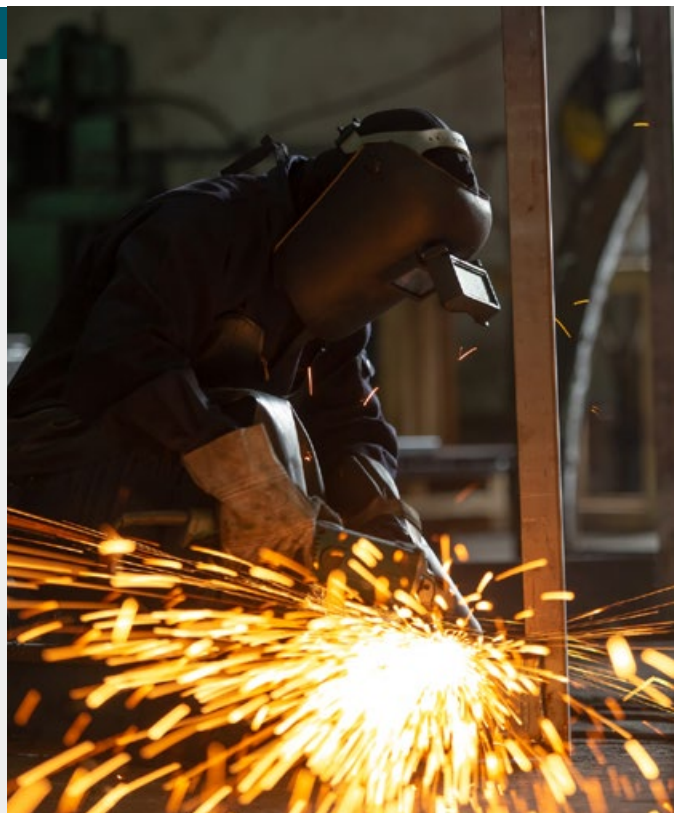
## Quick Guide

Aviva's Commercial Combined Manufacturing and Industry insurance is designed for businesses engaged in the transformation of raw materials and the manufacture of components and finished goods, including manufacturers of wood, plastics and fabricated metal products.

There are no mandatory sections, with every cover being optional, enabling the build of a commercial insurance solution which specifically meets the needs of each business.

### Property damage

- **Moulds, tools, dies, patterns, drawings and jigs** – covered up to £100,000 for any one claim.
- **Energy efficiency** – up to £10,000 per period of insurance for the additional cost and expense of replacing damaged portions of insured buildings in a way which improves their future energy efficiency.
- **Exhibition sites** – up to £25,000 for any one claim for damage to property while at exhibitions of up to seven days.
- **Metal workers extension** – up to £50,000 for any one location and £250,000 per period of insurance to cover stock and materials at the premises of machine makers, engineers, founders, metal workers, customers, agents and subcontractors.
- **Non-ferrous metals** – up to £25,000 for any one claim.
- **Seasonal increase** – 25% for November, December, January or other specified and agreed months (metals trades only).
- **Temporary removal** – up to £250,000 for any one claim.
- **Homeworking** – up to £5,000 per director, partner or employee. Protecting assets as people continue to work more flexibly.
- **Temporary repair costs** – up to £20,000 for any one claim for costs to make temporary repairs to property following damage.
- **Trade samples** – £500 for any one item and £10,000 for any one claim for damage to trade samples while anywhere in the European Economic Area.
- **Optional resilient repairs cover** – following damage by storm, flood and, in some instances, escape of water, we will pay additional costs to implement solutions to try to limit the impact of a similar future loss.



### Cyber

Protection against the financial impact of cyber risks such as hacker attacks, ransomware, denial of service attacks, reputational damage or compensation claims made against the business for failing to keep personal or commercial data secure.

- **Protection** – a wide package of covers which are simple and flexible.
- **Resolution** – a rapid 24/7/365 response with specialist support services to get customers back to business as usual as soon as possible.
- **Risk management** – a range of discounted cyber security products and services via our specialist partner scheme.
- **Resilience improvements** – up to £25,000 towards improving the resilience of computer systems following a claim.

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## Business interruption

Protection against loss of business income following insured damage to property.

- **Damage**
  - **contracted supplier premises** – up to £100,000 for any one claim
  - **customer premises** – up to £100,000 for any one claim.
- **Essential personnel** – up to £50,000 for any one claim for costs and expenses incurred to limit business interruption as a result of death or total disablement of an owner, partner, company director or trustee.
- **Public relations expenses** – up to £10,000 for any one period of insurance.
- **Full failure of electricity, gas and/or water** – £100,000 per claim and £300,000 in aggregate for accidental failure (damage). Lower limits apply to non-damage events.
- **Specified disease** – up to £25,000 for any one period of insurance.
- **Action by police** – up to £50,000 for any one claim.
- **Prevention of access** – up to £50,000 for any one claim.
- **Workplace recovery office facilities** – up to £50,000 per period of insurance.



## Machinery damage

Covering breakdown, explosion and collapse of computers, electronic equipment, plant and/or machinery. Cover also available for business interruption resulting from machinery damage.



## Public and products liability

- **Legal costs and expenses to defend prosecutions** – covering all relevant health and safety, corporate manslaughter and corporate homicide legislations.
- **Hired or rented premises** – up to £500,000 for damage to premises hired or rented for the purpose of the business.
- **Payment for court attendance** – £500 limit per day for directors and employees.
- **Personal belongings** – accidental damage to employees' and visitors' personal belongings in your custody and control.
- **Injury to working partners.**
- **Liability under data protection legislation.**

## The following covers are also available:

### Employers' liability

Covering legal liability to employees for bodily injury which happens in the course of working for the business.

- **Legal costs and expenses to defend prosecutions** – covering all relevant health and safety, corporate manslaughter and corporate homicide legislations.
- **Section cover limit** – £10,000,000 included as standard.

### Legal protection

**Expert advice and service** – access to legal advice to minimise the risk of any potential legal issue escalating. Also provides cover for legal representation and the cost of legal expenses if a matter has to be taken to court.

### Management liability

Providing financial protection as an individual (Directors and Officers Liability) and/or as a company (Employment Practices Liability and Corporate Legal Liability) in the event that claims are made in relation to the running of the business.

### Accident and health

**Injury and travel protection** – covering the business need for financial benefits to be paid in the event of accidental bodily injury to an employee, and/or providing financial protection for employees while travelling for the purposes of the business.

### Commercial crime

**Direct financial loss protection** – wide protection against direct financial loss sustained by a business due to theft, fraud or dishonesty by its employees and/or third parties.

It covers loss of money, securities or property belonging to the business's clients or customers which is in the care, custody and control of the business and for which the business has legal responsibility.

### Money and assault

**People and property** – money cover provided at varying locations such as at the premises, in transit and at the homes of authorised employees. Assault cover includes damage to clothing and personal belongings, and medical and dental expenses.

## Added-value services:

### DAS Businesslaw

<https://avivabusinesslaw.farill.io/>

This is a complimentary website, provided by Aviva, offering many tools and resources to help your client manage their business effectively. Once insurance is in place with us, your client will have access to:

- unlimited legal advice via the legal advice helpline.
- email alerts on changes in law, legislation and regulation.
- a range of regularly updated business and legal guides, document builders, interactive checklists and videos that can help with the day-to-day running of the business, as well as helping to manage exposure to legal risk.
- topics ranging from branding, crowdfunding and financial and tax planning to marketing strategy can help to build and grow your client's business.

### Why Aviva?

#### The Aviva way of underwriting: whole-customer approach

- **Modular product approach** – to cater for all cover needs under one policy: more efficient service for clients and brokers.
- **Access to regionally based underwriters** – empowered to tailor covers, products and limits to meet customer needs.
- **Data-led personalisation to ensure adequacy of cover** – offering solutions for risks such as underinsurance by leveraging data and analytics in real time.

#### The Aviva difference: instilling trust and confidence

- **Fast, fair and reliable claims** – helplines available 24/7 with UK-based claims handlers.
- **Access to specialist and technical legal experts.**
- **Complimentary tax and legal helpline** – including a counselling service for employees.

#### Aviva the long-term partner: forward-thinking

- **Sustainability insight support** – access to the enterprise nation hub to assist small businesses with their sustainability goals.
- **Comprehensive risk management solutions** – online, on demand or in person to suit the needs of individual businesses.
- **Access to specialist partner network** – a wide range of products and services available at preferential rates to meet the risk and management needs of businesses.