EMPOWER DEVELOPMENT

- Property damage (including, theft, money and glass)
- Business interruption
- Employers', public and products liability insurance

TYPICAL PACKAGED POLICY

COMMERCIAL LIABILITY (INCLUDING CONTRACTORS)

- Businesses which employ a maximum of between five and eight employees and have a turnover of less than £500,000
- Businesses which work from or are based at home, or out of a third-party site, but do not own, lease, hire or rent any business premises

14 QUESTIONS

CARE HOMES
- Residential homes
- Retirement homes
- Care homes
- Rest homes
- Nursing homes

- Goods in transit
- Temporary removal of contents
- Temporary removal of documents
- Damage to external blinds and signs
- Replacement of locks and keys following theft
- Loss of accounts receivable (book debts)
- Freezer contents
- Rent liability
- Damage to property and exhibitions
- Employees' and visitors'' property
- Loss of oil and metered water

OFFICE INSURANCE – ADDITIONAL COVER

LEARNING OUTCOME 2 – UNDERSTAND THE BASIC FEATURES AND SCOPE OF PACKAGED COMMERCIAL INSURANCES AND ASSOCIATED SERVICES

HOTELS AND GUEST HOUSES
- Smaller hotels
- Guest houses
- **Hotel Proprietors' Act 1956**

SURGERIES
- Doctors
- Dentists
- Vets
- Complementary therapists

SHOP INSURANCE – OPTIONAL COVER

- Buildings
- Fidelity insurance
- Portable equipment
- Terrorism
- Computer breakdown
- Legal expenses
- Personal accident
- Loss of licence

SALONS
- Barbers
- Hairdressers
- Beauticians
- Solaria

EMPOWER DEVELOPMENT