



COMMERCIAL COMBINED INSURANCE

An umbrella policy for clients in the service, manufacturing and distribution sectors.

Cover Features

Cover is on All Risks basis with excellent cover enhancements that provide real value for clients including:

- Cyber as standard
- Breakdown of Equipment including computers
- Directors' & Officers' Liability
- Legal Expenses that includes contract disputes
- Personal Accident cover for Directors
- A full range of Business Interruption extensions are included as standard
- Goods in Transit, Money, Loss of Licence and Deterioration of Stock are automatically covered.
- Keyman

What makes us different?

- Capacity is provided by Lloyd's of London
- Wide trade appetite
- Facilities to write specialist Liability business with perceived difficult Product Liability exposures
- We can accommodate larger property exposures
- All Quotations are exclusive
- Local expert underwriters.



WHY CHOOSE R&Q?

- We support the independent intermediary
- R&Q is independently owned – we are not a potential competitor for our partner brokers
- Knowledgeable and experienced underwriting team based in the London, Birmingham, Manchester and Bournemouth
- All our quotations are 100% exclusive
- Backed by capacity providers with strong financial ratings
- ‘Best of breed’ products with cover enhancements that offer genuine value
- Fair and consistent commission structure.

HIGH QUALITY UNDERWRITING SOLUTIONS

We offer a comprehensive range of superior products that are exclusively available to our select broker partners. Our core products are supported by an extended product range.

- Commercial Combined
- Property Owners Insurance
- Mi-Binder
- Contracting Business
- Package Combined
- Residential Development Insurance
- Extended Product Range.

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Information on our full range of products is available on our website.