



## PACKAGE COMBINED INSURANCE

**An umbrella policy for clients in the offices, retail and leisure sectors.**

### Cover Features

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

- Cyber cover extension (optional)
- 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.

### What makes us different?

- Capacity is provided by Lloyd's of London
- Wide trade appetite
- Competitive pricing
- Cover can be placed via the [www.mi-binder.com](http://www.mi-binder.com) platform
- 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.

## CONTACTS

### London

James Wheddon

T +44 (0) 20 7780 5974

M +44 (0) 7769 289 363

E james.wheddon@rqjh.com

### Birmingham

Paul Woodcock

T +44 (0) 20 7780 5988

M +44 (0) 7894 095096

E paul.woodcock@rqjh.com

### Manchester

Marek Rusinek

T +44 (0) 161 935 8342

M +44 (0) 7795 690712

E marek.rusinek@rqjh.com

### Bournemouth

Simon Coulson

T +44 (0) 1202 087 690

M +44 (0) 7780 333 084

E simon.coulson@rqjh.com

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