



## COMMERCIAL COMBINED

Focus has made arrangements to provide a prior submit facility for Commercial Combined Insurance, with security provided by our 'A'-rated Insurer Partner, China Taiping.

The facility caters to a very wide Trade list, so should you have a risk that you would like to talk to us about, please just contact us and we will be happy to discuss.

Quotations can usually be turned around in just 24 hours and are valid for 30 days.

### BENEFITS

- Statement of Fact basis – no proposal form required
- Low policy excess from £250

### CORE COVER

- Business Contents including Fixtures, Fittings & Stock
- Business Interruption
- Glass & Money
- Public & Products Liability
- Employers Liability

### ADDITIONAL COVERS

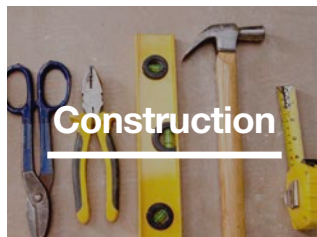
- Business Buildings
- Goods-in-Transit
- Health & Safety Risk
- Management Tool
- Terrorism
- Legal Expenses

### TARGET BUSINESS

- Brewers
- Burglary Alarm Manufacturers & Wholesalers

- Cabinet Makers
- Conference Centres
- Dental/Denture Manufacturers & Wholesalers
- Electrical Domestic Goods Manufacturers & Wholesalers
- Entry Phone Manufacturers & Wholesalers
- Glass Manufacturers, Merchants & Wholesalers
- Metal Railing/Staircase Manufacturers & Wholesalers
- Monumental Masons
- Pottery Goods Manufacturers & Wholesalers
- Precision Metal Workers
- Printing Trades
- Sand & Gravel Merchants
- Stained Glass Manufacturers & Wholesalers
- Tent & Marquee Hirers & Manufacturers

## Product Range



### Building & Allied Trades

Business Combined

Business Computers

### Commercial Combined

Excess Loss PL/  
Products & EL

Health & Safety Risk  
Management

Legal Expenses

### Manufacturing Premises

Marine Cargo

### Non-Standard Trades

Property Owners -  
Portfolios

Property Owners  
- Multi-Property

Property Owners -  
Residential Only

Retail Shops &  
Offices Packages

### Unoccupied Property

### Building & Allied Trades

Contractors All Risks

Contractors All Risks:  
Standalone Product

### Contractors Excess Loss

Contractors Liability

Contractors Premises  
Property Damage

Design & Construct PI

Excess Loss PL/  
Products & EL

### Group Personal Accident

Hazardous Location  
Liability

High Risk Liability

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Larger Contractors  
Combined

Legal Expenses

Performance Bonds

### Site Safety Assessment Tool

### Buildings & Property

Legal Expenses

Office Insurance

Performance Bonds

Professional Indemnity

Public/Employers Liability

Click on each Product to learn more about its benefits, covers and target business on our website.

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Focus is a trading name of BJP Insurance Brokers Ltd, who is authorised and regulated by the Financial Conduct Authority