

Commercial Combined Factsheet

At Intact Insurance, we are proud to bring to market an enhanced Commercial Combined Product. Already recognised as one of the market's leading solutions, this refreshed proposition offers broader benefits and even better value, helping customers protect their businesses with greater confidence.



Key enhancements



Property Damage

General Contents

- Amended to include curios, pictures and other works of art, stamp collections, article of precious metal, jewellery or furs; Limit of Liability €5,000

Stock

- Amended to include sales samples

Environmental Extension

- Retitled as Build Back Green

Stock in Transit Extension

- Cover is extended to include Europe

Seasonal Increase in Stock

- Limit increased to 25% (from 20%) and extended to include the month of October

Catch-All Uplift

- Provides additional coverage in the event of a gap in limits provided under the relevant extension(s)

Business Interruption

Inflation Provision

- Uplifted to 133.33% from 115%

Loss at Suppliers(s) or Customer(s) Premises

- Cover extended to include United Kingdom

Deterioration of Stock

- Limit of Liability €10,000

Liability

Wrongful Arrest

- Limit of Liability (all claims) €25,000

Money

Limit changes as follows

- Money in locked safe increased to €1,000 from €500
- Clothing and Personal effects increased to €1,000 from €500

Fidelity Guarantee

- Cover for financial loss from Acts of Fraud committed by an Employee; Limit of Liability €25,000

Loss of Licence

- Cover for depreciation in value of the Insured's interest in the Premises arising from loss of liquor (excisable) licence; Limit of Liability €150,000

Personal Accident

- 24-hour cover for Personal Accident for an Insured Person. Death & Capital Benefit up to €25,000 and Medical Expenses up to €2,500

Commercial Legal Protection

- Automatic add-on insurance covering legal costs and provision of access to legal advice for contract disputes, employment tribunals, debt recovery, landlord issues etc
- Limit of Liability €400,000



The Intact Insurance difference.

Global reach, **local expertise.**



Expert risk management.

Access strong property capacity backed by specialist risk surveyors who deliver actionable insights that strengthen client resilience to support long-term portfolio performance.



Pre-quote survey.

Engage early with our surveyors for pre-quote assessments that improve underwriting outcomes, accelerate decision making, and deliver solutions for your clients.



Specialist underwriting skills.

Work directly with experienced commercial underwriters who understand SME and complex mid-market risks and are empowered to deliver fast, informed decisions for your clients.

Why Intact Insurance.

At Intact Insurance, we believe insurance is about people, not things. With a team of dedicated professionals in Dublin, Galway, and Belfast, and a worldwide team of over 31,000, we unite deep local knowledge with international expertise to deliver customer-driven solutions that protect what matters most: thriving communities and the people who serve them.

Our teams focus on delivering solutions both locally and globally. Using their knowledge and experience to understand the needs of your clients with specialist advice and guidance.

Our approach to underwriting risk prioritises helping customers protect their assets while maintaining the flexibility to turn complex challenges into straightforward successful outcomes. We'll work closely with you to understand your approach to risk, tailoring solutions to meet your specific requirements.

Our technical expertise is extensive. From underwriting, risk management and claims, to a global network that takes our capability far and wide, you can be confident we will aim to deliver the right insurance solution for you.

Contact information.

For more information, contact your **Key Account Manager**, who can guide you through the latest enhancements.

New Business enquiries

enterprise@intactinsurance.ie

Existing Business

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Visit [intactinsurance.ie](https://www.intactinsurance.ie)



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