

# Active

*underwriting specialists*

## Property Insurance



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[www.Activeuw.com](http://www.Activeuw.com)

# Property Insurance

Active's combined Property product provides a comprehensive insurance package ranging from the main Material Damage and Business Interruption covers through to the additional covers such as Loss of Business Money and deterioration of food stock for example.

Clients can choose to insure against a full range of perils starting with the basic Fire, Lightning and Explosion through to the more inclusive, Accidental Damage.

The covers are:

## **Material Damage**

Loss or damage to the insured property at the Premises from any insured perils.

## **Portable Machinery**

Loss of portable items such as computers, audio or visual equipment whether in the premises, UK or abroad.

## **Consequential Loss**

Loss of income, payroll or rentals following loss or damage caused by an insured peril.

## **Money**

Loss or damage to money following accidental damage and theft. Assault coverage for handlers is an optional addition.

## **Fidelity**

Loss or damage from theft of business money through employee dishonest, goods and contents.



## **Deterioration of Frozen Food Stock**

Damage to any Frozen Food Stock whilst contained in refrigerating unit(s) at the Premises, directly caused by breakdown or accidental failure of electricity supply.

## **Loss of Licence**

Suspension or loss of licence for the retail sale of excisable liquors and/or the provision of entertainment at the Premises.

A full menu of cover extensions are available which provide additional benefits to clients.

## **Contact Active Underwriting Specialists**

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