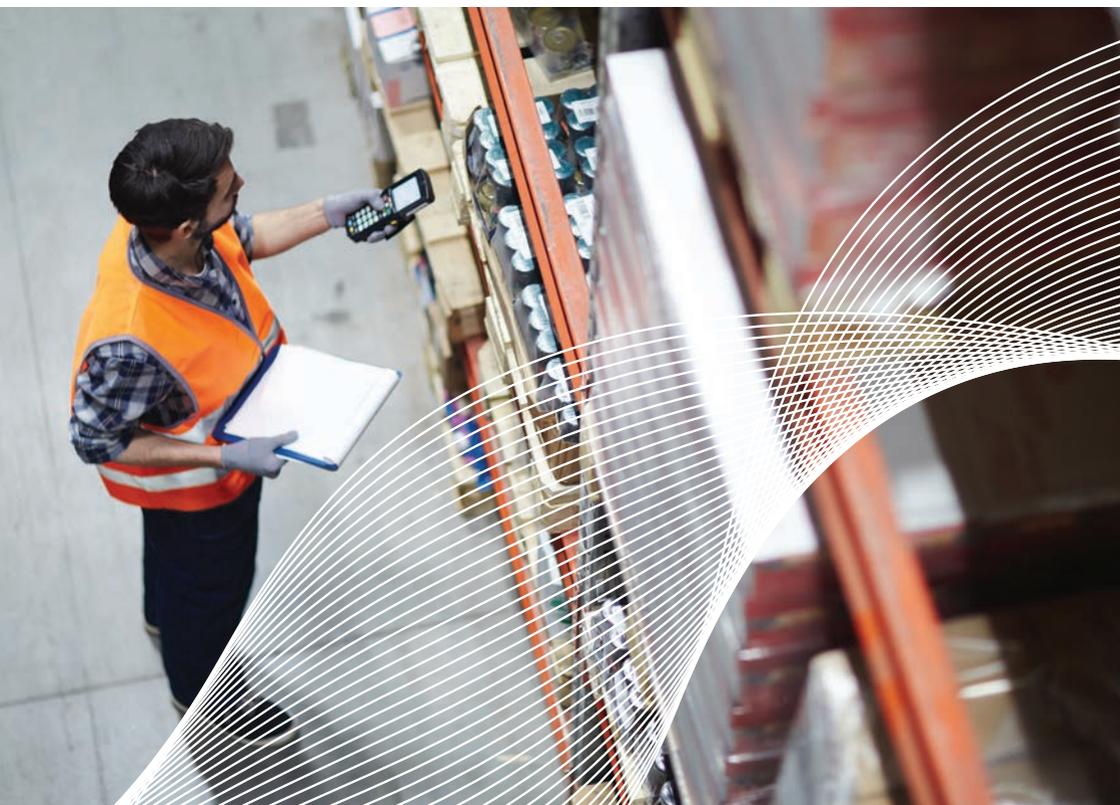




MS  **Amlin**

Your partner in UK Commercial Combined insurance



MS Amlin is a leading insurer and reinsurer, and part of the global top-10 insurance group MS&AD. With a 300-year record and more than 2,400 people in 26 locations worldwide, we deliver continuity for businesses facing the most complex and demanding risks. In turn, this promotes continuity and prosperity around the world.



A better way to take care of business

Every day, UK businesses face countless threats to their financial and physical assets – from age-old issues like accidents and break-ins, to contemporary challenges, such as system failures and cyber-attacks.

Increased regulation, employee welfare and an escalating blame and claim culture can also prove costly to organisations without the right insurance.

Our Commercial Combined product offers your clients comprehensive protection against the day-to-day hazards faced by businesses across the UK. It provides cover for all major business risks in a simple, modular format that makes it easier to create the right solution for your client. Plus, it's backed up by a wealth of industry knowledge and 24/7 claims support to ensure business continuity.

“By covering multiple risks, in one simple policy, employers can focus on running their business, without worrying about what might happen when things go wrong.”

Grant Thompson
Head of Commercial, UK



Why partner with us?

We understand that every business is unique, but know that each wants an easy solution that protects against all the risks they face, tailored to suit their individual business. So by combining traditional protection with up-to-date covers and first-class service, we're confident we can provide a bespoke package that saves your client time and effort, without treating them like any other business.

Comprehensive cover

Our carefully designed product gives your clients more options and greater flexibility. By providing multiple insurance solutions in a single policy, it allows them to have all the business protection they need, without paying for anything they don't want.

Technical expertise

Our technical experts have hundreds of years of experience between them and understand the UK SME market as well as anyone. They work alongside specialist external partners to ensure you get a fast, reliable service throughout every stage of the process.

Dedicated support

Whether you're dealing with us face-to-face, over the phone or online, you'll find our team friendly, approachable and responsive to your needs. This hands-on support, helps us to build stronger working relationships and deliver better outcomes for you and your clients.

Financial stability

We have a minimum A financial rating, which makes us a trustworthy option for even your most valuable accounts. It also means you can recommend our products with confidence to all types of business.

“Our eye for detail helps to keep our proposition more relevant and our products more competitive.”

Ian Graham
Lead Underwriter, UK Commercial

A single solution for all your business insurance risks

Our 'All Risks' product is a modular insurance solution designed exclusively for UK businesses. With 18 different options to choose from, it offers comprehensive cover in an easy-to-follow format that can be tailored to the individual needs of your clients.

Alongside conventional property and casualty cover, it includes a substantial Cyber cover option to protect your clients against one of the biggest dangers to modern business. Plus, a specialist Directors and Officers (D&O) cover for key members of staff and a range of other valuable sections.

Other than the Legal Expenses module which is included automatically, everything else is optional. So rather than relying on a one-size-fits all solution, you can build a policy to the unique specification of any business.

“Our Commercial Combined policy is designed to enable you to create flexible solutions that meet your client's needs and expectations, and help them manage their budgets.”

Dave Elsey
Senior Underwriter, Commercial

Core cover	Available modules
Property insurance	Material Damage
	Business Interruption
	Money
	Trade All Risks
	Goods in Transit (GIT)
	Computer Breakdown
	Deterioration of Stock
	Theft by Employee
	Engineering Breakdown
	Engineering Inspection
Casualty insurance	Terrorism
	Employers' Liability
	Public and Products Liability
	Legal Expenses
Directors & Officers insurance	Personal Accident
	Specialist liability cover for key members of staff
Cyber insurance	Comprehensive cover options to protect the confidentiality, integrity and availability of data and systems

Core cover explained

Property insurance

The threat of property being lost, damaged or stolen is an important consideration for business owners. But every situation is different and risks often vary depending on size, location and industry.

Our individual property modules give your client the flexibility to focus on the risks that matter to them – from core areas such as Material Damage and Business Interruption, to specific areas such as Computer Breakdown and Deterioration of Stock. A basic Engineering Breakdown section is also available, suitable for SMEs with a small selection of plant.

By selecting the most relevant options, your clients can enjoy all the benefits of a bespoke policy, without paying any unnecessary costs.



Casualty insurance

In today's increasingly litigious society, securing robust casualty cover remains a top priority for UK businesses. But as well as Employers' and Public Liability, specialist covers are becoming more and more necessary to protect against emerging threats, and clients understandably want all of this covered under one roof.

So our range of casualty modules offers a one stop shop solution. Alongside the optional core modules, we automatically include Legal Expenses and offer a choice of further sections including Personal Accident cover.



Cyber insurance

Arguably the biggest growing threat facing businesses in the UK, cyber vulnerability and the threat of attack is no longer reserved for large corporate organisations; small and medium-sized businesses are equally susceptible to data theft, system failures and malicious attacks – nearly half of all UK businesses suffered a cyber-attack in 2016 alone.

With every business holding some form of data or customer information, and with the imminent introduction of new European data protection laws, our new Cyber insurance module offers vital protection against a wide range of Cyber risks to your clients' businesses. It provides cover for first and third party losses for companies of all shapes and sizes, not only against malicious attacks but accidents and human errors too, and is supported by a dedicated panel of experts that guide you through any incident.



Directors & Officers (D&O) insurance

It's not unusual for directors, officers and partners of a company to be held personally accountable for certain business exposures. Our D&O module safeguards these senior members of staff against the possibility of legal action, with a substantial limit of liability offered as standard.

Cover includes anything from a breach in duty or trust, to criminal negligence or even a corporate manslaughter charge. It offers financial protection to any named individual and provides them with legal support and advice in the event of a claim.



Cyber cover

Multi-purpose Cyber cover

We have three tiers of cover and three limits of liability to choose from, designed to protect your clients against exposure under the Confidentiality, Integrity and Availability (CIA) security model.

The first tier - Bronze - provides cover for cyber events that impact the integrity of your client's software or data, such as a ransomware attack.

The second tier - Silver - provides cover to your client for the consequences of failing to secure the confidentiality of data, including liability claims or the first party costs of delivering a suitable response to affected customers.

The final tier - Gold - relates to availability of systems and covers clients for business interruption loss arising from IT interruption resulting from a cyber attack, along with other potential costs or liabilities that could arise from such an event.

Standalone Cyber cover

In addition to our multi-purpose Cyber module, we can offer a standalone Cyber policy for those clients that require enhanced levels of cover and financial protection. It combines an enhanced base cover with additional optional sections such as Payment Card Industry fines, Cyber Crime and Multimedia Liability.

The standalone Cyber policy offers much larger limits of indemnity alongside access to a risk management portal that provides advice and best practice, pre- and post-loss.

“All our Cyber cover options are supported by a leading Cyber law firm and panel of specialist claims vendors, who understand the intricacies of Cyber incidents and are available 24/7 to guide you through the claim and keep business disruption to a minimum.”

Stephen Wares
Principal Cyber Underwriter

	Bronze	Silver	Gold	Cyber cover details
Integrity				
Investigation	●	●	●	Costs of IT security experts determining existence, cause and extent of security breach, plus associated legal costs.
Restoration	●	●	●	Costs of recovering/replacing data or software following loss due to a security breach.
Extortion	●	●	●	Costs of investigating and resolving extortion attempts following a security breach.
Confidentiality				
Investigation		●	●	Costs of IT security experts determining existence, cause and extent of breach of confidentiality or privacy, plus associated legal costs.
Liability		●	●	Costs of defending and settling claims by third parties following a breach of confidentiality or privacy.
Response		●	●	Costs of legal advice, crisis management, notification to affected parties and credit monitoring.
Extortion		●	●	Costs of investigating and resolving extortion attempts following a breach of confidentiality or privacy.
Availability				
Investigation			●	Costs of IT security experts determining existence, cause and extent of security breach, plus associated legal costs.
Business Interruption			●	Loss of profit and increased costs incurred due to the unavailability of IT systems or data due to a security breach or Denial of Service attack.
Extortion			●	Costs of investigating and resolving extortion attempts following a security breach or Denial of Service attack.

Typical Cyber Claims

Cyber cover is currently one of the most talked-about topics in the insurance market; it's no longer a nice-to-have, but a business essential. But many clients understandably don't fully appreciate how they could fall victim to a security breach, or what exactly a Cyber policy covers them for.

So we've designed our Cyber section to be easy to understand and wide-ranging in cover, protecting against many of the most common cyber incidents.

Example 1: Email Attachment (Bronze)

An employee receives an email that appears to be from a trusted sender, and opens the attachment. Ransomware is then installed, encrypting all files within the computer network. The hacker demands a payment to release the files, threatening to destroy within 24 hours if not.

- Forensic IT experts are brought in to assess the extent of the ransomware and understand whether the files are retrievable
- Experts remove the malware if possible, and restore the data to its original state
- Reimbursement of a ransom payment as a last resort if no better means of retrieving the data files exists

Example 2: Lost Laptop (Silver)

A contractor accidentally leaves a company laptop on a train whilst commuting to work. The laptop is taken, password protections are breached and sensitive customer data is stolen. It is then published online, breaching the customers' privacy and putting them in danger of fraud and identity theft.

- The extent of the data compromised is investigated by forensic experts
- Affected customers are notified and offered credit monitoring to protect against the consequences of ID theft
- Costs and damages are covered for breach of privacy/confidentiality claims brought by customers whose data is stolen



Example 3: Rogue Employee (Silver)

An independent financial advisor employee is targeted by an ID fraud gang. They pay him for each customer record he passes to them, which contains personal, address and bank details. The breach is discovered when numerous clients have money stolen and online accounts are breached. The employee is dismissed but new client numbers drop, and many existing clients leave and bring legal action against the firm.

- Forensic experts identify the extent of the breach
- A specialist vendor helps coordinate notification to customers and set up credit monitoring services for affected customers
- The legal firm coordinates any required regulatory disclosure and manages client legal action, and resultant costs and damages are covered
- The PR firm is engaged to help minimise the damage to the company's local reputation

Example 4: System Unavailability (Gold)

A local logistics company has their computer network infected by a virus that was accidentally downloaded. Their delivery schedule and client information cannot be accessed and deliveries have to stop for 72 hours until the virus is removed and the systems brought back online, resulting in missed appointments and a loss of income.

- IT experts remove the virus and restore the systems to full operation
- Business interruption costs are covered for the 72 hour period of system unavailability as well as continuing loss from business disruption that the client experiences in the following days

Example 5: Website Attack (Gold)

A hacker orchestrates a Denial of Service attack overnight against the website of a small retailer. The website goes down for 24 hours and a day's sales are lost as customers cannot access the online shopping area, resulting in the retailer suffering a loss of profits.

- Forensic experts identify the cause of the attack and help the client to restore the site by the end of the day
- Business Interruption cover indemnifies against the loss of profit incurred



A broad appetite for risk



As an established insurer in the UK market, we support clients across many different industry sectors and are used to managing a wide variety of risks.

Typical clients

- Manufacturing businesses
- Wholesale suppliers
- Metalworking companies
- Office-based organisations
- Retail and distribution suppliers

Specialist areas of cover

- Cyber insurance
- Directors & Officers
- Personal Accident
- Engineering Breakdown
- Legal Expenses

Underwriting appetite

- Variety of business sizes
- UK-based
- GWP above £10,000
- Property-led risks

A reassuring level of support

When you're managing multiple insurance risks on just one policy, the processes can be almost as important as the product itself. So, from the very first moment you get in touch, we go the extra mile to provide a seamless service.

Client-focused advisers

Every member of our team is an expert in their field and fully focused on what's best for you and your clients. And our support doesn't stop once the policy has begun – our team are on hand throughout the life of the policy to answer queries and make any changes you need.

Risk engineering expertise

We offer a range of additional value added services designed to complement cover.

Innovative risk engineering toolkits

Accessed online, these are designed to target the root cause of common types of claims and have been developed in conjunction with national topic experts with intellectual property protection. For example: flood protection, slips, trips, challenging behaviour, manual handling and more.

Practical risk engineering advice

In addition to the online guidance, our underwriters have access to expert advice from our in-house team and panel of third party consultants to assist your client in improving the risk management of their business.

Passionate underwriters

Our underwriting team are passionate about what they do and enjoy working with you to create the solutions you need. Whether you're representing a small business or a large client, you're guaranteed the same level of outstanding commitment.

“Our specialist underwriters have an exceptional knowledge of the UK commercial market and are intent on helping you for the duration of your policy – not just the beginning.”

Grant Thompson
Head of UK Commercial



Did you know?

Our claims service has been recognised as outstanding

Specialist claims support

Any time you need to speak to us about a claim, you can be confident that we will resolve any issues quickly and make payments with the least amount of fuss.

Within our dedicated Commercial Combined claims team, our skilled claims advisers have an excellent understanding of the market and work alongside our trusted external partners to deliver a first class claims service. And when it comes to specialist areas such as Legal Expenses and Cyber, we have a further panel of industry-leading experts so you can be sure you and your clients are in the safest of hands until the incident is completely resolved.

Commercial Combined



New Business Enquiries

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Claims Support



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Casualty Claims

01245 396 677



Cyber Claims

DWF LLP

020 7741 6127



Legal Expenses Claims

ARAG

0117 917 1698

Continuity through financial strength

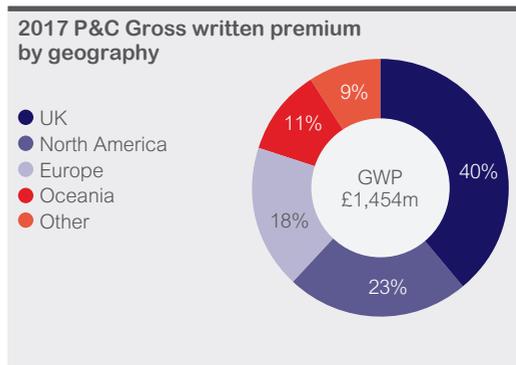
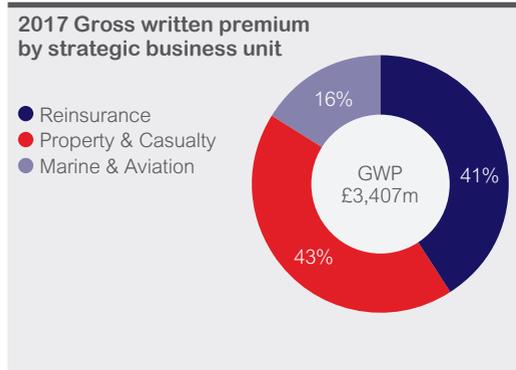
Our underwriting subsidiaries are highly rated for their financial strength. We also benefit from the exceptionally high ratings of the MS&AD Group, the eighth largest non-life insurer in the world, as well as being part of the Lloyd's of London Chain of Security.

MS Amlin at a glance

<h3>£3,407m</h3> <p>2017 Gross written premium</p>	<h3>£1,958m</h3> <p>2017 Net assets</p>	<h3>+20yrs</h3> <p>Wealth of experience Senior Management average years industry experience</p>
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Financial strength

MS&AD Group
A+ (Superior) AM Best
A+ (Strong) S&P
A1 (Stable) Moody's
Syndicate 2001
A (Excellent) AM Best
A1 (Stable) Moody's
A+ (Strong) S&P*
AA- (Very Strong) Fitch*
MS Amlin Insurance SE
A (Stable) S&P



*Lloyd's Market Rating (which applies to MS Amlin managed syndicate)

Find out more

If you would like to request a quote or discuss our commercial combined insurance options in more detail, we would be delighted to talk further.

Call us today on **01245 214808**
or speak to your local Underwriter
or Business Development Manager.



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