

**PRODUCT COMPARISON GUIDE (INTERNAL BROKER USE ONLY)
FOR SME COMBINED INSURANCE PRODUCTS**



PROVIDER	COBRA U/W	ALLIANZ	AXA	NIG	NU	RSA
PRODUCT	COMMERCIAL COMBINED	COMPLETE BUSINESS	BUSINESS PLAN PLUS	TRADERS COMBINED	INDUSTRY POLICY	ENTERPRISE BUSINESS
CONTENTS ALL RISKS COVER	Standard	Standard	Standard	Optional	Optional	Standard
MAXIMUM CONTENTS SUM INSURED	£3,000,000	Not stated	£2,000,000	Not stated	Not stated	Not stated
COMPUTER RECORDS COVER	Within contents SI	£25,000	Within contents SI	£25,000	Within contents SI up to £10,000	Within contents SI
LOSS OF METERED WATER	£10,000	£10,000	£2,500	£10,000	£10,000	£2,500
TRACE AND ACCESS	Unlimited	£10,000	Unlimited	£10,000	£10,000	Unlimited
STOCK SEASONAL INCREASE	Policy on limit basis	20%	Policy on limit basis	No	No	25%
UNDERGROUND SERVICES	Within buildings and contents SI	Within buildings and contents SI	Within buildings SI	Within buildings and contents SI	Optional under buildings	Within buildings SI
LOCK REPLACEMENT – PROPERTY	£1,000	£1,000	£1,000	£1,000	£1,000	£1,000
TEMPORARY REMOVAL LIMIT	£50,000	10% of SI	£50,000	15% of SI	10% of SI	15% of SI
CONTENTS EXCESS – STANDARD	£250	£250	£300	£250	£350	£250
GLASS SI LIMIT	Unlimited	Within buildings and contents SI	Unlimited	Unlimited	Unlimited	Within contents SI
GOODS IN TRANSIT	Optional	Optional	Optional	Optional	Optional	Standard
GOODS IN TRANSIT – STANDARD SI	Selectable	Selectable	Selectable	Selectable	Selectable	£10,000*
FROZEN FOOD COVER	Optional	No	No	Optional	Optional	Optional
FROZEN FOOD – STANDARD SI	Selectable	None	None	Selectable	Selectable	£2,500*
BI COVER	Optional	Standard	Standard	Optional	Optional	Optional
BI SI – OWN PREMISES	£3,000,000	Selectable	£2,000,000	Optional	Selectable	Selectable
BI INDEMNITY PERIOD (MONTHS)	12, 24, 36	12, 24, 36	12	Optional	12, 24, 36	12, 24, 36
BI – BOOK DEBTS COVER	Standard	Standard	Standard	Optional	Standard	Optional

PROVIDER	COBRA U/W	ALLIANZ	AXA	NIG	NU	RSA
BI – BOOK DEBTS SI	£10,000	£250,000	£10,000	Selectable	Selectable	£5,000*
BI – SUPPLIERS LIMIT	£200,000	£50,000	£100,000	£25,000	Optional	10% of SI
LOSS OF LICENCE COVER	Optional	No	No	Optional	Optional	No
LOSS OF LICENCE – STANDARD SI	£100,000	None	None	Selectable	Selectable	None
EMPLOYERS LIABILITY	£10,000,000	£10,000,000	£10,000,000	£10,000,000	£10,000,000	£10,000,000
PUBLIC LIABILITY	£2,000,000*	£2,000,000	£2,000,000	£5,000,000	Selectable	£2,000,000
PRODUCTS LIABILITY	£2,000,000*	£2,000,000	£2,000,000	£5,000,000	Selectable	£2,000,000
MONEY COVER	Standard	Standard	Standard	Optional	Optional	Standard
MONEY ON PREMISES – STANDARD LIMIT	£5,000	£3,000	£5,000	Optional	Selectable	£5,000
MONEY IN TRANSIT – STANDARD LIMIT	£5,000	£3,000	£5,000	Optional	Selectable	£5,000
MONEY IN SAFE – STANDARD SI	£2,000*	Selectable	£1,000	Optional	Selectable	£2,000
ASSAULT – DEATH BENEFIT	£25,000	£25,000	£25,000	Optional	Selectable	£10,000
BUILDINGS ALL RISKS	Standard	Standard	Standard	Standard	Optional	Standard
BUILDINGS/CONTENTS – SUBSIDENCE	Optional	Optional	Optional	Optional	Optional	Standard
BUILDINGS EXCESS – STANDARD	£250	£250	£300	£250	£350	£250
COMPUTER COVER	No	No	No	Optional	Optional	Standard
COMPUTER SI	None	None	None	Selectable	Selectable	Selectable
COMPUTER COVER BASIS	None	None	None	All Risks	Breakdown	Breakdown
PERSONAL ACCIDENT COVER	Standard	No	Standard	No	Optional	Optional
PERSONAL ACCIDENT – DEATH BENEFIT	£25,000	None	£10,000	None	Selectable up to £1,000,000	£10,000*
LEGAL EXPENSES COVER	Standard	Standard	Optional	No	Optional	Optional
LEGAL EXPENSES – STANDARD SI	£100,000**	£50,000	£50,000	None	Selectable**	£100,000
EMPLOYEE DISHONESTY COVER	Optional	No	Optional	No	Optional	Optional

PROVIDER	COBRA U/W	ALLIANZ	AXA	NIG	NU	RSA
EMPLOYEE DISHONESTY – MAX SI	£10,000	n/a	£10,000	No	£50,000	£100,000
TERRORISM	Optional	Optional	Optional	Optional	Optional	Optional
HELP – REPAIRERS	Yes	No	Yes	Yes	Yes	Yes
HELP – LEGAL	Yes	Yes	Yes	Yes	Yes - DAS	Yes
NCD Available	Optional LCR & LTA	No	Yes	No	LTA available	No
MIN SECURITY CONDITION	Yes	No	Yes	No	Yes	Yes

Notes - * - Higher sums may be selected
 ** - Maximum £1,000,000 per year

Prepared November 2008

Please note:
 Whilst we have taken great care in the production of this information, COBRA Underwriting Agencies Ltd does not accept any responsibility for any errors or omissions that may have occurred.
 We cannot guarantee that any information supplied by any third party is completely accurate or indeed is fully complete.

Version: cua1108