Commercial Insurance Cover

ARE YOU COVERED WHERE IT COUNTS?

emerre & hathaway

As your business changes, your insurance needs can change too. This document has been provided to help you review the types of commercial insurance covers that may be relevant to your business and consider whether your current cover still suits your needs.

If you do not currently hold any of the covers listed, or you are unsure whether a cover may be suitable for your business, please contact **0800 428 429.** We are happy to discuss your options and arrange a quote where required.

Core Business Covers

COVER	COVER DESCRIPTION
Business Assets / Material Damage	Covers physical business property such as buildings, plant, equipment and stock.
Business Interruption / Loss of Rents / Profit	Cover financial loss if the business is disrupted following an insured event. This may include loss of gross profit or income due to an interruption to business operations. Loss of Rents may cover rental income where a commercial rental property cannot be occupied or leased due to insured damage.
Commercial Motor Vehicle	Covers business vehicles if they are damaged, stolen, or involved in an accident.
Contract Works	Covers building or construction works while work is being carried out.
Marine Cargo / Goods in Transit	Covers goods, stocks, equipment or materials while being transported, whether locally, nationally or internationally. This can include transit by road, rail, sea or air, depending on the policy wording.

Liability Covers

COVER	COVER DESCRIPTION
Public Liability	Covers legal liability for injury or property damage caused to third parties.
Statutory Liability	Covers certain fines, penalties, and defence costs where legally insurable.
Employers Liability	Covers certain employee injury claims not covered by ACC.
Professional Indemnity	Covers claims arising from professional advice, service, errors, or omissions.
Directors & Officers Liability	Covers directors and officers for claims made against them personally in their role.
Management Liability	Covers a wider range of management-related risks, usually including employment disputes, crime and company liability sections depending on the policy.
Association Liability	For associations, charities, clubs, and non-profit organisations.

Specialist / Additional Covers

COVER	COVER DESCRIPTION
Cyber Liability	Covers cyber incidents such as data breaches, cyber-attacks, and related costs.
Fidelity / Crime Protection	Covers direct financial loss to the business caused by employee dishonesty, fraud, theft, or similar criminal acts, depending on the policy wording.

Please note that the cover descriptions above are a general guide only. Actual cover, limits, exclusions, conditions, excesses and endorsements will depend on the insurer's policy wording, schedule and the terms offered.

AUGUST 2026