



## Schemes

# Manufacturers Combined...

**Manufacturers Combined is a commercial combined scheme suitable for manufacturers of all types of materials and products across multiple industries.**

The scheme offers a competitive alternative to the composite market, whilst retaining the benefits available to your clients and the skills and expertise of a leading Lloyd's broker.

### Who is it for?

- Manufacturers of metal, wood, glass, ceramics and textiles
- Furniture makers
- Manufacturers of industrial equipment including agricultural machinery, furnaces and gas containers
- Manufacturers of Automotive and Rail Products
- Manufacturers of technological products
- Worldwide Exporters including to the United States and Canada

### What does it cover?

- Commercial Property
- Business Interruption
- Money & Personal Assault
- Goods In Transit
- Computer Breakdown
- Financial Loss
- Employers Liability
- Public and Products Liability
- Terrorism

### What are the benefits?

- 'All Risks' property cover
- Property at third party premises
- Mortgagees interest extension
- Unauthorised use of utilities cover
- Underground services extension
- Loss of essential personnel
- Lottery winner extension
- Transit of plant between locations
- Terminal ends extension
- Financial loss extension
- Customers and suppliers extension
- Denial of access
- No height or depth restrictions
- Stock in the open wider perils cover
- Long term agreements available
- No hazardous locations restrictions
- Cover for damage to customers goods

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