



optis
insurance

Commercial Combined Insurance

MGA

We quote for over 50 Manufacturing trades, and 80 Wholesale & Distribution trades, covering all types of materials and products across multiple industries. Non-standard referrals are also welcome.

This policy offers flexible protection for property, loss of earnings, and legal liabilities tailored to suit your client's business.

Commercial Combined Insurance

Our Commercial Combined Insurance is designed for Wholesale, Distribution, and Manufacturing risks requiring both Liability and Material Damage cover.

COVER INCLUDES

- €13m Employers Liability
- €6.5m Public Liability
- €6.5m Products Liability
- Material Damage cover against loss or damage caused by fire, specified perils, and accidental damage

- EXTENSIONS OF COVER

- Business Interruption
- Glass, Frozen goods, and Computer cover
- Loss of Money & Assault
- Goods in Transit
- Automatic 30% Seasonal increase
- Cover for Manual Work Away from the premises

FEATURES AND BENEFITS

- A Rated capacity
- Cover for risks up to €2m Total Sum Insured
- Wide range of Trades available
- Low minimum premiums
- Property Excess: €350
- Liability Excess: €750
- Experienced underwriters available for efficient referral turnaround



If you require more information or would like to have a chat with us about our Commercial Combined product our dedicated broker team is on hand to help please contact the office on +353 (0)46 9481667.