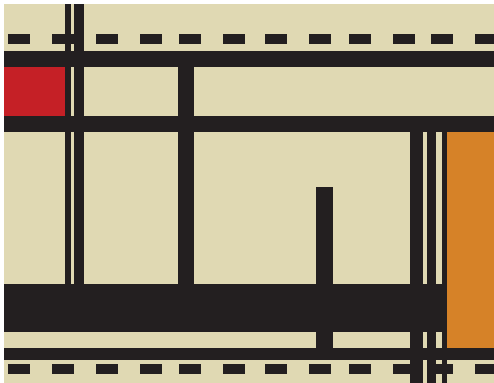


Deeper client relationships

Webcast script summary



Hard Times

In difficult economic times, Commercial Combined can be really helpful for small and medium sized businesses. Like getting them up and running after a disaster. Getting their injured employees back to work sooner. Improving their health and safety performance and world class protection for their directors. If your clients could see how Commercial Combined could help them manage their business at times like this we think they may want to hang onto it at renewal time – despite the efforts of your competitors!

Commercial Combined includes “Instant Office” disaster recovery, Rehabilitation for employees, injured or made ill at work, Health and Safety training (approved by the Royal Society for the prevention of Accidents) and £50,000 of Directors and Officers liability insurance.



Instant Office Disaster Recovery

If disaster strikes a client's office then Commercial Combined will find a new one usually within 5 miles. It'll be fully equipped with new PCs installed and tested. Contact data reinstalled and phones redirected. Deposits and advance rental paid so they can get immediate access. And a Crisis Manager on site to make sure the new office gets up and running smoothly – all within an amazing 24 hours. We think that once clients have experienced this kind of advanced insurance protection, they won't want to lose it.

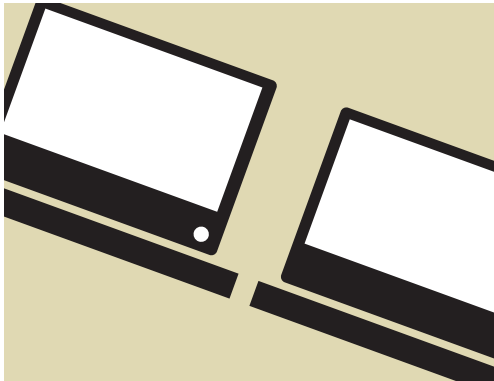
Within 1 working day of being notified of disaster damage to an office, Commercial Combined provides furnished office accommodation usually within 5 miles. New PCs supplied and tested. Contact data reinstated. Phones redirected and deposits paid so clients can get immediate access and resumption of office functions as soon as possible, minimising disruption to their business.



D&O

Not all combined policies include D&O insurance. But it seems obvious to us. Chartis companies are world leaders in D&O. We know how reassuring the cover is for directors – with more legislation for companies to worry about (like corporate manslaughter) more litigious employees and more company investigations. Commercial Combined includes £50,000 of D&O cover. Clients can always buy more if they want, and once you've introduced them to the idea of having D&O, they may not want to give it up for more “conventional” insurance protection.

We think this is a good time for companies to think about Directors and Officers liability: with new legislation (such as Corporate Manslaughter and the Companies Act) and increasing numbers of company investigations. Chartis companies are world leaders in D&O insurance and Commercial Combined includes an automatic £50,000 of D&O cover.



Equipment Breakdown

Not all Combined policies cover equipment breakdown, but Commercial Combined does for infrastructure equipment (no matter how old it is) like boilers, telephone/security/and heating systems. It covers breakdown of business equipment as well, from computers to cash registers. And it covers short term hire costs for when clients can't wait for equipment to be repaired. We think it's important cover these days with businesses depending on sensitive technology, so we give it automatically with Commercial Combined. Once your clients have it, they may well want to keep it.

Commercial Combined includes breakdown cover for infrastructure equipment (such as boilers, telephone, heating and security systems) and business equipment such as computer, printers, cash registers. £500 excess applies. Note manufacturing equipment is excluded for some trades see product documentation section for details.

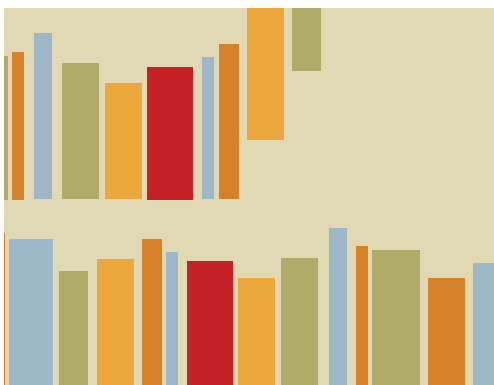


Health and Safety training

Commercial Combined provides state-of-the-art health and safety training for staff. With an online library of training modules, individuals can be trained interactively, wherever and whenever it suits the business. It's simple to see who's been trained, how they scored, and with so much focus on Health and Safety these days the system makes it easy for a business to demonstrate its Health and Safety commitment to customers or regulators. If your clients could see how Commercial Combined can support them in this area, they may think twice about giving it up at renewal.

Commercial Combined includes access to online Health and Safety training for clients' staff. Includes General Health and Safety, Manual Handling, Hazardous Substances, Slips Trips and Falls, Display Screen Work, Food Safety, Work at Height, Stress, Managing Contractors. Supported by full Management Information to show which staff have completed training and scores obtained.

Accredited by the Royal Society for Prevention of Accidents



Rehabilitation

Commercial Combined includes our award winning medical Rehabilitation for workplace accidents. Our case managers (usually nurses) make sure that injured employees get the right medical attention. And our vocational consultants can help them return to the right job at the right time. We've helped thousands of injured employees like this and once clients see for themselves how it can benefit their employees and their business; we don't think they'll want to exchange Commercial Combined for inferior policies at renewal time.

Reportable workplace injuries to employees are reviewed by a professional case manager to ensure that employees get the right medical treatment. On recovery our vocational consultants can liaise with employers to make sure employees return to the workplace at the right time and in a position that is right for them.



www.chartisinsurance.com/uk

Chartis is a world leading property-casualty and general insurance organisation serving more than 40 million clients in over 160 countries and jurisdictions. With a 90-year history, one of the industry's most extensive ranges of products and services, deep claims expertise and excellent financial strength, Chartis enables its commercial and personal insurance clients alike to manage risk with confidence. For additional information, please visit our website at www.chartisinsurance.com.

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