

6. Business Secure

Overview

Running a business means navigating a complex landscape of risks — from property damage and equipment failure to employee injury and legal disputes. Business Secure is our all-in-one commercial insurance solution designed for startups, SMEs, and established enterprises alike. We start by conducting a thorough risk assessment of your operations to build a bespoke policy that addresses the specific vulnerabilities of your industry, rather than offering a generic off-the-shelf package.

Our commercial cover protects your physical premises, stock, and equipment against fire, theft, flood, and accidental damage. Public and employer's liability cover shields your business from the financial consequences of injury or property damage claims made by customers, members of the public, or your own workforce. For businesses that hold sensitive client data or operate online, our cyber liability add-on provides cover for data breaches, ransomware attacks, and the associated regulatory fines and recovery costs.

Every successful business deserves a safety net — because the risks you plan for are never the ones that actually arrive.

Policy Options

16. Commercial Property & Assets

Covers your business premises, equipment, stock, and signage against fire, flood, theft, and accidental damage — including business interruption to replace lost revenue during downtime.

17. Public & Employer's Liability

Protects your business from compensation claims and legal costs arising from injury or damage suffered by customers, members of the public, or your own employees on the job.

18. Cyber & Professional Indemnity

Covers data breaches, cyberattacks, and professional negligence claims — essential protection for any business that handles client data or provides specialist advice and services.