mudum
Companhia de Seguros
GROUPE CRÉDIT AGRICOLE

Commercial Combined Insurance

Product Datasheet

COVERAGE

Coverage	Standard		Maxi		Top	
	Building	Contents	Building	Contents	Building	Contents
Fire, Lightning Strike and Explosion	▪	▪	▪	▪	▪	▪
Storms	▪	▪	▪	▪	▪	▪
Landslide	▪	▪	▪	▪	▪	▪
Floods	▪	▪	▪	▪	▪	▪
Water damage	▪	▪	▪	▪	▪	▪
Theft and Robbery	▪	▪	▪	▪	▪	▪
• Valuables	-	▪	-	▪	-	▪
• Cash in till or safe	-	▪	-	▪	-	▪
Property owners', tenants' or occupiers' liability		▪		▪		▪
Third-party liability (business operations)		▪		▪		▪
Assistance		▪		▪		▪
Aircraft impact; collision or impact by road vehicles or falling objects	▪	▪	▪	▪	▪	▪
Strikes, riots and public order offences;	▪	▪	▪	▪	▪	▪
Acts of vandalism or malicious damage	▪	▪	▪	▪	▪	▪
Accidental breakage of glass, mirrors, ornamental stoneware, signage and illuminated signs		▪		▪		▪
Breakage or collapse of antennas or solar panels		▪		▪		▪
Demolition and removal of debris		▪		▪		▪
Aesthetic damage	▪	-	▪	-	▪	-
Temporary Loss of Use of the Risk Location		▪		▪		▪
Electrical Risks		▪		▪		▪
Earthquakes	Option	Option	Option	Option	Option	Option
Leased equipment	-	Option	-	Option	-	Option
Business Protection Pack*	Option	Option	Option	Option	Option	Option

WHO IS IT FOR?

Commercial Combined Insurance Insurance is designed for:

- Small businesses in the retail, services and small-scale manufacturing sectors;
- Companies operating in Portugal.

For further information, please visit a Novo Banco branch

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COVERAGE/LIMITS

Coverage	Standard		Maxi		Top	
	Building	Contents	Building	Contents	Building	Contents
Fire, Lightning Strike and Explosion	Reconstruction cost	€30,000	Reconstruction cost	€100,000	Reconstruction cost	Min. €250,000 Max. €500,000
Storms	Reconstruction cost	€30,000	Reconstruction cost	€100,000	Reconstruction cost	Min. €250,000 Max. €500,000
Landslide	Reconstruction cost	€30,000	Reconstruction cost	€100,000	Reconstruction cost	Min. €250,000 Max. €500,000
Floods	Reconstruction cost	€30,000	Reconstruction cost	€100,000	Reconstruction cost	Min. €250,000 Max. €500,000
Water damage	Reconstruction cost	€30,000	Reconstruction cost	€100,000	Reconstruction cost	Min. €250,000 Max. €500,000
Theft and Robbery	Reconstruction cost	€30,000	Reconstruction cost	€100,000	Reconstruction cost	Min. €250,000 Max. €500,000
• Valuables	-	€3,000	-	€10,000	-	€25,000
• Cash in till or safe	-	€500	-	€1,000	-	€1,500
Property owners', tenants' or occupiers' liability	€50,000		€75,000		€100,000	
Third-party liability (business operations)	€50,000		€75,000		€100,000	
Assistance	Specific Terms and Conditions		Specific Terms and Conditions		Specific Terms and Conditions	
Aircraft impact; collision or impact by road vehicles or falling objects	Reconstruction cost	€30,000	Reconstruction cost	€100,000	Reconstruction cost	Min. €250,000 Max. €500,000
Strikes, riots and public order offences;	Reconstruction cost	€30,000	Reconstruction cost	€100,000	Reconstruction cost	Min. €250,000 Max. €500,000
Acts of vandalism or malicious damage	Reconstruction cost	€30,000	Reconstruction cost	€100,000	Reconstruction cost	Min. €250,000 Max. €500,000
Accidental breakage of glass, mirrors, ornamental stoneware, signage and illuminated signs	€3,000		€3,000		€3,000	
Breakage or collapse of antennas or solar panels	€3,000		€3,000		€3,000	
Demolition and removal of debris	€5,000		€7,500		€10,000	
Aesthetic damage	€5,000	-	€7,500	-	€10,000	-
Temporary Loss of Use of the Risk Location	€5,000		€7,500		€10,000	
Electrical Risks	€5,000		€10,000		€25,000	
Earthquakes	Reconstruction cost	€30,000	Reconstruction cost	€100,000	Reconstruction cost	Min. €250,000 Max. €500,000
Leased equipment	-	Declared sum insured	-	Declared sum insured	-	Declared sum insured
Business Protection Pack*	Sector-specific coverage and limits		Sector-specific coverage and limits		Sector-specific coverage and limits	

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***With the Business Protection Pack option, you can benefit from specific cover tailored to your sector of activity.**

If you choose this option, the cover listed below will be added to the standard cover.

COVERAGE/LIMITS (Business Protection Pack)

	Coverage	Standard		Maxi		Top	
		Building	Contents	Building	Contents	Building	Contents
SERVICES AND NON-FOOD RETAIL	Business interruption	€100 /day max. 30 days		€300 /day max. 30 days		€500 /day max. 30 days	
	Reopening costs	€500		€1,000		€5,000	
	Machinery breakdown	-	€30,000	-	€100,000	-	€250,000
	Restoration of drawings, documents and software	-	€1,500	-	€3,000	-	€5,000
FOOD SECTOR; HOSPITALITY AND CATERING	Increased public liability limit	€100,000		€100,000		€100,000	
	Business interruption	€100 /day max. 30 days		€300 /day max. 30 days		€500 /day max. 30 days	
	Reopening costs	€500		€1,000		€5,000	
	Machinery breakdown	-	€30,000	-	€100,000	-	€250,000
	Third-party liability for food poisoning	€5,000		€5,000		€5,000	
	Restoration of drawings, documents and software	-	€1,500	-	€3,000	-	€5,000
	Deterioration of refrigerated goods	-	€10,000	-	€15,000	-	€30,000
NON-FOOD SECTOR	Increased public liability limit	€100,000		€100,000		€100,000	
	Business interruption	€100 /day max. 30 days		€300 /day max. 30 days		€500 /day max. 30 days	
	Reopening costs	€500		€1,000		€5,000	
	Restoration of drawings, documents and software	-	€1,500	-	€3,000	-	€5,000
	Machinery breakdown	-	€30,000	-	€100,000	-	€250,000

DEDUCTIBLES

Coverage	Deductible
Fire, Lightning Strike and Explosion	No deductible
Storms	No deductible
Landslide	No deductible
Floods	No deductible
Water damage	€200 / €400 / €800
Theft and Robbery	€200 / €400 / €800
Property owners', tenants' or occupiers' liability	€200 / €400 / €800
Third-party liability (business operations)	€200 / €400 / €800
Assistance	See assistance coverage
Aircraft impact; collision or impact by road vehicles or falling objects	No deductible
Strikes, riots and public order offences;	No deductible
Acts of vandalism or malicious damage	€200 / €400 / €800
Accidental breakage of glass, mirrors, ornamental stoneware, signage and illuminated signs	€200 / €400 / €800
Breakage or collapse of antennas or solar panels	€200 / €400 / €800
Demolition and removal of debris	(1)
Aesthetic damage	(1)
Temporary Loss of Use of the Risk Location	(1)
Electrical Risks	€200 / €400 / €800
Earthquakes	€3,000
Leased equipment	(1)
Increased public liability limit	€200 / €400 / €800
Business interruption	(1)
Reopening costs	(1)
Machinery breakdown	€200 / €400 / €800
Third-party liability for food poisoning	€200 / €400 / €800
Restoration of drawings, documents and software	(1)
Deterioration of refrigerated goods	€200 / €400 / €800

(1) The deductible applicable to the cause of the damage will apply.

ASSISTANCE

Benefits	Compensation limits (per policy year)
Business premises assistance services	
Technician call-out (travel costs)	Unlimited
Replacement of locks	€150
Security guard service in the event of burglary, robbery or vandalism	48 hours
Graffiti cleaning and poster removal service	1 occurrence Maximum: €250
Computer Assistance	Initial call-out
Temporary Relocation • *Search for alternative premises* • *Vehicle hire* • *Storage of property* • *Transportation costs*	• *Unlimited* • *€250* • *€750* • *€500*
Security Technician call-out (travel costs)	Unlimited
Call-out of a Cleaning Team to the Insured Premises	*2 occurrences max.: 3 hours*
Legal protection	
Legal protection for the insured premises • Criminal Defence • Pursuit of claims for damages (*maximum claim value: €750)* • Advance of bail funds	*(Limits per claim and per policy year)* • *€1,250* • *€1,500* • *€2,500*

This document does not replace the need to read the legally required pre-contractual and contractual information.