



## LMA9197 - Product Value - Information Exchange Template

Carrier name	MS Amlin Underwriting Limited
Broker name	Insolvency Risk Services
Product name	Commercial Combined (Open Cover)
Reference/UMR [Binder]	
Reference [Class of Business]	Casualty
Date	September 2022

Manufacturer Information	
Product information	
<p>This product provides a suite of cover to protect a commercial enterprise once it is under the control of an insolvency practitioner. It provides a variety of cover options to suit the individual business, including property owners liability, property damage, employers' liability and third party liability. The product is generally underwritten on an 'All Risks' basis, providing coverage for a wide variety of perils.</p>	
Target market	
<p>Insolvency practitioners who take control of a commercial enterprise in the UK and Republic of Ireland.</p>	
Types of customer for whom the product would be unsuitable	
<p>Those not falling under the definition above.</p>	
Any notable exclusions or circumstances where the product will not respond	
<p>The policy does not cover claims involving liability arising from asbestos, cyber terrorism, date recognition, radioactive contamination, riot and civil commotion, terrorism, war and losses arising from the policyholder not taking reasonable precautions to prevent loss,</p>	
Other information which may be relevant to distributors	
Date Fair Value assessment completed	September 2022
Expected date of next assessment	September 2023