

Carrier Name	RB Jones Global Solutions Ltd on behalf of HCC International Insurance Company Plc, AmTrust Specialty Limited and Certain Underwriters at Lloyd's led by Ascot Underwriting Limited, Lloyd's Syndicate 1414
Product Name	Commercial Combined Healthcare
Reference / UMR (Binder)	B1262BW0624626
Class of Business	UK Commercial
Date	01/01/2026

Product Information

This product has been subject to RB Jones' POG process and has been reviewed and signed off by our POG Panel having assessed the Products Customer Risk, Product Risk, Sales Risk and Service Risk.

The product provides coverage for the following:-

- Property Damage All-Risks
- Business Interruption All-Risks
- Money & Personal Accident
- Employer's Liability
- Public Liability
- Products Liability
- Fidelity Guarantee
- Group Personal Accident
- Loss of Registration Certificate

The claims are handled by an approved TPA, DWF with no authority given to RB Jones.

Complaints handling will be determined by the Binding Authority Agreements.

Target Market

Commercial Combined Healthcare typically for UK professional care home operators who have a turnover of between £1m and £50m and whose PD/BI exposure is no more than £20m any one risk. Focus is on homes for the elderly and adult mental care with Good or Outstanding ratings across the vast majority of the care group.

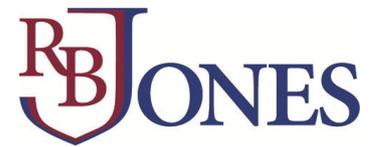
Types of customer for whom the product would be unsuitable

This product would not be suitable for consumer insureds, non-care homes risks, non UK Clients and clients who do not appoint a professional insurance broker.

Any notable exclusions or circumstances where the product will not respond

Wordings will be reviewed between underwriters and RB Jones. Standard Exclusion clauses apply. Main exclusions include:-

- The excess(es) shown in the quotation and schedule
- Losses that occurred prior to the commencement of the insurance policy
- Losses in any way attributable to coronavirus or mutations thereof and any infectious disease designated or treated as a pandemic by the WHO
- Losses resulting from war, radioactive and/or nuclear fuel or waste and the failure of any computer systems to correctly recognise any date
- Losses resulting from terrorism other than for Employer's Liability and Public and Products Liability
- Losses arising from damage destruction distortion corruption erasure or alteration of electronic data
- Losses resulting from wear, tear, gradual deterioration, faulty or defective design or workmanship
- Any claim that may expose RB Jones to any sanction, prohibition or restriction by UK, EU or US trade regulations
- Losses resulting from unexplained disappearances
- Loss of income which does not follow damage insured under the Buildings or Trade Contents sections
- Liability arising from companies domiciled outside the UK
- Liability arising from bodily injury claims arising out of offshore work or visits
- Liability arising from compulsory cover required by road traffic legislation
- Public Liability cover arising from professional services provided for a fee
- Public Liability cover arising out of the ownership, possession or use of any aircraft, hovercraft, offshore installation or watercraft
- Public Liability cover arising from asbestos, asbestos products and aircraft components
- Costs incurred in the recalling or making refunds in respect of any products
- Liability arising from any products after they have ceased to be in custody
- Theft of money and property away from the premises
- Theft due to fraudulent electronic funds transfer or due to the dishonesty of your employees



Other information which may be relevant to distributors

The Product is subject to periodic controls which includes a review of management information relating to claims, complaints and renewal retention rates. In addition declinatures and conversion rates are measured and monitored at least on a monthly basis. The complaints volume for the product remain low and root cause analysis undertaken does not indicate that there are systemic issues with the product which may affect customer outcomes or product value.

RB Jones Product Review Contact – compliance@rbjones.uk

Date of Fair Value Assessment Completed:	23/12/2025
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Assessment Outcome:

This is a standard market product arranged and distributed via a regulated broker providing advice to the insured. Each party in the distribution chain providing a service that is commensurate to their remuneration levels. There is nothing in this product that would indicate that fair value is not provided to the customer.

Expected Date of Next Assessment:	01/01/2027
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