

Material Damage and Business Interruption

At Miles Smith we are constantly evolving our insurance offering to meet the needs of modern businesses. We now offer a combined material damage and business interruption policy to protect our clients if they suffer loss or damage to buildings, plant and stock that may in turn result in a significant overall business interruption.

Material damage insurance provides cover to reinstate any asset lost or damaged to how it was before an insured event occurred, such as a fire or flood. It's the modern form of what used to be called fire & perils but is a far superior cover. When combined with business interruption cover, it provides complete cover against a serious event. Not only are your assets covered, but your business income is protected financially from an inability to trade.

What's typically covered?

- ✓ Reinstatement and replacement of buildings, fixtures, office contents and stock
- ✓ Damage or destruction from fire, storm or flood
- ✓ Accidental Damage
- ✓ Loss of revenue
- ✓ The cost of any additional staff needed as a result of the disaster



Get in touch

020 7977 4800

msisenquiries@milesmith.co.uk

www.msis.co.uk