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| **Marine Special Risk / SME** | |
| **Product Summary / Description** | This insurance product is intended to protect an insured for claims made against them as a result of property damage and/or bodily injury caused as a result of their business activities, including occupation of their premises, the supply of products and/or any contract work undertaken away from their premises.  The product includes cover for pollution damage caused to third party property- provided the pollution was sudden and accidental in nature.  This is a mandatory insurance required for individuals to trade. |
| **Target Market** | Micro-enterprise, small business, Medium commercial.  Marine sector only e.g. marinas, boat repairs. |