



Product Summary

Please read this document carefully. Full terms and conditions can be found within the Policy Booklet.

Direct Line Tradesman Insurance Policy

The Tradesman policy is underwritten by U K Insurance Limited, an Insurance Undertaking, and will run for 12 months or as shown on the schedule. Please refer to your policy schedule for full details of any endorsements or excesses that may apply.

Standard Cover

The core cover of this product meets the demands and needs of tradespeople who require cover for claims made against them for injury or property damage made by customers, visitors, people they visit, or members of the public.

Just to let you know, our consultants may receive a bonus if you purchase any cover with us.

You are under a duty to make a fair presentation of the risk to us before the inception, renewal and alteration of your policy.

This means that you must tell us about and/or provide to us all material information or tell us and/or provide to us sufficient information to alert us of the need to make further enquiries to reveal such material information. This information needs to be provided in a clear and accessible manner.

Material facts are those which are likely to influence us in the acceptance of the terms or pricing of your policy. If you have any doubts as to whether any information is material you should provide it to us.

Failure to disclose any material fact may invalidate your policy in its entirety or may result in your policy not responding to all or part of an individual claim or class of claims.

In order to comply with your duty to make a fair presentation you must also have conducted reasonable searches for all relevant information held:

- within your business (including that held by your senior management and anyone who is responsible for your insurance); and
- by any other person for whom cover is provided by this insurance.

Update us if there are changes to the information provided.

Section 1: Public Liability

Cover	Extensions included as standard (subject to certain limits)	Conditions	Exclusions
<ul style="list-style-type: none"> • Public Liability – indemnity limit shown on the Schedule (any one occurrence) • Territorial Limits <ul style="list-style-type: none"> – Great Britain, Northern Ireland, the Channel Islands or the Isle of Man – Within any other member country of the European Union where any person is temporarily engaged in connection with Your Business – Elsewhere in the world where any person is temporarily engaged in non-manual work in connection with Your Business (see also Overseas Personal Liability Extension) 	<ul style="list-style-type: none"> • Compensation for Court Attendance connected to a claim – up to £500 per day for each director/partner and £250 per day for each employee • Health & Safety at Work, etc. Act 1974 • Indemnity to Principals • Indemnity to Plant Owners • Defective Premises Act 1972 • Leased or Rented Premises • Motor Contingent Liability • Overseas Personal Liability • Cross Liabilities • Data Protection Act 1998 • Products Liability • Consumer Protection and Food Safety Acts • Corporate Manslaughter 	<ul style="list-style-type: none"> • Use of Heat Condition • Underground Services Condition • Housing Grants, Construction and Regeneration Act 1996 – compensation following adjudication over a dispute under the Act • Contractual Liability • EU Jurisdiction • Costs inclusive in USA and Canada • Bona Fide Sub Contractors • Asbestos Clean Up Costs • Excess – as per Schedule 	<ul style="list-style-type: none"> • Cost of rectifying faulty workmanship or replacing or recalling defective products or materials • Design, formula, specification, inspection, certification and or advice given for a fee or where a fee would normally be charged • Bodily Injury to your employees arising out of and in the course of their employment • Property belonging to you or under your control • Damage to the Contract Works and other materials, plant tools or equipment brought on to the site • Damage caused where You are required to effect cover under clause 21.2.1 of the JCT Standard Form of Building Contract (1980 Edition) or equivalent • Injury or damage arising from any mechanically propelled vehicle or any craft made to float on, in or travel through water, air or space • Products supplied • Liquidated Damages, Fines or Penalties • Punitive, Exemplary or Aggravated damages

Section 1: Public Liability – continued

Cover	Extensions included as standard (subject to certain limits)	Conditions	Exclusions
			<ul style="list-style-type: none"> • Pollution or contamination unless from a sudden and identifiable unintended and unexpected incident • Pollution or contamination occurring in the USA or Canada • Visits or work on any offshore installation • Failure or partial failure of computer programmes • Damage to computer systems and data processing media or loss, distortion or erasure of data contained therein • Loss of data or provision of incorrect data or failure to supply data • Libel, slander or infringement of plans, copyright, patent, trade name, trade mark or registered design • Incorrect information or errors or omissions in published materials • Products supplied which to your knowledge are used as a critical part in connection with flying or navigation of any aircraft spacecraft rocket missile or satellite • Cost of repair, alteration, replacement, removal or recall of any Products Supplied • Products supplied which to your knowledge are exported to the United States of America and/or Canada and/or their dependencies

Optional Cover

Section 1 Extension 2: Temporary Employees

Cover	Extensions included as standard (subject to certain limits)	Conditions	Exclusions
<ul style="list-style-type: none"> • As shown under Section 1 	<ul style="list-style-type: none"> • As shown under Section 1 	<ul style="list-style-type: none"> • As shown under Section 1 <p>The following additional conditions also apply: Cover is subject to:</p> <ul style="list-style-type: none"> • A maximum of 50 days worked in total by all temporary Employees • The total number of persons engaged in the Business does not exceed 15 at any one time 	<ul style="list-style-type: none"> • As shown under Section 1

Optional Cover

Section 2: Employers Liability

Cover	Extensions included as standard (subject to certain limits)	Conditions	Exclusions
<ul style="list-style-type: none"> • Employers Liability, indemnity limit shown on the schedule (inclusive of legal costs) • Territorial Limits <ul style="list-style-type: none"> – Great Britain, Northern Ireland, the Channel Islands or the Isle of Man – Within any other member country of the European Union where any person is temporarily engaged on Your Business – Elsewhere in the world where any person is temporarily engaged in non-manual work in connection with Your Business 	<ul style="list-style-type: none"> • Compensation for Court Attendance connected to a claim – up to £500 per day for each director/partner and £250 per day for each employee • Health & Safety at Work, etc. Act 1974 • Unsatisfied Court Judgements • Indemnity to Principals • Corporate Manslaughter 	<ul style="list-style-type: none"> • Contractual Liability • EU Jurisdiction • Right of recovery • Certificate of Employers Liability – if policy or section cancelled certificate becomes ineffective from cancellation date 	<ul style="list-style-type: none"> • Injury to Employees, other than the driver, resulting from being in or on any of Your vehicles whilst on the road under the terms of Part VI of the Road Traffic Act 1988 • Injury to Employees ordinarily resident outside Great Britain, Northern Ireland, the Channel Islands and the Isle of Man • Visits or work on any offshore installation

Optional Cover

Section 2 Extension 1: Injury to Working Partners

Cover	Extensions included as standard (subject to certain limits)	Conditions	Exclusions
<ul style="list-style-type: none"> As shown under Section 2 	<ul style="list-style-type: none"> As shown under Section 2 	<ul style="list-style-type: none"> As shown under Section 2 	<ul style="list-style-type: none"> As shown under Section 2 <p>The following additional exclusions also apply:</p> <ul style="list-style-type: none"> Any injury sustained whilst the working partner is not working in connection with the Business Any injury that is caused by the negligence of another partner or employee whilst not working in connection with the Business The injured working partner does not have a valid right of action in negligence against the working partner or employee responsible for the injury

Optional Cover

Section 2 Extension 2: Temporary Employees

Cover	Extensions included as standard (subject to certain limits)	Conditions	Exclusions
<ul style="list-style-type: none"> As shown under Section 2 	<ul style="list-style-type: none"> As shown under Section 2 	<ul style="list-style-type: none"> As shown under Section 2 <p>The following additional conditions also apply: Cover is subject to:</p> <ul style="list-style-type: none"> A maximum of 50 days worked in total by all temporary Employees The total number of persons engaged in the Business does not exceed 15 at any one time 	<ul style="list-style-type: none"> As shown under Section 2

Optional Cover

Section 3: Money

Cover	Extensions included as standard (subject to certain limits)	Conditions	Exclusions
<ul style="list-style-type: none"> Loss of Money – up to the limits shown on the Schedule In transit In a bank night safe In Your private dwelling, or that of your partners, directors or employees On any Contract Site Territorial Limits <ul style="list-style-type: none"> Great Britain, Northern Ireland, the Channel Islands or the Isle of Man 	<ul style="list-style-type: none"> Non-Negotiable Money – up to £250,000 in respect of any one claim Damage to Safes and Carrying Cases up to an amount not exceeding the cost of repair or restatement Damage to clothing resulting from theft or attempted theft of money – up to £500 in respect of any one person <p>Personal Accident (Assault)</p> <ul style="list-style-type: none"> Death – up to £10,000 Loss of limbs or sight – up to £10,000 Permanent total disablement – up to £10,000 Temporary total disablement – up to £100 per week Temporary partial disablement – up to £30 per week Incurred medical expenses – up to £500 	<ul style="list-style-type: none"> Accompaniment requirements for money in transit Safe keys and notes of combinations are to be removed from the premises outside business hours <p>The following additional conditions apply to Personal Accident (Assault):</p> <ul style="list-style-type: none"> Persons Insured (partners, directors and employees) must be aged not less than 16 years nor more than 75 years Limit of Liability Referral to Medical Practitioner 	<ul style="list-style-type: none"> Losses arising from fraud or dishonesty of employees if discovered longer than 14 days after the event Shortages due to error or omission Losses from unattended vehicles Losses arising from any form of payment which proves to be counterfeit, fake etc <p>The following additional exclusions apply to Personal Accident (Assault):</p> <ul style="list-style-type: none"> Death or disablement contributed to or accelerated by pre-existing physical or mental condition

Optional Cover

Section 4: Tools and Business Equipment

Cover	Extensions included as standard (subject to certain limits)	Conditions	Exclusions
<ul style="list-style-type: none"> • "All Risks" Cover on Tools and Business Equipment not exceeding the Sum Insured shown on the Schedule • Territorial Limits <ul style="list-style-type: none"> – Great Britain, Northern Ireland, the Channel Islands or the Isle of Man – Within any other member country of the European Union where work is being undertaken in connection with Your Business by You or Your Employees normally resident in Great Britain, Northern Ireland, the Channel Islands or the Isle of Man 	<ul style="list-style-type: none"> • Automatic reinstatement following a claim • Other Interests 	<ul style="list-style-type: none"> • Excess – as per Schedule 	<ul style="list-style-type: none"> • Wear, tear, gradual deterioration and other gradually operating causes • Exposure to weather conditions • Damage to mechanically propelled vehicles • Mechanical or Electrical breakdown or derangement • Damage to any electrical tools and business equipment caused by breakdown, leakage of electricity or excessive pressure therein or by its own short circuiting or over-running • Normal upkeep or normal making good • Tools and Business Equipment hired out • Any Hired in Plant or any Own Plant • Indirect loss of any kind • Theft or attempted theft of or from any unattended vehicle unless securely locked at all points of access, and between 9pm and 6am the vehicle is in a securely locked building or guarded security park • Theft or attempted theft whilst left overnight, not in a vehicle, unless in a securely locked building • Damage to goods in an open backed vehicle caused by theft or attempted theft • Damage to glass and other brittle articles unless caused by fire, theft or accident to the vehicle in which the property is being transported • Unexplained losses or shortages due to error or omission only discovered when stocktaking or making an inventory • Delay or seizure of goods by the government or other authority • Pollution or contamination unless resulting from a defined peril

Optional Cover

Section 5: Business Stock

Cover	Extensions included as standard (subject to certain limits)	Conditions	Exclusions
<ul style="list-style-type: none"> • "All Risks" Cover on Business Stock not exceeding the Sum Insured shown on the Schedule • Territorial Limits <ul style="list-style-type: none"> – Great Britain, Northern Ireland, the Channel Islands or the Isle of Man – Within any other member country of the European Union where work is being undertaken in connection with Your Business by You or Your Employees normally resident in Great Britain, Northern Ireland, the Channel Islands or the Isle of Man 	<ul style="list-style-type: none"> • Automatic reinstatement following a claim • Debris Removal • Other Interests 	<ul style="list-style-type: none"> • Excess – as per Schedule 	<ul style="list-style-type: none"> • Wear, tear, gradual deterioration and other gradually operating causes • Exposure to weather conditions • Mechanical or Electrical breakdown or derangement • Damage to any electrical business stock caused by breakdown, leakage of electricity or excessive pressure therein or by its own short circuiting or over-running • Normal upkeep or normal making good • Indirect loss of any kind • Theft or attempted theft of or from any unattended vehicle unless securely locked at all points of access, and between 9pm and 6am the vehicle is in a securely locked building or guarded security park

Optional Cover

Section 5: Business Stock – continued

Cover	Extensions included as standard (subject to certain limits)	Conditions	Exclusions
			<ul style="list-style-type: none"> • Theft or attempted theft whilst left overnight, not in a vehicle, unless in a securely locked building • Damage to goods in an open backed vehicle caused by theft or attempted theft • Damage to glass and other brittle articles unless caused by fire, theft or accident to the vehicle in which the property is being transported • Unexplained losses or shortages due to error or omission only discovered when stocktaking or making an inventory • Delay or seizure of goods by the government or other authority • Pollution or contamination unless resulting from a defined peril

Optional Cover

Section 6: Own Plant

Cover	Extensions included as standard (subject to certain limits)	Conditions	Exclusions
<ul style="list-style-type: none"> • "All Risks" Cover on Own Plant not exceeding the Sum Insured shown on the Schedule • Territorial Limits <ul style="list-style-type: none"> – Great Britain, Northern Ireland, the Channel Islands or the Isle of Man – Within any other member country of the European Union where work is being undertaken in connection with Your Business by You or Your Employees normally resident in Great Britain, Northern Ireland, the Channel Islands or the Isle of Man 	<ul style="list-style-type: none"> • Automatic reinstatement following a claim • Other Interests • Immobilised Plant • Replacement of Locks – up to £500 in respect of any one claim • Security Devices 	<ul style="list-style-type: none"> • Excess – as per Schedule 	<ul style="list-style-type: none"> • Wear, tear, gradual deterioration and other gradually operating causes • Damage to craft or any own plant therein or thereon • Damage to mechanically propelled vehicles • Mechanical or Electrical breakdown or derangement • Damage to any electrical own plant caused by breakdown, leakage of electricity or excessive pressure therein or by its own short circuiting or over-running • Normal upkeep or normal making good • Own Plant hired out • Any Hired in Plant • Any plant away from the Contract Site unless at Your premises or garage or in a locked premises or compound • Indirect loss of any kind • Theft or attempted theft of or from any unattended vehicle unless securely locked at all points of access, and between 9pm and 6am the vehicle is in a securely locked building or guarded security park • Theft or attempted theft of portable items overnight (not in a vehicle) unless in a securely locked building or purpose built made immobile security container • Unexplained losses or shortages due to error or omission only discovered when stocktaking or making an inventory • Delay or seizure of goods by the government or other authority • Pollution or contamination unless resulting from a defined peril

Optional Cover

Section 7: Hired in Plant

Cover	Extensions included as standard (subject to certain limits)	Conditions	Exclusions
<ul style="list-style-type: none"> • "All Risks" Cover on Hired in Plant not exceeding the Sum Insured shown on the Schedule • Territorial Limits <ul style="list-style-type: none"> – Great Britain, Northern Ireland, the Channel Islands or the Isle of Man – Within any other member country of the European Union where work is being undertaken in connection with Your Business by You or Your Employees normally resident in Great Britain, Northern Ireland, the Channel Islands or the Isle of Man 	<ul style="list-style-type: none"> • Automatic reinstatement following a claim • Other Interests • Immobilised Plant • Replacement of Locks – up to £500 in respect of any one claim • Security Devices • Continuing Hiring Charges – up to £25,000 in respect of any one Period of Insurance • Negligent Breakdown of Hired in Plant – up to £5,000 in respect of any one item and £25,000 in respect of any one occurrence 	<ul style="list-style-type: none"> • Excess – as per Schedule 	<ul style="list-style-type: none"> • Wear, tear, gradual deterioration and other gradually operating causes • Damage to craft or any hired in plant therein or thereon • Damage to mechanically propelled vehicles • Mechanical or Electrical breakdown or derangement • Damage to any electrical hired in plant caused by breakdown, leakage of electricity or excessive pressure therein or by its own short circuiting or over-running • Normal upkeep or normal making good • Hired in Plant hired out • Any Own Plant • Any hired in plant away from the Contract Site unless at Your premises or garage or in a locked premises or compound • Indirect loss of any kind • Theft or attempted theft of or from any unattended vehicle unless securely locked at all points of access, and between 9pm and 6am the vehicle is in a securely locked building or guarded security park • Theft or attempted theft of portable items overnight (not in a vehicle) unless in a securely locked building or purpose built made immobile security container • Unexplained losses or shortages due to error or omission only discovered when stocktaking or making an inventory • Delay or seizure of goods by the government or other authority • Pollution or contamination unless resulting from a defined peril • Any Hired in Plant hired anywhere outside of Great Britain, Northern Ireland, the Channel Islands or the Isle of Man

Optional Cover

Section 8: Contract Works

Cover	Extensions included as standard (subject to certain limits)	Conditions	Exclusions
<ul style="list-style-type: none"> • "All Risks" Cover on Contract Works not exceeding the Sum Insured shown on the Schedule • Territorial Limits <ul style="list-style-type: none"> – Great Britain, Northern Ireland, the Channel Islands or the Isle of Man 	<ul style="list-style-type: none"> • Automatic reinstatement following a claim • Maintenance or Defects Liability Period and Conditions of Contract • Professional Fees • Debris Removal • European Union and Public Authorities – Additional Costs • Plans and Specifications • Other Interests • Speculative Development • Offsite Storage • Free Issue Materials • Expediting Expenses – up to 25% of the finally agreed claim before the deduction of any excess or £50,000 in respect of any one occurrence whichever is the less • Additional Expenditure 	<ul style="list-style-type: none"> • Housing Grants, Construction and Regeneration Act 1996 • Excess – as per Schedule 	<ul style="list-style-type: none"> • Damage due to defect, error or omission in design, plan, specification, workmanship or materials • Damage caused to enable repair to damage caused by defect, error or omission (as above) • Wear, tear, gradual deterioration and other gradually operating causes • Damage to deeds, bonds, cash, cheques • Damage to craft or any contract works therein or thereon • Damage to mechanically propelled vehicles • Mechanical or Electrical breakdown or derangement • Damage to any electrical contract works caused by breakdown, leakage of electricity or excessive pressure therein or by its own short circuiting or over-running

Optional Cover

Section 8: Contract Works – continued

Cover	Extensions included as standard (subject to certain limits)	Conditions	Exclusions
	<ul style="list-style-type: none"> Cessation of Works Show Houses and Contents – up to £10,000 in respect of any one claim Increase in Contract Price – 20% uplift 		<ul style="list-style-type: none"> Normal upkeep or normal making good Property that existed at the commencement of insurance other than materials supplied and delivered for incorporation of the works Any Hired in Plant or any Own Plant Permanent works where a certificate of completion has been issued Damage for which you are relieved of responsibility under the terms and conditions of any contract Liquidated damages, penalties or indirect loss of any kind Unexplained losses or shortages due to error or omission only discovered when stocktaking or making an inventory Delay or seizure of goods by the government or other authority Pollution or contamination unless resulting from a defined peril Damage arising out of the use or occupation of any portion of the permanent contract works by any owner, tenant or occupier

Optional Cover

Section 9: Personal Accident

Cover	Extensions included as standard (subject to certain limits)	Conditions	Exclusions
Cover for named people suffering bodily injury resulting in: <ul style="list-style-type: none"> Death Loss of limbs or sight Permanent total disablement Temporary total disablement Up to the benefits for each item as shown in the schedule		<ul style="list-style-type: none"> Persons Insured (partners, directors and employees) must be aged not less than 16 years nor more than 75 years Limit of Liability Change in Circumstances 	<ul style="list-style-type: none"> Flying other than as passenger on bona fide airline Winter sports and other hazardous pursuits Illness or disease or gradually operating cause Self-injury, provoked assault or wilful exposure to needless peril Influence of alcohol or non-prescribed drugs Pre-existing defect Failure to obtain or follow proper medical advice

General Conditions

<ul style="list-style-type: none"> Observance of Conditions Contracts (Rights of Third Parties) Act 1999 	<ul style="list-style-type: none"> Fair Presentation of the Risk Cancellation Changes to Your Cover 	<ul style="list-style-type: none"> Reasonable Precautions Instalments Change of Risk or Interest 	<ul style="list-style-type: none"> Choice of Law
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Claims Conditions

<ul style="list-style-type: none"> Action by You Our Rights 	<ul style="list-style-type: none"> Fraudulent Claims Conditions Precedent 	<ul style="list-style-type: none"> Subrogation Other Insurances 	<ul style="list-style-type: none"> Arbitration
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General Exclusions

<ul style="list-style-type: none"> Sonic Bangs Radioactive Contamination 	<ul style="list-style-type: none"> War Government Action and Terrorism 	<ul style="list-style-type: none"> Date Recognition 	<ul style="list-style-type: none"> Computer Virus and Hacking
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Other features

Direct Line for Business Legal Documents service

This service provides unlimited free access to the following on your policy:

- **Legal documents**

Online access to a large library of customisable legal documents, including employment agreements, employee handbooks, and terms and conditions for websites selling consumer goods and/or services

- **Legal document review**

Solicitors to check and, if necessary, amend the documents you create using the system, for extra peace of mind

- **Law guides**

Extensive jargon-free online guides to business laws (covering England, Wales, Scotland and Northern Ireland)

To get started, visit www.directlineforbusiness.co.uk/legaldocs

Free telephone helpline services available for:

- **Legal Advice Service** – Access to a team of lawyers for confidential advice on any commercial legal problem affecting the business. (supplied by DAS Legal Expenses Insurance Company Ltd on Our behalf)
- **Counselling** – A confidential counselling service over the phone for any employee and their immediate family, including referral to relevant voluntary or professional services. All costs of the referral services provided will not be paid by DAS. (supplied by DAS Legal Expenses Insurance Company Limited on Our behalf)
- **Health and Medical Information Service** – Advice and assistance from a team of qualified nurses on general health issues and well being. This service does not diagnose. (supplied by DAS Legal Expenses Insurance Company Limited on Our behalf)

How to Pay

You will have an option to pay either annually by Direct Debit, Credit or Debit card, or if eligible, by instalments on a date selected by you.

Your right to cancel

If, after buying your policy, you decide that the cover does not meet your needs, please call us to cancel your policy, within 14 days of receiving your policy documents or the start date of the policy (whichever is later). We will refund any premium you have paid in full providing that you have not made any claim. If you cancel your policy after that time, you will receive a pro rata refund less an administration fee, providing that you have not made any claim during the current period of insurance. The administration fee will be one twelfth of the annual premium up to a maximum chargeable amount of £50 plus the Insurance Premium Tax applicable to the chargeable amount.

If you would like a Braille, large print or audio version of your documents, please let us know.

Direct Line insurance policies are underwritten by U K Insurance Limited. Registered office: The Wharf, Neville Street, Leeds LS1 4AZ. Registered in England and Wales, Company No. 1179980. U K Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Calls may be recorded.

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How to make a claim

To notify us of a claim in the first instance please telephone **0345 303 1753**.

How to complain

To complain, please call us on **0800 051 0538** or **01239 636 082**. If your complaint relates to a claim please contact your claims handler whose details will be shown on your claims documentation. If you wish to write, then please address your letter to:

- *Claims complaints to the Technical Operations Manager at the address shown on your claims documentation*
- *All other complaints to the Customer Relations Team, Direct Line for Business, Churchill Court, Westmoreland Road, Bromley BR1 1DP.*

If we cannot resolve the differences between us, you may refer your complaint to the Financial Ombudsman Service (FOS). The address is: The Financial Ombudsman Service, Exchange Tower, London E14 9SR (Telephone number **0800 023 4567** or **0300 123 9123**).

Details about our Regulator

U K Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under registration number 202810. The Financial Conduct Authority website, which includes a register of all regulated firms, can be visited at www.fca.org.uk, or the Financial Conduct Authority can be contacted on **0800 111 6768**.

Financial Services Compensation Scheme

Under the Financial Services and Markets Act 2000, should the company be unable to meet all its liabilities to policyholders, compensation may be available. Insurance advising and arranging is covered for 90% of the claim without any upper limit. For compulsory classes of insurance, Insurance advising and arranging is covered for 100% of the claim, without any upper limit. Information can be obtained on request, or by visiting the Financial Services Compensation Scheme www.fscs.org.uk

direct line
for business

