

COMMISSION	20%	
UNDERWRITING RESPONSE TIME	(WITHIN) 76 MINS	
MINIMUM PREMIUMS	£50+ IPT (PER CAPITA PRODUCT), £50+ IPT EL, £100+IPT (WAGES & TURNOVER), £100+ IPT (LAND OWNERS)	
TERRITORIES	UNITED KINGDOM, CHANNEL ISLANDS AND ISLE OF MAN (TERRITORIAL LIMITS IN RESPECT OF PRODUCTS LIABILITY IS WORLDWIDE EXCLUDING USA & CANADA.	
RATING BASIS	PER CAPITA (UP TO 10) OR WAGES & TURNOVER	
TOTAL SUM INSURED	£5 MILLION ANY ONE LOCATION	
APPETITE	ESTABLISHED BUSINESSES	TRADE SPECIFIC I.E. BRICKLAYERS, PLASTERERS ETC (AS OPPOSED TO GENERIC BUILDERS)
INNER LIMITS		
WORK RISK	NO HEIGHT LIMIT ON CERTAIN TRADES SUBJECT TO A LOADING IN PREMIUM	WORK AT DEPTH UP TO 5 METERS REMOVE
HEAT WORK	USE OF HEAT UP TO 25% WORK AWAY	
MANUAL WORK	EUROPE UP TO 25% OF TURNOVER CAN BE INCLUDED AT AN ADDITIONAL PREMIUM, REST OF THE WORLD CAN BE CONSIDERED ON REFERRAL	
PUBLIC & PRODUCTS LIABILITY	UP TO £5 MILLION.	
EMPLOYERS LIABILITY (OPTIONAL)	£10 MILLION.	
LEGAL EXPENSES	£100,000 AS STANDARD	
DECLINE	ANY MANUAL WORK IN US & CANADA	EMPLOYER'S LIABILITY IN ISOLATION
	ANY OVERSEAS MANUAL WORK EXCEEDING 10% OF TURNOVER	3 OR MORE CLAIMS IN LAST 5 YEARS (EXCLUDING COVID-19 LOSSES)