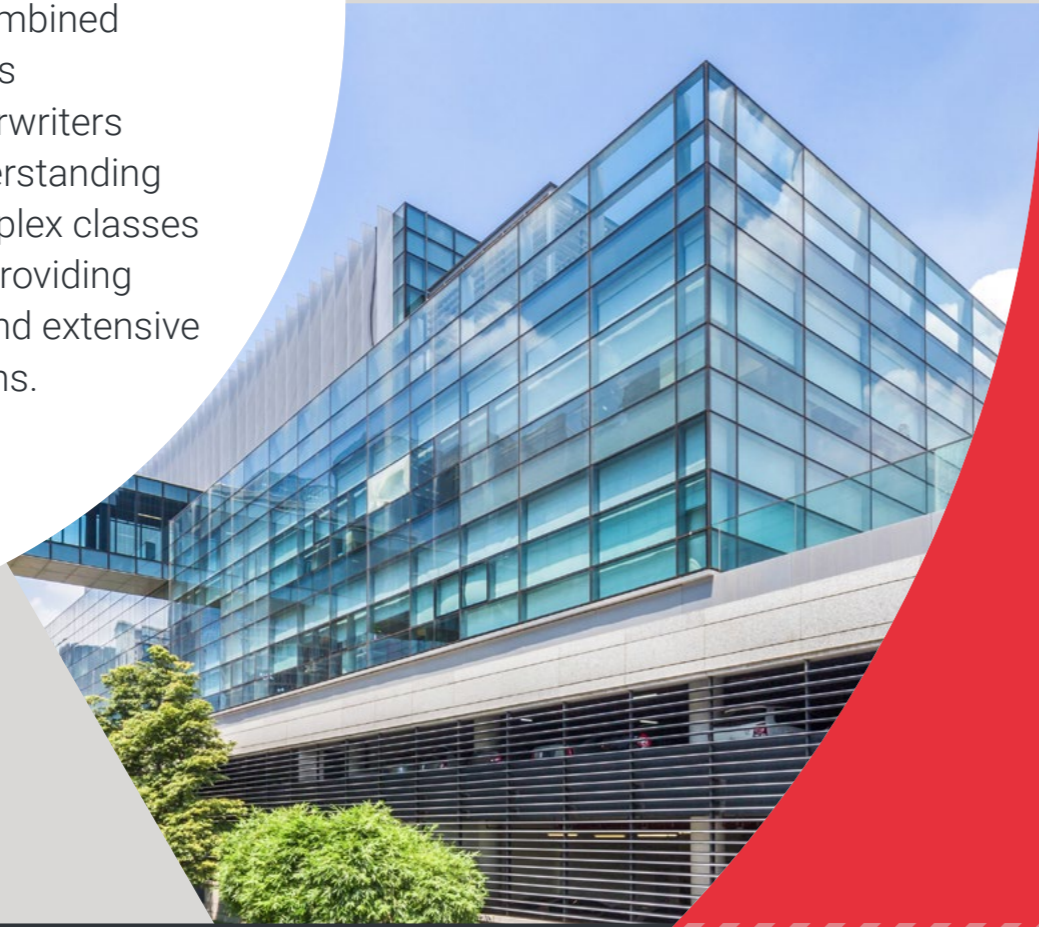


DIVISION:

Specialist Combined

The Specialist Combined division comprises empowered underwriters dedicated to understanding the needs of complex classes of business and providing comprehensive and extensive insurance solutions.



BUILT TO LAST

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Head of Underwriting Operations
Specialist Combined

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CHARITY COMBINED



Charity Combined is a specialist policy designed to provide a full suite of covers in a combined policy, available as a package with variable set limits or as a bespoke policy with flexible limits.

Core cover

- Property Damage
- Business Interruption with optional Event Cancellation extension
- Specified Business Equipment
- Terrorism*
- Equipment Breakdown*
- Money and Personal Accident (Assault)*
- Group Personal Accident*
- Goods in Transit*
- Employers Liability (inc. volunteers)
- Public Liability (inc. Care & Treatment)
- Products Liability
- Loss of Licence/Registration*
- Motor No Claims and Excess Protection*
- Legal Expenses*
- Trustees, Directors or Officers Liability
- Professional Indemnity
- Property Damage Loss Recovery*
- Fidelity with optional extension for Crime
- Employment Practices Liability**
- Business Travel

* Not available in isolation

** Only available with Trustees, Directors or Officers Liability Indemnity

Features & benefits

- A wide range of activities and events included, and short-term special events cover available
- Volunteers included under Employers Liability
- Care & Treatment included under Public Liability
- Hirers Liability included under Public Liability
- Executive Risks sections can share one common aggregate limit or offer separate limits
- Risk management support and advice available, if required

Trade examples

- Charities
- Village halls
- Social Enterprises
- Voluntary organisations
- Community organisations

Contact

 0333 800 9858

 notforprofit@Qunderwriting.com

How to Trade

 **Qtrade or submit presentations via email**

 notforprofit@Qunderwriting.com

FAITH COMBINED



Faith Combined provides a variety of material damage and liability options, including sector-specific specialist covers, and is offered as a package or a bespoke combined policy.

Core cover

- Public Liability & Products Liability
- Employers Liability
- Legal Expenses
- Group Personal Accident
- Money and Personal Accident (Assault)
- Business Interruption
- Trustees, Directors or Officers Liability (Executive Risks)

Optional cover

- Material Damage
- Terrorism
- Specified Business Equipment
- Equipment Breakdown
- Goods in Transit
- Loss of Licence/Registration
- Motor No Claims and Excess Protection
- Property Loss Recovery

Optional extensions to Executive Risks (only available with Trustees, Directors or Officers Liability):

- Professional Indemnity
- Fidelity Guarantee
- Employment Practices Liability

Features & benefits

- A rated capacity
- A wide range of activities and events included
- Care & Treatment included under Public Liability
- Hirers Liability included under Public Liability
- Material Damage includes:
 - Contract Works
 - 'Walk-in theft' (theft without forcible and violent entry) up to £25,000 per item
 - Theft of external metalwork without any consequential loss sub-limit
 - Subsidence cover
 - Cover for high-value religious artefacts

Trade examples

- Places of Worship and connected faith-based organisations

Contact

- ☎ 0333 800 9858
- ✉ notforprofit@Qunderwriting.com

How to Trade

- ▶ **Qtrade or submit presentations via email**
- ✉ notforprofit@Qunderwriting.com

RECRUITMENT COMBINED



This policy provides a variety of material damage and liability options, including sector-specific specialist covers for recruitment agencies and care service providers - offered as a bespoke package to meet client needs.

Core Cover

- Products Liability
- Public Liability

Optional cover

- Property Damage
- Business Interruption
- Specified Business Equipment
- Money and Personal Accident (Assault)
- Terrorism
- Employers Liability
- Public Liability
- Products Liability
- Drivers Negligence (Recruitment Only)
- Fidelity Bonding (Recruitment Only)
- Computer Breakdown
- Legal Expenses
- Group Personal Accident
- Directors and Officers
- Material Damage includes:
 - Professional Indemnity
 - Cyber Liability

Features & benefits

- Contractual liability for temporary workers placed out under Non-Standard Contracts
- Vicarious liability for the negligent acts, errors and omissions of the temporary workers placed
- Drivers' negligence for damage caused to a vehicle being driven by a temporary driver
- Legal Expenses for 24/7/365 legal advice and support with a range of business and employment issues
- Fidelity bonding for theft of stock by temporary workers supplied
- Property damage cover for loss of business assets in the event of a fire, flood, or theft
- Business Interruption cover to protect income in the event of a fire, flood, or significant theft
- A Care and Treatment cover extension can be added under the Public Liability section, offering cover for £1m for non-invasive treatment liability (e.g. care staff handing over prescribed or non-prescribed drugs)

Trade examples

- Recruitment agencies
- Employment agencies
- Care service providers

Contact

- ☎ 0333 800 9858
- ✉ recruitment@Qunderwriting.com

How to Trade

- ▶ **Qtrade or submit quotations via email**
- ✉ recruitment@Qunderwriting.com



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