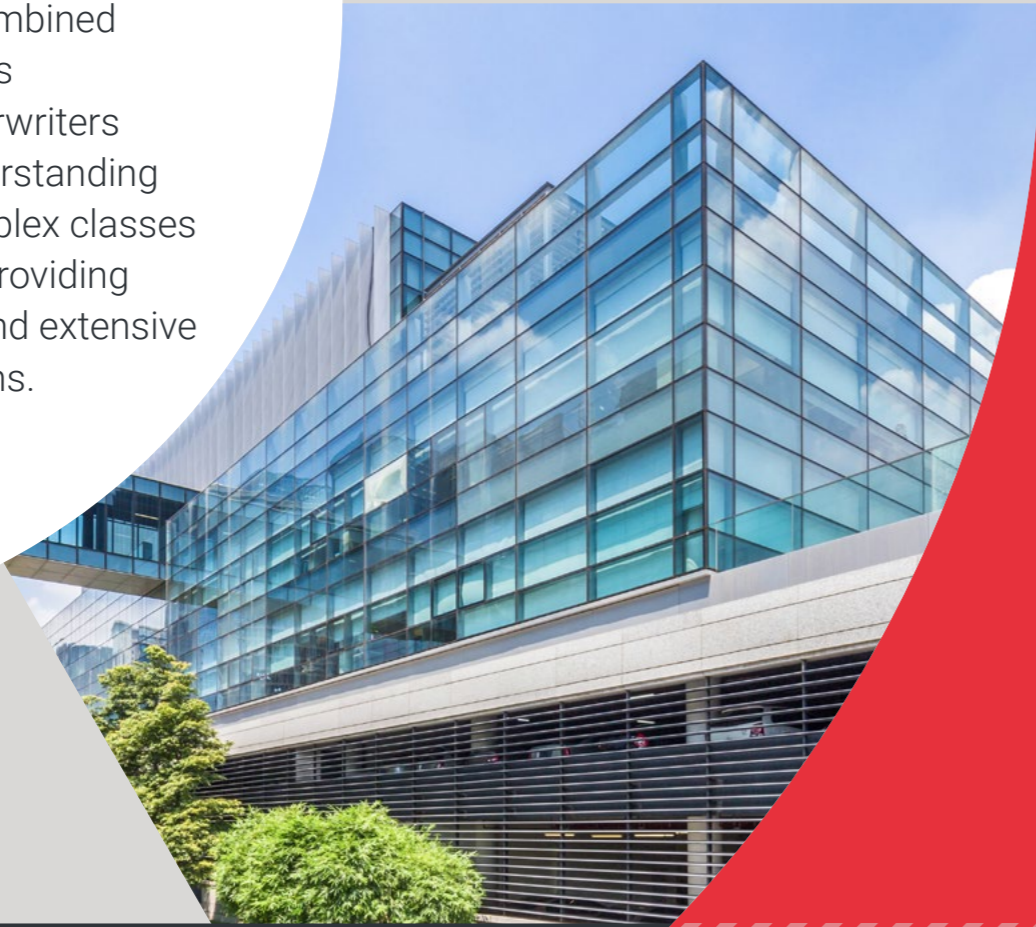


DIVISION:

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

Duncan Scott
Head of Underwriting Operations
Specialist Combined

 07522 229684

 duncan.scott@Qunderwriting.com

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



www.Qunderwriting.com



 0330 058 9862

 property@Qunderwriting.com