

DIVISION:

# Casualty

When it comes to underwriting effective liability products for niche and complex classes of business, we know the ropes. The Casualty division offers functional and flexible liability products to the market.

BUILDING ON SOLID FOUNDATIONS

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Casualty

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## COMBINED LIABILITY

Combined Liability offers cover for retailers, manufacturers, wholesalers, leisure occupations and others requiring liability cover only.

### Core cover

- Public Liability
- Products Liability

### Optional cover

- Employers Liability
- Legal Expenses

### Features & benefits

- A rated capacity
- Wide range of acceptable occupations
- Cover for risks up to £5m turnover (higher levels can be considered)
- Up to £10m PL LOI available
- Optional Legal Expenses cover limits of £50,000, £100,000 and £250,000
- Low minimum premiums
- Experienced underwriters will deal with any referrals quickly

### Trade examples

- Retailers
- Food & catering
- Manufacturers & wholesalers
- Leisure occupations
- Sports & social clubs
- Non-contracting risks requiring liability only cover



### Contact

01902 714000

liabilitynb@Qunderwriting.com

### How to Trade

Qtrade or submit presentations via email

liabilitynb@Qunderwriting.com



## CONTRACTORS COMBINED



Contractors Combined provides a wide range of covers in one comprehensive combined policy, suitable for contractors and construction risks.

### Core cover

- Public Liability & Products Liability

### Optional cover

- Employers Liability
- Contractors All Risks (inc. Contractors Plant and Hired In Plant)
- Property Damage All Risks
- Business Interruption (ICOW or Gross Profit)
- Specified Articles
- Money
- Goods in Transit
- Directors & Officers
- JCT Clause 6.5.1
- Terrorism
- Legal Expenses

### Features & benefits

- A rated capacity
- Wide range of acceptable occupations including high risk
- Cover for risks up to £15m turnover (higher levels can be considered)
- High limits of cover available on PL and CAR/Plant
- Own Plant and Hired-in Plant can be written without Contract Works
- Unrestricted height and depth limits available
- Hazardous location work can be considered



- Efficacy cover
- Legal Expenses includes Contract Disputes cover
- Direct access to empowered underwriters

### Trade examples

- Building contractors & allied trades
- Carpenters & Joiners
- Civil engineers & Groundworkers
- Electrical contractors
- Steel erectors
- Fire protection
- Curtain walling contractors

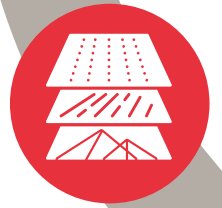
### Contact

- 0113 733 3950
- leeds@Qunderwriting.com

### How to Trade

- Submit quotations via email
- leeds@Qunderwriting.com

## EXCESS LIABILITY COMBINED



Excess Liability Combined allows your clients to purchase additional cover beyond the limit provided by their primary liability insurance policy.

### Sections available

- Excess Public & Products Liability
- Excess Employers Liability
- Excess Motor Third Party Property Damage

### Features & benefits

- A rated capacity
- Wide range of acceptable occupations including higher risk trades
- Bespoke business descriptions
- Wide range of Excess Public & Product liability limits available
- Public & Product Liability attachment points from £2m
- Flexible combinations of cover available for Excess Public and Products Liability cover up to £25m over £20m
- Available as part of a tiered arrangement (2nd 3rd or 4th excess layer)
- Excess Employers Liability cover available on a stand-alone basis
- Excess Employers Liability cover available up to £50m (£25m x £25m or £20m x £30m)
- Attachment point for Excess Motor Third Party Property Damage cover £5m

- Excess Motor Third Party Property Damage cover available up to £50m (£25m x £25m or £20m x £30m)
- Short period and/or non-annual cover available
- Low minimum premiums
- Quote and bind available via Acturis and the Qtrade portal.

### Targeted sectors

- Contracting & construction risks including high-risk contractors
- Tradesmen & engineers
- Manufacturers & wholesalers including firms who export to USA/CAN
- Retail & leisure occupations
- Land & property owners

### Contact

- 01902 714000
- liabilitynb@Qunderwriting.com

### How to Trade

- Qtrade or submit quotations via email
- liabilitynb@Qunderwriting.com

Available on Acturis



## LAND & PROPERTY OWNERS LIABILITY

Our Land & Property Owners Liability product provides cover suitable for landowners including public rights of way, natural and man-made hazards.

### Core cover

- Public Liability & Products Liability
- Legal Expenses

### Optional cover

- Employers Liability

### Features & benefits

- A rated capacity
- Public Liability up to £10m LOI
- Legal Expenses includes property and landlord and tenant disputes
- Bespoke business descriptions
- Cover available in UK including Northern Ireland
- Experienced underwriters will deal with all quotes quickly
- Competitive premiums and higher commission deals can be considered



### Trade examples

- Rural landowners
- Pasture & woodland owners
- Communal areas
- Resident associations (private roads)
- Development sites
- Property owners including unoccupied

### Contact

- 📞 01902 714000
- ✉️ [liabilitynb@Qunderwriting.com](mailto:liabilitynb@Qunderwriting.com)

### How to Trade

- 📌 Qtrade or submit quotations via email
- ✉️ [liabilitynb@Qunderwriting.com](mailto:liabilitynb@Qunderwriting.com)



## TRADESMAN & PROFESSIONALS

Tradesman & Professionals provides a range of covers in one combined policy suitable for tradesman, small contracting & engineering firms and professional risks. Hazardous location work can be considered.

### Core cover

- Public Liability & Products Liability

### Optional cover

- Employers Liability
- Contractors All Risks
- Contents & Stock
- Business Interruption (ICOW)
- Professional Indemnity (professions only)
- Legal Expenses



### Features & benefits

- A rated capacity
- Wide range of acceptable occupations
- Cover for risks up to £2.5m turnover
- Can be rated on per capita or wages – you choose (Per Capita is available for up to 12 manual persons)
- Multiple trades available – you can select up to six trades and each is rated separately, allowing competitive pricing of risks
- Bespoke trades and business descriptions can be added to match your client's exact occupation
- High limits of cover available on PL and CAR/Plant
- Own Plant and Hired-in Plant can be written without Contract Works
- Cover includes Temporary Employees for a maximum 50 man-days in any one period of Insurance
- Legal Expenses includes Contract Disputes cover

### Trade examples

- Building contractors & allied trades
- Flooring & tiling contractors
- Gardening services, landscaping, fencing & paving contractors
- Painting, decorating & plastering contractors
- Cleaning contractors
- Electrical contractors

### Contact

- 📞 01902 714000
- ✉️ [liabilitynb@Qunderwriting.com](mailto:liabilitynb@Qunderwriting.com)

### How to Trade


- 📌 Qtrade or submit quotations via email
- ✉️ [liabilitynb@Qunderwriting.com](mailto:liabilitynb@Qunderwriting.com)



[www.Qunderwriting.com](http://www.Qunderwriting.com)

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