



www.Qunderwriting.com



SPECIALIST PRODUCTS FOR
CASUALTY & CONSTRUCTION

MOTOR

PROPERTY & PACKAGE



Q Underwriting is a trading name of Q Underwriting Services Ltd.
Q Underwriting Services Ltd is authorised and regulated by the Financial Conduct
Authority FRN 657367. Registered in England under No. 08946569. Registered office:
Rossington's Business Park, West Carr Road, Retford, Nottinghamshire, DN22 7SW.
08/09/2023 Ref. QD2121.4



Contents

Casualty & Construction

Combined Liability	03
Contractors Combined	04
Excess Liability Combined	04
Land & Property Owners Liability	05
Tradesman & Professionals	05

Property & Package

Charity Combined	06
Commercial Combined	07
Faith Combined	07
Property Owners	08
Recruitment Combined	08

Motor

Motor Trade Road Risks	09
Taxi & Executive	10
Taxi & Executive Liability	10
Taxi Fleet	11
Truck Mini Fleet	11

Putting the Q in Quality	12
Qtrade	12
Why Choose Q Underwriting	13
Your Sales Team	13
Product Directory	14

We are Q Underwriting

a specialist MGA providing more than 30 commercial lines products to niche markets across the UK.

We have dedicated teams with specialist knowledge, so our depth of experience and extensive trading history means we understand brokers, their clients' needs and the worlds in which they operate. Our focus lies in providing excellent service, which helps us to support the growth of our partners.

In trading terms, we offer the best of both worlds: brokers have direct access to our experienced underwriters, as well as a quick and easy-to-use broker portal Qtrade*.

All our products are accessible through a single TOBA**, so when you trade with Q Underwriting, you have every one of our specialist teams on hand to help.



*See page 12
**With consent from capacity provider



DIVISION:

Casualty & Construction

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

**BUILDING ON SOLID FOUNDATIONS**

Stuart Morris
Head of Underwriting Operations
Casualty & Construction



07909 000446



stuart.morris@Qunderwriting.com

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

*See page 14



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

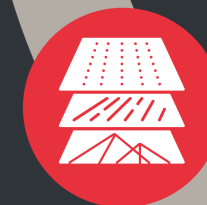
leeds@Qunderwriting.com

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.

Core cover

- Excess Public Liability
- Products Liability

Features & benefits

- A rated capacity
- Wide range of acceptable occupations including high risk
- Bespoke business descriptions
- Wide range of Excess PL & Products limits available from £1m to £20m (higher limits on request)
- Can follow most insurers without sight of their policy wording
- Short or annual cover available
- Low minimum premiums especially suited to smaller risks requiring high limits

Trade examples

- 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

*See page 14



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

How to Trade

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

*See page 14 (quote request only)

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

How to Trade

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

*See page 14



DIVISION:

Property & Package

The Property & Package 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
Property & Package



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
- 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
- Fidelity with optional extension for Crime
- Employment Practices Liability (only available with Trustees, Directors or Officers Liability Indemnity)
- Cyber Loss Recovery (available as a separate Policy only)
- Property Damage Loss Recovery
- Business Travel

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
- 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

*See page 14 (quote request only)



COMMERCIAL COMBINED



Our Commercial Combined product offers a bespoke solution for a wide variety of premise-based risks, with support from expert and knowledgeable underwriters who deal with enquiries away from e-trade platforms.

Core cover

- Property Damage

Features & benefits

- Policy premium starts at £750 plus IPT
- A rated capacity
- Ability to accommodate risks with North American turnover
- A service-led proposition with a dedicated claims handling team
- Accessible underwriters who aim to understand and underwrite difficult to place risks which do not fit e-trade systems

Trade examples

- Surveyors and consultants
- Wholesale and retailers (large number of trades)
- Computer software consultants and media reproduction
- Community centres and non-professional sports clubs
- Machinery manufacturing and electronic component assembly



Contact

- 📞 0208 256 1910
- ✉️ commercialcombined@Qunderwriting.com

How to Trade

- ✉️ **Submit presentations via email**
commercialcombined@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

Contact

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

Features & benefits

- A rated capacity
- A wide range of activities and events included
- Care & Treatment included under Public Liability
- Cover for Abuse is included
- 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

How to Trade

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

*See page 14 (quote request only)



PROPERTY OWNERS



Property Owners has been created for large commercial and residential risks with good housekeeping and management, offering up to £7.5m Any One Location TSI.

Core cover

- Buildings
- Rent/alternative accommodation for residential risks (20% of Sum Insured)
- Property Owners Liability - £5m LOI
- Employers Liability for residential risks

Optional Cover

- Rental Income for Commercial risks
- Terrorism
- Employers Liability for commercial

Features & benefits

- Non-Standard Property and extensive appetite, including difficult to place risks
- A rated insurer capacity supported by a dedicated claims handling service
- Direct access to experienced niche trading underwriters
- £1000 + IPT minimum premium
- Up to £7.5m maximum TSI any one location (Higher limits can be considered for concrete-floored risks)
- Up to £5m TSI for unoccupied risks & residential converted / timber floored properties
- Up to £4m TSI for Grade 2 & Grade * risks
- We will discuss risks on a personal level away from e-trading



Trade examples

- Single risks and mixed portfolios (commercial, residential, unoccupied & non-standard)
- Unoccupied, part unoccupied and risks with works
- Non-standard residential tenants including council, care & support, asylum seekers
- Hospitality risks including pubs, restaurants and hotels
- Modern Methods of Construction (MMC) & Grade 2 risks can be considered

Contact

0208 256 1910

property@Qunderwriting.com

How to Trade

Submit presentations via email

property@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

*See page 14 (quote request only)



DIVISION:

Motor

Our Motor offering has provided an extensive range of specialist motor products to the niche commercial motor sector for more than 20 years.



STAYING FOCUSED ON THE ROAD

Paul Humphries
Head of Underwriting Operations
Motor



07792 160744



paul.humphries@Qunderwriting.com

MOTOR TRADE ROAD RISKS

Motor Trade Road Risks insures motor traders with asset protection and road risks cover, with own and sale vehicle categories for cars up to group 48, CVs up to 7.5T and motorcycles up to 250cc.

Core Cover

- Comprehensive
- Third Party Fire and Theft
- Third Party Only
- Motor Legal Expenses



Features & benefits

- £30,000 indemnity limit automatically for owned and customer vehicles
- Option to increase indemnity limit to £50,000
- A rated capacity
- Comprehensive claims service – 24/7/365
- European SD&P cover
- Automatic cover to vehicles towed
- No 400m premises exclusion
- Loss or theft of keys up to £5,000
- 6-year NCD scale with protected NCD option
- MID Trader portal
- Public and Employers Liability
- Unique 'Yes Claim Bonus' benefit

Trade Examples

- Motor trades including sales and service
- Full or part-time
- Home or premises-based

Contact



02920 301231



qtrademotor@Qunderwriting.com

How to Trade



Qtrade*

*See page 14



TAXI & EXECUTIVE



Taxi & Executive provides competitive cover for private and public hire vehicles, as well as chauffeur, wedding and funeral cars, with a unique Day Driver scheme available.

Core Cover

- Comprehensive
- Third Party Fire and Theft
- Third Party Only
- Motor Legal Expenses

Features & benefits

- A rated capacity
- Public Liability cover for contract work available. £5m included automatically. Can be increased to £10m and EL cover included for additional cost
- Driver Assault cover
- Comprehensive claims service - 24/7/365
- Replacement vehicle for non-fault accidents
- Breakdown cover available
- Unique 'Yes Claim Bonus' benefit

Trade Examples

- Chauffeur vehicles
- Wedding cars
- Funeral cars



Contact

- 📞 02920 301231
- ✉ qtrademotor@Qunderwriting.com

How to Trade

- ▶ **Qtrade***

*See page 14

TAXI & EXECUTIVE LIABILITY



Taxi & Executive Liability provides suitable cover for contract work, available on its own or as part of the overall package for taxi and chauffeured vehicles.

Core Cover

- Public Liability

Features & benefits

- A rated capacity
- Up to £10m Public Liability cover available
- Employers Liability cover available
- Premises cover available

Trade Examples

- School contract vehicles
- Health authority contract vehicles



Contact

- 📞 02920 301231
- ✉ qtrademotor@Qunderwriting.com

How to Trade

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

*See page 14 (quote request only)



TAXI FLEET



Taxi Fleet provides cover for private and public hire fleets of three or more vehicles. The policy offers significant benefits and flexibility.

Core Cover

- Comprehensive
- Third Party Fire & Theft
- Third Party Only
- Motor Legal Expenses

Features & benefits

- A rated capacity
- Public Liability cover for contract works
- Driver personal belongings
- Driver Assault cover
- Comprehensive claims service - 24/7/365
- Unlimited windscreen cover
- Replacement vehicle for non-fault accidents
- European territorial limits
- Breakdown cover available
- Unique 'Yes Claim Bonus' benefit

Trade examples

Fleets of three or more vehicles including:

- Taxi fleets
- Chauffeur fleets
- Funeral fleets
- Wedding fleets



Contact

- 📞 02920 301233
- ✉️ motorsales@Qunderwriting.com

How to Trade

- 📌 Qtrade* or submit presentations via email
- ✉️ motorsales@Qunderwriting.com

*See page 14 (quote request only)

TRUCK MINI FLEET



Truck Mini Fleet provides cover for fleets of 3-18 vehicles and offers corporate-level benefits for smaller operators.

Core Cover

- Comprehensive
- Third Party Fire and Theft
- Third Party Only
- Motor Legal Expenses

Features & benefits

- A rated capacity
- Physio and psychological employee support cover
- Free Vision Track cameras (pay VAT only)
- Connected CCTV portal with tracking & reports
- Camera Management Training option where there are 6 or more new connected cameras
- Customer video training suite
- Protected 2-year premium rate including low claims rebate
- Trailer cover for attached and detached
- European Territorial Limits
- Comprehensive claims service - 24/7/365
- Unlimited windscreen cover
- Unique 'Yes Claim Bonus' benefit

Trade examples

- Haulage, own goods, or both



Contact

- 📞 02920 301233
- ✉️ motorsales@Qunderwriting.com

How to Trade

- 📌 Qtrade* or submit presentations via email
- ✉️ motorsales@Qunderwriting.com

*See page 14 (quote request only)

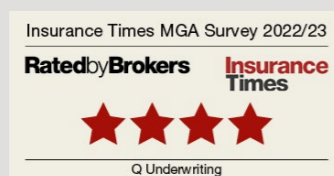
[BACK TO CONTENTS](#)

Putting the Q in Quality

The relationships we have with our partner insurers are imperative in guaranteeing the success of our business. Each year, we write more than £170m premium under delegated underwriting authority from several of the most well-known A rated insurers. We hold multi-year deals with our capacity providers because we deliver excellent long-term results, time after time.

Our Managing General Underwriter team was formed in 2019 to develop and improve binder management and delegated authority capacity. The dedication we have for improving our relationships with our insurer partners is demonstrated with a data-driven approach to underwriting and portfolio management.

The service we offer is award winning, and so are our products. We are proud to have been nominated for a range of awards, voted for by those who regularly use our offering.



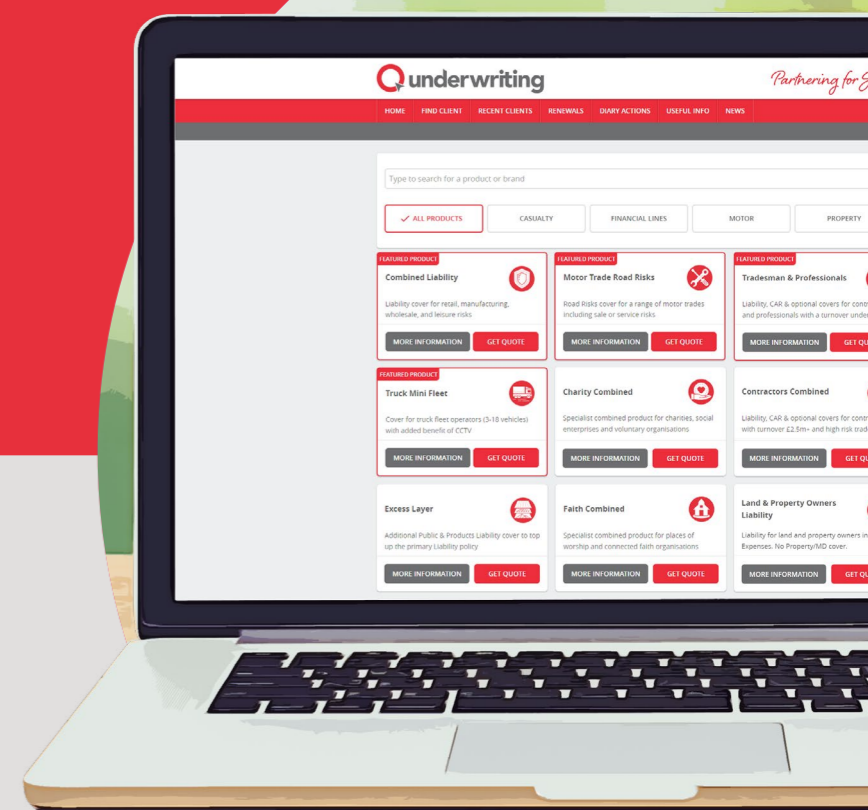
Qtrade

Making broking easier with the best of both worlds.

Qtrade is your broker portal that brings together all of Q Underwriting's specialist commercial insurance products. You can quote-and-buy on many of our Casualty and Motor products, but for non-e-trade products, you can still submit your quotation request through Qtrade. It truly is a one-stop shop for our broker partners.

Powered by Acturis, Qtrade is a reliable and intuitive system backed up by a dedicated Agency Support team. Should you have any queries, you can always speak to your usual underwriting contact or email Qtrade@Qunderwriting.com.

To find out more and request your account, visit www.Qunderwriting.com/Qtrade.



EFFORTLESS E-TRADE



Why Choose Q Underwriting?

With comprehensive niche commercial insurance products and award-winning service, Q Underwriting has become a trusted MGA for UK brokers, and we're partnered with some of the best A rated capacity providers in the country.

When you become a Q Underwriting broker, you have a whole host of benefits waiting for you.

Unlimited support
from our expert
underwriters

Access to
30+ products
through one
common
TOBA*

Fast and easy
to use
e-trade portal,
Qtrade

Backed by
A rated
capacity,
always

Bespoke
cover
for products that
require a specialist
approach

Your Sales Team

Here at Q Underwriting, we are proud of the service we provide our brokers.

Our Broker Development team are dedicated to supporting our broker partners from the very beginning of their journey with Q Underwriting. You can rest assured the team are on hand to discuss your needs and answer your queries, point you in the right direction, and connect you with the right people.

As well as offering expert service and top notch cover with 20+ niche commercial lines products, our dedicated team are able to deliver bespoke schemes and rollover opportunities, for those which require a specialist approach.


Christian Burton - Head of Sales and Distribution


Q Underwriting's Head of Sales and Distribution, Christian Burton, has extensive experience across many different areas of the insurance industry. His career began at AXA Direct, before spending a further nine years working for an established broker. More recently, Christian has worked for MGAs, ensuring strong relationships are built and maintained with broker partners. With Q Underwriting, Christian is focused on managing and developing key broker partners through the Key Account and Broker Development teams.

Want to apply for an agency?

Go to www.Qunderwriting.com/contact-us/agency-application

To contact Christian:

 christian.burton@Qunderwriting.com

 07522 229722

*With consent from capacity provider

Product Directory

All of our experts are always on hand to help whenever you need it, via telephone, email or Qtrade. To discuss a risk, for product enquiries, or any other questions, use the contact table below to find the communication method that suits you.

DIVISION / PRODUCT	QTRADE?	CONTACT EMAIL	CONTACT TEL
Casualty & Construction		casualty@Qunderwriting.com	01902 714000
Combined Liability	✓	liabilitynb@Qunderwriting.com	01902 714000
Contractors Combined		leeds@Qunderwriting.com	0113 733 3950
Excess Liability Combined	✓	liabilitynb@Qunderwriting.com	01902 714000
Tradesman & Professionals	✓	liabilitynb@Qunderwriting.com	01902 714000
Land & Property Owners Liability	✓ *	liabilitynb@Qunderwriting.com	01902 714000
Motor		motor@Qunderwriting.com	02920 301030
Courier	✓	qtrademotor@Qunderwriting.com	02920 301231
Motor Trade Road Risks	✓	qtrademotor@Qunderwriting.com	02920 301231
Taxi & Executive	✓	qtrademotor@Qunderwriting.com	02920 301231
Taxi & Executive Liability	✓ *	qtrademotor@Qunderwriting.com	02920 301231
Taxi Fleet	✓ *	motorsales@Qunderwriting.com	02920 301233
Truck Mini Fleet	✓ *	motorsales@Qunderwriting.com	02920 301233
Property & Package		property@Qunderwriting.com	0330 058 9862
Charity Combined	✓ *	notforprofit@Qunderwriting.com	0333 800 9858
Commercial Combined		commercialcombined@Qunderwriting.com	0208 256 1910
Faith Combined	✓ *	notforprofit@Qunderwriting.com	0333 800 9858
Property Owners		property@Qunderwriting.com	0208 256 1910
Recruitment Combined	✓ *	recruitment@Qunderwriting.com	0333 800 9858
General Sales and Enquiries		info@Qunderwriting.com	01245 967150

*Quote request only