



CASUALTY & CONSTRUCTION SECTOR

 BUILDING ON SOLID FOUNDATIONS



INTRODUCTION

We are well-versed in the art of providing niche solutions and tailored responses.

Our Casualty & Construction division offers bespoke liability-led products to the market. A wide and flexible underwriting appetite means we can provide tailored Public, Employers & Product Liability insurance solutions to Contractors, Tradesman and Professional business owners, including those engaged in High Risk Trades. We also cater for Land & Property Owners and those in the Retail, Leisure, Manufacturing and Wholesale sectors and those need of additional levels of cover from an Excess Layer.

We enable our brokers to quote-and-buy our products via the Qtrade portal and provide easy access to our empowered underwriters for any referrals.

All our products are developed in-house in conjunction with A rated insurers and capacity providers: taking an underwriter-led approach allows us to anticipate the needs of ever-changing markets to ensure we are always providing you, our brokers, with the best levels of cover possible.

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CONTRACTORS COMBINED

It takes underwriting expertise and a tailored approach to effectively write liability business and we have the know-how.



AT THE DROP OF A HARD HAT

0113 733 3950

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When it comes to providing comprehensive liability insurance solutions for larger construction and contracting risks, we know the ropes. Our Contractors Combined product can provide a wide range of covers in one combined policy for a broad range of contracting and construction risks. Your clients can rest assured they have all the protection they need to focus on the job in hand.

Features & Benefits:

- A rated capacity
- Wide range of acceptable occupations including high risk trades
- 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 for certain trades
- Legal Expenses includes Contract disputes cover

Optional Covers/Extensions:

- Property Damage All Risks (including Buildings)
- Business Interruption (Gross Profit or ICOW)
- Specified Articles
- Money
- Directors & Officers
- JCT Clause 6.5.1
- Terrorism
- Goods in Transit
- Legal Expenses

Appetite:

- Building & Allied Trades
- High Risk Trades
- Shop & Office Fitters
- Civil Engineers & Groundworkers



Being a tradesman comes with a wide range of risks; we can cover them in one simple package.

Your tradesmen clients need to know they are protected when things go wrong. We can make sure they have the necessary tools to carry out their job safely, without fearing the worst.

Our Tradesman & Professionals policy provides a range of covers in one simple combined policy, suitable for tradesmen, small contracting & engineering firms and professional risks.

Features & Benefits:

- A rated capacity
- Wide range of acceptable occupations
- Cover for risks up to £2.5m turnover for contracting trades and £5m for professions
- Can be rated on per capita or wages – you choose
- Multiple trades available – select up to six trades, each is rated separately;
- 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

- Contract works can be written in isolation
- Own Plant and Hired in Plant can be written without Contract Works if Public Liability is selected.
- Hazardous location work can be considered
- Legal Expenses includes Contract Disputes cover

Optional Covers/Extensions:

- Business Contents/Equipment & Stock
- Business Interruption (ICOW)
- Tools & Transit
- Professional Indemnity (professions only)
- Legal Expenses

Appetite:

- Building Contractors & Allied Trades
- Groundworkers & Civil Engineers
- Flooring & Tiling Contractors
- Landscaping, Landscape Gardeners & Paving Contractors
- Electrical Contractors
- Painters & Decorators
- Engineers
- Professional occupations

GOING THE EXTRA TILE

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CONTRACTORS COMBINED

TOP TRADES

Top Trades: Below is a list of trades which are best suited to our Contractors Combined product.

Our Contractors Combined product is designed for **liability and construction businesses with a turnover exceeding £2.5m or high risk trades where there is no minimum turnover requirement.**



Liability and Construction

(turnover exceeds £2.5m)

- Builders PDH & Commercial
- Ground Workers
- Civil Engineering Contractors
- Painter And Decorators
- Plumbing & Heating Engineers
- Air Conditioning & Ventilation Contractors
- Property Maintenance Contractors
- Shop & Office Fitters
- Electrical Contractors
- Glazing Contractors



High Risk Trades

(no minimum turnover requirement)

- Cladding Contractors
- Curtain Walling Contractors
- Steel Erectors
- Welding Contractors
- Safety Netting Contractors
- Abseiling Contractors
- Basement Conversion
- Mobile Crane Hire
- Traffic Management Contractors
- Fire Protection

Which product should I choose?

Tradesman & Professionals



- Liability and Construction business where the Annual Turnover is less than £2.5m
- Tree Surgeons, Forestry Contractors and Roofers who DO NOT work with heat, where annual turnover is less than £250,000

Our Tradesman & Professionals underwriting team, based in Wolverhampton, are experienced in dealing with a multitude of niche risks.

Target Trades:

- Builders;
- Cleaners;
- Electrical Contractors;
- Plumbers & Heating Engineers;
- Heating, Ventilation & Air Conditioning Contractors;
- Kitchen/Bathroom Installation Contractors;
- Painters & Decorators;
- Groundworkers;
- Carpenters & Joiners;
- Property Maintenance & Repair

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Contractors Combined

- Liability and Construction businesses where the Annual Turnover is more than £2.5m
- Any business that features on our 'high risk' trade list, below

Our expert Construction Team in Leeds are well- equipped to help you with large construction and contracting risks, as well as high-risk trades.

High Risk Trades include:

- Civil Engineers;
- Steel Erectors;
- Fire Protection;
- Curtain Walling Contractors;
- Basement Conversion;
- Cladding Contractors;
- Mobile Crane Hire;
- Safety Netting Contractors;
- Traffic Management Contractors;
- Welding Contractors

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COMBINED LIABILITY



We are experts in providing liability insurance to a wide range of occupations and have been doing so for many years.

Sometimes, accidents can happen. Luckily, we are in the business of providing protection for your clients in such eventualities. Our Combined Liability product offers cover for retailers, manufacturers, wholesalers, leisure occupations and other risks requiring liability cover only.

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 & £250,000
- Low minimum premiums

Optional Covers/Extensions:

- Employers Liability
- Legal Expenses

Appetite:

- Retailers
- Food & Catering
- Manufacturers & Wholesalers
- Leisure occupations
- Sports & Social Clubs
- Non Contracting Risks requiring liability only cover

SUPPORTING BUSINESS AS USUAL

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Whatever your client's occupation, do they have the required level of cover on their primary policy?

We are always looking for ways to build on already solid foundations, and our Excess Layer contract allows your clients to purchase additional cover beyond the limit provided by the primary liability policy. The best part is we can top up our own or other insurers' policies.

Features & Benefits:

- A rated capacity
- Wide range of acceptable occupations including high risk
- Bespoke business descriptions
- Wide range of Excess PL & Products limits available up to £20m

- 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

Appetite:

- Contracting & Construction Risks including High Risk contractors
- Tradesmen & Engineers
- Manufacturers & Wholesalers including firms who export to USA/CAN
- Retail & Leisure occupations
- Land & Property Owners

AN EXTRA LAYER OF SECURITY

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We are well placed to help your clients navigate the hazards surrounding land & property ownership.

Land and property ownership can come with many pitfalls. Our Liability and Legal Expenses cover is suitable for landowners including public rights of way, natural and man-made hazards. Property Owners, including higher risk unoccupied premises, can also be catered for.

Features & Benefits:


- A rated capacity
- Public Liability up to £10m LOI
- Legal Expenses includes Property and landlord and tenant disputes
- Bespoke business descriptions

Optional Covers/Extensions:

- Employers Liability

Appetite:

- Rural Land owners
- Pasture & woodland owners
- Communal Areas
- Resident Associations (private roads)
- Development sites
- Property Owners including unoccupied



GET THE LIE OF THE LAND

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OUR CAPACITY

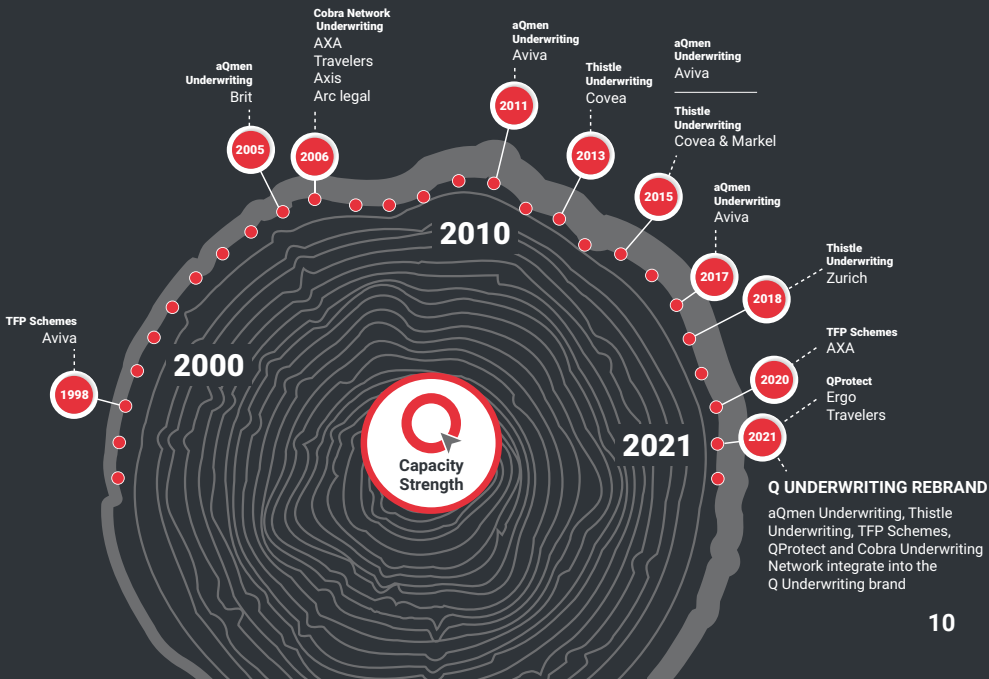
A true test of any insurance policy is the quality of its insurer.

Capacity is the root of our business. We know the relationships we have with our partner insurers are imperative in the future success of our business. Each year, we write more than £100m of premium under delegated underwriting authority from many of the most well-known A rated insurers; something we have been doing for more than 20 years.

Our leadership teams are always looking to build meaningful, long-term relationships with the best insurers in the business, and have a proven track-record when it comes to maintaining those all-important alliances to ensure we have the best offering possible for our partner brokers.

As a robust and reliable partner for both insurers and brokers alike, we hold multi-year deals with our capacity providers because we deliver excellent long-term results time after time.

CONFIDENCE IN QUALITY



EFFORTLESS ETRADE



HOME FIND CLIENT RECENT CLIENTS RENEWALS DIARY ACTIONS USEFUL INFO NEWS

Type to search for a product or brand

✓ ALL PRODUCTS

CASUALTY

FINANCIAL LINES

MOTOR

PROPERTY

FEATURED PRODUCT



Combined Liability

Liability cover for retail, manufacturing, wholesale, and leisure risks.

MORE INFORMATION

GET QUOTE

FEATURED PRODUCT



Courier

Single courier van cover (one per client) including Goods in Transit & Liability

MORE INFORMATION

GET QUOTE

FEATURED PRODUCT



Motor Trade Road Risks

Road Risks cover for a range of motor trades including sale or service risks.

MORE INFORMATION

GET QUOTE

FEATURED PRODUCT



Property Owners

Cover for well-managed commercial, residential & unoccupied risks: £1k minimum premium

MORE INFORMATION

GET QUOTE

FEATURED PRODUCT



Tradesman & Professionals

Liability, CAR & optional covers for contractors and professionals with a turnover under £2.5m

MORE INFORMATION

GET QUOTE

FEATURED PRODUCT



Truck Mini Fleet

Cover for truck fleet operators (3-18 vehicles) with added benefit of CCTV

MORE INFORMATION

GET QUOTE

FEATURED PRODUCT



Charity Combined

Specialist combined product for charities, social enterprises and voluntary organisations

MORE INFORMATION

GET QUOTE

FEATURED PRODUCT



Contractors Combined

Liability, CAR & optional covers for contractors with turnover £2.5m+ and high risk trades

MORE INFORMATION

GET QUOTE

FEATURED PRODUCT



Excess Layer

Additional Public & Products Liability cover to top up the primary Liability policy

MORE INFORMATION

GET QUOTE

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-etrade products, you can still submit your quotation request through Qtrade. It is truly a one-stop shop for our broker partners.

Powered by Acturis, it 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.



ABOUT Q UNDERWRITING

Niche commercial lines products delivered with a specialist touch.

Q Underwriting is a robust and reliable partner for brokers and insurers. Backed by some of the world's leading private equity firms, we write over £100m premium under delegated underwriting authority from a carefully selected group of A rated, key partner insurers. Our dedicated team of over 150 people support a nationwide network of brokers.

We launched in 2019 as home for some of the market's best-known niche commercial underwriting brands, including Thistle Underwriting, TFP Schemes and aQmen Underwriting. In 2021, we brought these brands together under the Q Underwriting name to simplify our offering and allow all our broker partners to benefit from an award-winning MGA with over 30 specialist commercial products, all backed by A rated capacity.



CONTENTS



The Q Underwriting "Rest Assured" checklist:



Tick me

You can have your cake and eat it.

You can have your cake and eat it.

Tick me if you require more information on the following insurance products:

Motor:

Courier	Taxi & Executive	Taxi Fleet
Motor Trade Road Risks	Taxi & Executive Liability	Truck Mini Fleet

Property & Package:

Charity Combined	Property Owners	Recruitment Combined
Faith Combined		

Once completed, please share your checklist with your sales representative or underwriter.



Partnering for Success

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