



 BUILT TO LAST

**PROPERTY &  
PACKAGE**



INTRODUCTION

CONTACTS

### An underwriter-led proposition, built to last.

Our depth of experience and extensive trading history means we understand brokers, their clients' risk and the worlds in which they operate. Our focus lies in providing excellent service, which in turn, helps us to support the growth of our brokers. 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\*.

The Property & Package division has a thorough understanding of the risks presented to them by those in these niche markets and are well equipped to help deliver the very best coverage to your clients.

We provide comprehensive insurance solutions to property owners, charities, not-for-profits and faith-based organisations, as well as recruitment companies, micro companies and SMEs. With delegated underwriting authority from a range of well-known A rated insurers, the team is dedicated to helping brokers win the best new business and consistently retain existing clients.

\*see page 9



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## PROPERTY OWNERS

A polished insurance product for houseproud property owners.

Property Owners product for large Commercial and Residential risks with good housekeeping and management, offering up to £15m Any One Location TSI. With an underwriter-led approach to each risk, there is some appetite for higher hazard business from supportive brokers.

**Core Covers:**

- Buildings
- Property Owners

**Optional Cover:**

- Rental Income
- Terrorism
- Employers Liability

**Appetite:**

- Commercial and Residential Property Owners
- Good housekeeping and management
- £1000 minimum premium

**Features & Benefits:**

- A rated capacity
- Direct access to experienced trading underwriters
- Up to £7.5m Any One Location TSI (Higher limits can be considered for concrete floored risks)
- Landlords Contents cover
- £5m Property Owners Liability (Higher limits can be considered)
- £10m Employers Liability
- An appetite for higher hazard risks

GETTING YOUR HOUSE IN ORDER

 0330 058 9862

 [property@Qunderwriting.com](mailto:property@Qunderwriting.com)



## Getting the job done is our main priority.

Recruitment companies work hard to deliver top-notch talent to their clients every day, but sometimes, an unexpected risk can come seemingly out of the blue. Luckily, we can help you provide your clients with comprehensive recruitment insurance solutions.

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

### Core Cover:

- None required, bespoke quotation for each client

### Optional Cover:

- Public Liability
- Products Liability
- Employers Liability
- Property Damage

- Business Interruption
- Professional indemnity
- Vicarious liability
- Directors and Officers
- Legal Expenses
- Fidelity Bonding
- Drivers Negligence
- Personal Accident
- Money and Assault
- Cyber

### Appetite:

- Recruitment and Employment Agencies

### Features & Benefits:

- A rated capacity
- Specialist covers for the recruitment industry
- Flexible Cover and limits
- Employers' Liability cover for temporary workers
- Cover for standard and non-standard contracts

RECRUIT THE BEST COVER

 0333 800 9858

 [recruitment@Qunderwriting.com](mailto:recruitment@Qunderwriting.com)



Charities are unique, and so is the protection they require.

We can offer your clients a fully bespoke insurance package which covers the plethora of risks associated with running unique organisations across the third sector.

Charity Combined is a specialist policy for charities, social enterprises, and community groups, designed to provide a full suite of covers in one combined policy. This product is available as a package with variable set limits, or a bespoke policy with flexible limits, which can cater for a range of sections of cover.

**Core Cover:**

- None required, bespoke quotation for each client

**Optional Cover:**

- Material Damage
- Terrorism
- Business Interruption
- Specified Business Equipment
- Equipment Breakdown
- Money & Personal Accident (assault)
- Goods in Transit
- Legal Expenses
- Public Liability
- Products Liability

- Employers' Liability
- Loss of Licence/Registration
- Motor No Claims and Excess Protection
- Group Personal Accident with set limits of multiple of salary options
- Cyber and Property Loss Recovery
- Group Travel Executive Risks
- Trustees, Directors or Officers Liability
- Fidelity Guarantee with optional Crime
- Professional Indemnity
- Employment Practices Liability (only with Trustees Indemnity)

**Appetite:**

- Charities, social enterprises, voluntary and community organisations
- Features & Benefits:
  - A rated capacity
  - Wide range of activities and events included
  - Volunteers included under Employers Liability
- Cover for Abuse can be included on a 'loss occurring' or a 'claims made' basis
- Care & Treatment included under Public Liability
- Trustee Indemnity and other Executive Risks options

GIVING YOUR BEST

 0333 800 9858

 [notforprofit@Qunderwriting.com](mailto:notforprofit@Qunderwriting.com)



A broad understanding of the faith community allows us to provide cover you can trust.

Faith Combined provides a variety of material damage and liability options, including sector-specific specialist covers, for Places of Worship and connected Faith-based organisations 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
- Trustee, 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
- Cyber and Property Loss Recovery

#### Optional extensions to Executive Risks:

- Professional Indemnity
- Fidelity Guarantee
- Employment Practices Liability (only available with Trustees Indemnity)

#### Features & Benefits:

- A rated capacity
- Wide range of activities and events included
- Volunteers included under Employers Liability
- Care & Treatment included under Public Liability
- Hirers' Liability included under Public Liability
- 'Walk-in theft' for items up to £25,000 limit under Material Damage
- Subsidence cover for Buildings
- Cover for religious items away from the premises
- Theft of external metalwork with no consequential loss limit subject to forensic marking requirements
- Contract Works included

ALWAYS IN GOOD FAITH

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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](#)

 ALL PRODUCTS

 CASUALTY

 FINANCIAL LINES

 MOTOR

 PROPERTY

FEATURED PRODUCT

**Combined Liability**

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



FEATURED PRODUCT

**Courier**

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



FEATURED PRODUCT

**Motor Trade Road Risks**

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



FEATURED PRODUCT

**Property Owners**

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



FEATURED PRODUCT

**Tradesman & Professionals**

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



FEATURED PRODUCT

**Truck Mini Fleet**

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



FEATURED PRODUCT

**Charity Combined**

Specialist combined product for charities, social enterprises and voluntary organisations



FEATURED PRODUCT

**Contractors Combined**

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



FEATURED PRODUCT

**Excess Layer**

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



## 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](mailto:qtrade@Qunderwriting.com).

To find out more and request your account, visit [www.Qunderwriting.com/qtrade](http://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.



PARTNERING FOR SUCCESS



The Q Underwriting "Rest Assured" checklist:



### 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:

#### Casualty & Construction:

Tradesman & Professionals

Contractors Combined

Combined Liability

Land & Property Owners Liability

Excess Liability Combined

#### Motor:

Courier

Motor Trade Road Risks

Taxi & Executive

Taxi & Executive Liability

Taxi Fleet

Truck Mini Fleet

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



*Partnering for Success*

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 **underwriting**