



# URGENT COVER FOR A FLOORING CONTRACTOR WORKING IN A HAZARDOUS LOCATION

## Situation

Our broker's client was a well-established flooring contractor carrying out work across both domestic and commercial premises. A renewal review completed by the broker had established plans for significant changes to the business operations that involved work at sites possibly deemed as hazardous locations. The financial estimates supplied also showed significant growth in exposure, causing the broker to question the ongoing suitability of recommending a product written on a per-capita basis to their client. The client's renewal date was less than 3 working days away, so a prompt response was required.



## Q CASE STUDIES

### Issue and Exposure

We were advised that the client had recently undertaken work at Hinckley Point C and anticipated completing further work at this location during the next 12 months. The site developers required all appointed contractors to arrange Public Liability cover with a minimum Indemnity Limit of £5 million and the broker requested a policy written on a Wages and Turnover basis to reflect the increased scale of their client's operations.

### Solution

One of our Senior Underwriting Team was able to agree with our capacity providers a revision to the standard definition of hazardous locations that would ordinarily apply to a Tradesman & Professionals policy. The client's policy schedule was updated with a clearly worded bespoke endorsement that accurately reflected the work being undertaken, giving both the broker and the client confirmation that the material facts disclosed to us had been both understood and accepted. To reflect the increases in the anticipated turnover of the business, the policy was rated on a Wages and Turnover basis based upon the estimates supplied. Revised renewal terms were issued to the broker the day after the revisions had been submitted to us. A supporting Excess Layer contract was also arranged from our in-house facility to provide the requested level of cover.

This case is an excellent demonstration of how our flexible and unique underwriting approach enabled our broker to secure the risk for a further 12 months, through our willingness to include a bespoke endorsement tailored to the client's business activities (accepted and agreed by our capacity provider) and our ability to respond quickly to reflect the imminent renewal date.



### Want to find out more?

To find out more about our services, please contact:

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