



Q CASE STUDIES

PDH BUILDING CONTRACTOR

Situation

The holding broker was looking to place an established PDH Building Contractor at renewal. The expiring Public Liability & Employers Liability policy needed replacing, as the previous market was unable to add additional covers beyond the liabilities. The client required cover for some business equipment and business stock that was stored at their premises and Business Interruption cover on an Increased Cost of Working basis.

This client's estimated turnover was just under £2.5 million and is derived principally from the construction of new Private Domestic Housing and the repair and alteration of commercial premises in the UK.

Issue and Exposure

The contractor has an established track record of undertaking work with an increased height exposure, with some contracts requiring a 25m height limit. This had deterred alternative markets who restrict cover to a 15m height limit. However, we knew that the client had good risk management for working at height and was claim free.

The specific requirements from the broker, in addition to the standard Public Liability & Employers Liability policy, was cover for loss or damage to their Own Plant at £50,000, Hired in Plant at £100,000 and Contract works at £300,000. The broker was looking for a flexible and bespoke solution that catered for all their client's needs under one policy.



Solution

Our Tradesman & Professionals policy has a wide footprint and can be arranged on either a per capita or a wages/turnover basis for smaller contracting businesses where turnover does not exceed £2.5 million. This product dovetailed nicely with the client's business profile and needs.

In this case, we provided a quote based on the supplied wage and turnover estimates. The material damage & ICOW cover requirements were within the standard policy limits, as were the Own Plant, Hired in Plant and Contract Works requirements.

The standard limits available under our Tradesman & Professionals product are:

Material Damage	£50,000
Own Plant	£250,000
Hired in Plant	£250,000
Contract Works	£2.5 million

On this occasion, the broker chose to send us this presentation via email, which worked very well for all concerned, however, brokers can also trade with us via the Qtrade portal. We strive to provide unparalleled service in the market and with this in mind we respond quickly to all submissions that are received.



Want to find out more?

To find out more about our services, please contact:

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