



SECURING SOLUTIONS FOR A LANDSCAPE GARDENER AND GROUND MAINTENANCE CONTRACTOR

Situation

One of our brokers approached us to help secure the liability business for an existing fleet client, a Landscape Gardener and Ground Maintenance Contractor, who completed work at schools and local authority sites. This client had expressed concerns about the suitability of the existing policy from the incumbent insurer, which was issued on a per-capita basis due to a seasonal fluctuation in head count. However, as the business employed up to 30 people at peak times, the risk was no longer suitable for a liability policy written on this basis.

At Q Underwriting we considered the risk on a wages basis with rating to reflect the seasonal nature of the business and, as local authority work was undertaken, a £10m Indemnity Limit was also required under the Public Liability section.



Issue and Exposure

The client's main concern was finding an insurer that was prepared to accommodate the occasional contractual tree work, which had discouraged several markets from offering terms. They also required cover for Own Plant/Tools, Material Damage and Business Interruption under one policy, written on an Increased Cost of Working (ICOW) basis.

Solution

As this client is well-established, has claim free risk history, with the business' Principal holding recognised Health & Safety accreditations, Q Underwriting were engaged to look at a solution. In addition, the broker was willing to flex their commission to secure all the client's business insurance policies.

We therefore extended our Tradesman & Professionals policy to include Business Equipment & Business Stock along with Business Interruption on an ICOW basis and Legal Expenses. These optional sections helped the broker place cover for the client as they needed more from a Tradesman/Small Contractors policy than the traditional Liability and Contractors All Risks sections.

To accommodate the client's need for a £10m Limit of Indemnity under the Public Liability section we were also able to offer an Excess Layer of £5m over £5m from our in-house facility.

Our broker was able to secure the client's liability business thanks to our bespoke and flexible underwriting approach and willingness to accept the risk features of this well-established and well-managed business.



Want to find out more?

To find out more about our services, please contact:

Stuart Morris - Head of Underwriting Operations
(Casualty & Construction)

T: 07909 000446

E: stuart.morris@Qunderwriting.com

Contact Us



01902 714 000



liabilitysupport@Qunderwriting.com



[Qunderwriting.com](https://www.Qunderwriting.com)