

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

Product guide

 **underwriting**

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Our products



Q Underwriting provides a broad and diverse range of specialist commercial insurance products for niche sectors and trades. All products are underwritten by our expert underwriters on delegated authority from A rated insurers.



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Taxi Fleet

TFP Taxi Fleet provides cover for Private and Public Hire fleets of three or more vehicles. The policy offers significant benefits and flexibility to your clients.

The cover

- › Comprehensive, Third Party Fire and Theft or Third Party Only

Appetite

Fleets of 3 or more vehicles, including:

- › Taxi fleets
- › Chauffeur fleets
- › Funeral fleets
- › Wedding fleets

Features & benefits

- › A rated Capacity
- › Public Liability cover for contract work
- › Legal costs relating to claims
- › Driver personal belongings
- › Driver Assault cover
- › Comprehensive claims service - 24/365
- › Unlimited windscreen cover
- › Replacement vehicle for non-fault accidents
- › Unique "Yes Claim Bonus" benefit
- › European Territorial Limits
- › Breakdown cover available



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Taxi Multi Vehicle

TFP Multi Vehicle provides cover for up to 5 Private and Public Hire vehicles, including taxis, minibuses or MPVs. The policy can be tailored to cover named drivers and to suit your client's individual requirements. An "Any Driver" option is available for 4 & 5 vehicles and the cover allows all named drivers to drive every vehicle covered on the policy.

The cover

- › Comprehensive, Third Party Fire and Theft or Third Party Only

Appetite

Up to 5 vehicles, including:

- › Taxis
- › Minibuses
- › MPVs

Features & benefits

- › A rated Capacity
- › Public Liability cover for contract work
- › Legal costs relating to claims
- › Driver personal belongings
- › Driver Assault cover
- › Comprehensive claims service - 24/365
- › Unlimited windscreen cover
- › Replacement vehicle for non-fault accidents
- › Unique "Yes Claim Bonus" benefit
- › European Territorial Limits
- › Breakdown cover available



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Truck Mini Fleet

TFP Truck Mini Fleet provides cover for truck fleets, which can include non-trucks, of 3 to 18 vehicles. The policy offers 'corporate' level benefits for smaller operators.

The cover

- › Comprehensive, Third Party Fire and Theft or Third Party Only

Appetite

- › Fleets of 3 to 18 vehicles
- › Haulage, own goods or both
- › Established 3 years or more
- › All truck body types
- › Can include vans, private cars and special types
- › Acceptable claims or an improving trend
- › Hazardous goods or locations considered
- › Qualifying CCTV or supportive of new CCTV

Features & benefits

- › A rated Capacity
- › Legal costs relating to claims
- › Physio & Psychological employee support cover
- › Free Vision Track VT2000 cameras (pay VAT only)
- › 2-year fixed rate
- › Low Claims rebate
- › Trailer cover for attached and detached
- › European Territorial Limits
- › Comprehensive claims service - 24/365
- › Unlimited windscreen cover
- › Unique "Yes Claim Bonus" benefit



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Business Mini Fleet

TFP Business Mini Fleet provides cover for businesses operating a fleet of 3 to 25 vehicles comprising cars and small commercial vehicles. Cover is provided for the business use of the policyholder (excluding use for hire and reward) as well as social, domestic and pleasure purposes.

The cover

- › Comprehensive, Third Party Fire and Theft or Third Party Only

Appetite

- › Fleets of 3 to 25 vehicles
- › Cars, vans & special types
- › Established 2 years or more
- › Fleet or NCB rated

Features & benefits

- › A rated Capacity
- › Legal costs relating to claims
- › Unauthorised use
- › New car replacement
- › United Kingdom territorial limits
- › Comprehensive claims service – 24/365
- › Unlimited windscreen cover
- › Unique "Yes Claim Bonus" benefit
- › Misfuelling cover included
- › £1000 loss of keys cover
- › Breakdown cover available
- › Courtesy vehicles available when using approved repairers



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Agriculture & Special Types

TFP Special Types and Agricultural provides cover for a wide range of agricultural, mechanical plant, mobile plant and cranes along with a host of other plant types. You can cover up to 12 vehicles or items of plant on the product, providing a flexible insurance product offering a variety of options that can be tailored to suit individual needs.

The cover

- > Comprehensive, Third Party Fire and Theft or Third Party Only

Features & benefits

- > A rated Capacity
- > Legal costs relating to claims
- > Comprehensive claims service – 24/365
- > Cover for hired or own vehicles
- > Cover also available for any wheeled trailer
- > Free accident recovery service
- > Third Party Working Risks cover available
- > Unique “Yes Claim Bonus” benefit

Appetite

- > All-terrain vehicles
- > Combine Harvesters
- > Pickers
- > Rollers
- > Skidders
- > Spreaders
- > Swatters
- > Timber Jacks
- > Tractors
- > Bulldozers
- > Compressors
- > Concreting pump
- > Cranes - self-propelled
- > Diggers
- > Dump trucks
- > Excavators
- > Fork-lift trucks
- > Mobile plant
- > Road finishing machines
- > Road rollers
- > Road sweepers
- > Sheepsfoot tamping rollers
- > Shovel
- > Snow ploughs - self-propelled
- > Tar sprayers - self-propelled
- > Tar mixer
- > Three wheeled carriers
- > Trench excavator
- > And many more...



UNDERWRITTEN BY 

Motor Trade (Road Risks)

TFP Motor Trade provides asset protection and road risks cover. There are generous own and sale vehicle categories for cars up to group 48, CVs up to 7.5T and Motorcycles up to 250cc, alongside this the only restriction in cover for customers vehicles is the indemnity limit requested by your client. This includes a “Trader” MID portal for easy vehicle management.

The cover

- > Comprehensive, Third Party Fire and Theft or Third Party Only

Optional Cover:

- > Public, Products and Employers Liability

Appetite

Our key risk factors are listed below:

- > Sole traders
- > Insured only or Insured and Spouse
- > Home based sales risks
- > Drivers aged 35 to 69
- > Comprehensive cover
- > Higher No Claims Bonus levels
- > Conviction free or one minor
- > Free of Fault claims in the last year
- > Cars grouped up to 45 (excluding listed vehicles)
- > Indemnity levels to £20,000

Features & benefits

- > A rated Capacity
- > Liability to third parties
- > Legal costs relating to claims
- > Additional business use (optional)
- > Accompanied demonstration (optional)
- > Business Tools (optional)
- > Comprehensive claims service – 24/365
- > Free European SD&P cover
- > Automatic cover to vehicles towed
- > No 400m premises exclusion
- > Loss or theft of keys up to £5000
- > Own & customer vehicle split indemnity limits
- > 6-year NCD scale with Protected NCD option
- > Unique “Yes Claim Bonus” benefit
- > MID Trader portal



UNDERWRITTEN BY



Single Taxi

TFP Taxi provides cover for Private and Public Hire vehicles at competitive rates. Our dedicated and knowledgeable staff are trained to the highest levels to ensure that you get the cover you need for your client.

The cover

- › Comprehensive, Third Party Fire and Theft or Third Party Only

Appetite

- › Taxi - private hire, public hire and contract work
- › MPVs

Features & benefits

- › A rated Capacity
- › Public Liability cover for contract work
- › Legal costs relating to claims
- › Driver assault
- › Comprehensive claims service - 24/365
- › Replacement vehicle for non-fault accidents
- › Unique "Yes Claim Bonus" benefit
- › Optional Breakdown Cover is available



UNDERWRITTEN BY



Executive

TFP Executive provides cover for chauffeured vehicles including wedding and funeral cars.

The cover

- › Comprehensive, Third Party Fire and Theft or Third Party Only

Appetite

- › Chauffeur vehicles
- › Wedding Cars
- › Funeral cars

Features & benefits

- › A rated Capacity
- › Public Liability cover for contract work
- › Legal costs relating to claims
- › Driver assault
- › Comprehensive claims service - 24/365
- › Replacement vehicle for non-fault accidents
- › Unique "Yes Claim Bonus" benefit
- › Optional Breakdown Cover is available





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Day Driver

TFP Day Driver provides cover for Private and Public Hire vehicles used from 4.00 am to 9.59 pm. This cover is unique in the UK and rewards those drivers who work only during the day.

The cover

- › Comprehensive, Third Party Fire and Theft or Third Party Only

Appetite

- › Taxi - private hire, public hire and contract work
- › MPVs

Features & benefits

- › A rated Capacity
- › Public Liability cover for contract work
- › Legal costs relating to claims
- › Driver assault
- › Comprehensive claims service - 24/365
- › Replacement vehicle for non-fault accidents
- › Unique "Yes Claim Bonus" benefit
- › Optional Breakdown Cover is available



UNDERWRITTEN BY 

Liability

TFP Liability provides suitable cover for contract work; it is available to your clients on its own, but it can be offered as part of the overall TFP Schemes package for taxi and chauffeured vehicles.

The cover

- › Public Liability

Optional Cover:

- › Employers Liability

Appetite

- › School contracts
- › Health authority contracts
- › Local authority contracts
- › Any other agreed contract work

Features & benefits

- › A rated Capacity
- › Licensing Authority preferred policies
- › Up to £10m Public Liability Cover available
- › Employers Liability Cover available
- › Premises Cover available



TFP Schemes products are available on the Solo portal or by email (enquire by email for fleet products):

 02920 301030

 enquiries@tfpschemes.co.uk

 [tfpschemes.co.uk](https://www.tfpschemes.co.uk)



UNDERWRITTEN BY **THISTLE**
UNDERWRITING

High Risk Contractors

Our High-Risk Contractors product provides Employers, Public and Products Liability specifically designed for High Risk Contractors with a turnover up to £5M.

The cover

- › Public and Products Liability
- › Employers Liability

Optional Cover & Extensions:

- › Contract Works & Plant
- › Tools & Transit
- › Professional Negligence
- › Financial Loss (Tort only)
- › Efficacy

Features & benefits

- › A rated capacity
- › Up to £5M PL limit (Excess Layer available)
- › Unrestricted height limits available
- › Unrestricted depth limits available
- › Hazardous locations
- › Wages or Per Capita rated

Appetite

- › Steel Erectors
- › Welding contractors
- › Abseiling contractors
- › Forestry & Tree contractors
- › Groundworkers/Civil Engineers
- › And many more...



UNDERWRITTEN BY **THISTLE**
UNDERWRITING

Construction

Our Construction product provides Employers, Public and Products Liability specifically designed for Construction and Contracting firms with a turnover up to £15m.

The cover

- › Public and Products Liability
- › Employers Liability

Optional Cover & Extensions:

- › Contract Works & Plant
- › Professional Negligence
- › Financial Loss (Tort only)
- › Efficacy
- › JCT 6.5.1
- › Terrorism

Features & benefits

- › A rated capacity
- › Up to £10m PL limit (Excess Layer available)
- › Unrestricted height limits available
- › Unrestricted depth limits available
- › Wage-roll & Turnover rated

Appetite

- › Construction and allied trades



UNDERWRITTEN BY **THISTLE**
UNDERWRITING

Tradesmen & Professions

Our Tradesmen & Professions product provides Employers, Public and Products Liability specifically designed for Tradesmen, Contracting, Engineering & Profession trades with up to £2.5m turnover.

The cover

- › Public and Products Liability
- › Employers Liability

Optional Cover & Extensions:

- › Contract Works and Plant
- › Tools, Trade Materials and Transit
- › Professional Negligence
- › Financial Loss
- › Damage to Property worked on
- › Efficacy (Alarms)

Features & benefits

- › A rated capacity
- › Selection of up to 6 multiple trades
- › 400+ trades or bespoke
- › Up to £10M PL limit
- › Hazardous locations considered
- › Per Capita or wages rated

Appetite

- › Tradesmen, contractors, engineers & professions



LIABILITY & CONSTRUCTION



UNDERWRITTEN BY **THISTLE**
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Retail & Leisure

Our Retail & Leisure product provides Employers, Public and Products Liability specifically designed for Retail & Leisure occupations up to £2.5m turnover.

The cover

- › Public and Products Liability
- › Employers Liability

Features & benefits

- › A rated Capacity
- › Up to £10m PL Limit
(Excess Layer available)
- › Per Capita rated
- › Includes ancillary online sales
- › Wide underwriting appetite

Appetite

- › Retail & Leisure occupations and unusual liability only risks that other insurers often decline or impose high minimum premiums on



UNDERWRITTEN BY **THISTLE**
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Land & Property Owners

Our Land & Property Owners product provides Public Liability specifically designed for owners of property, rural land, communal areas, private roads and development sites including public rights of way, natural and man-made hazards.

The cover

- › Public (Property Owners) Liability

Optional Cover:

- › Employers Liability
- › Products Liability

Appetite

Owners of:

- › Property
- › Rural land
- › Communal areas
- › Private roads
- › Development sites

Features & benefits

- › A rated Capacity
- › Up to £10m PL Limit (Excess Layer available)
- › Low minimum premiums
- › Wide underwriting appetite



UNDERWRITTEN BY **THISTLE**
UNDERWRITING

Manufacturing & Wholesale

Manufacturing & Wholesale Liability provides stand-alone Employers, Public and Products Liability specifically designed for Manufacturing & Wholesaling trades up to £5m turnover.

The cover

- › Public and Products Liability
- › Employers Liability

Appetite

- › Manufacturers & Wholesalers

Features & benefits

- › A rated Capacity
- › Up to £10m PL Limit (Excess Layer available)
- › Low minimum premiums
- › North American exports considered
- › Wages and Turnover basis





UNDERWRITTEN BY **THISTLE**
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Contractors All Risks

Contractors All Risks provides All Risks cover for Contracting trades up to £15m can be written in conjunction with liability covers or in isolation.

The cover

- › Contract Works

Optional Cover:

- › Own and Hired-in Plant
- › Temporary Buildings
- › Employees' Tools and Effects

Appetite

- › Construction and allied trades

Features & benefits

- › A rated capacity
- › Works Limits up to £5m available
- › Annual and specific contracts
- › Speculative buildings cover available as standard
- › Show Home contents available on request
- › Discounts for CESAR registered plant
- › Flexible overnight security options



UNDERWRITTEN BY **THISTLE**
UNDERWRITING

Excess Layer

Excess Layer Insurance allows your clients to purchase additional cover above their primary liability policy, providing protection against large claims which may erode their primary insurance.

The cover

- › Excess Public & Products Liability

Appetite

- › Micro/SME businesses
- › Contracting & construction
- › High Risk contractors
- › Hazardous locations
- › Manufacturers & wholesalers (inc. export to USA/CAN)

Features & benefits

- › A rated Capacity
- › Statement of Fact basis
- › Can follow many insurers without sight of wording
- › Excess Limits from £1m to £20m+
- › Low minimum premiums
- › Short or annual cover available
- › Can match common renewal dates
- › Bespoke business descriptions available



Thistle Underwriting products are available on the This Way portal or by sending enquiries by email:

01902 714000 uwenquiries@thistleunderwriting.co.uk thistleunderwriting.co.uk



UNDERWRITTEN BY 

Non-standard Property

Our Property policy provides cover for bespoke, unusual, complex or non-standard risks.

The cover

- › Property Damage
- › Business Interruption
- › All other sections available
- › Unusual cover and extensions available

Features & benefits

- › A rated Capacity
- › Experienced, local and specialist claims handling
- › High single location total sums insured
- › Policies tailored to your clients' needs
- › Risk management

Appetite

- › Any property including complex and non-standard risks



UNDERWRITTEN BY 

Commercial Combined

Our Commercial Combined policy provides a variety of Commercial Property and Liability options, tailored to your clients' needs, for a wide range of industries and trades.

The cover

- › Property Damage – All Risks
- Optional Cover:
- › Public and Products Liability
 - › Employers Liability
 - › Business Interruption
 - › Specified Business Equipment – All Risks
 - › Goods in Transit
 - › Money
 - › Terrorism
 - › Legal Expenses

Features & benefits

- › A rated Capacity
- › Policies tailored to your clients' needs
- › Bespoke approach to every risk
- › Direct access to dedicated specialist underwriters

Appetite

- › Manufacturing, Engineering and Metal Working
- › Large Retail and Wholesaling
- › Sports and Leisure
- › Food and Drink
- › Property Owners
- › And many more...



UNDERWRITTEN BY 

Residents' Association

Our Residents' Association policy provides cover for Private Resident Estate Associations including Directors and committee members, who may be personally liable for their actions.

The cover

- › Public Liability
- › Employers Liability
- › Directors and Officers
- › Legal Expenses

Optional Cover:

- › Property Damage

Features & benefits

- › A rated Capacity
- › Rated by number of dwellings
- › Option to insure unusual features
- › Public Liability limits up to £5m
- › Optional Material Damage covers Estate Property

Appetite

- › Residents associations
- › Property Owners



UNDERWRITTEN BY 

Shop, Office & Surgery

Our Shop, Office & Surgery policy provides a variety of Commercial Property and Liability options, tailored to your clients' needs, for Shops, Offices and Surgeries.

The cover

- › Property Damage
- › Business Interruption
- › Public and Products Liability
- › Employers Liability

Optional Cover:

- › Specified Business Equipment – All Risks
- › Equipment Breakdown
- › Terrorism
- › Personal Accident
- › Legal Expenses

Features & benefits

- › A rated Capacity
- › Accidental Damage as standard
- › Multiple properties can be added online
- › Contents cover whilst at exhibitions
- › Loss of rent payable
- › Temporary removal of documents
- › Deterioration of frozen foods
- › Collection and delivery of goods
- › Accidental damage to shop signs

Appetite

- › Shops, Offices and Surgeries



Q Property products are available by contacting our underwriters direct:

☎ 0113 398 4003

✉ property@Qunderwriting.com

🌐 Qunderwriting.com/property



UNDERWRITTEN BY 

RecruiterCover Combined

Our Recruitment and Employment Agency policy (RecruiterCover) provides comprehensive and specialist cover for recruitment and employment agencies.

The cover

- › Public Liability
- › Products Liability
- › Employers Liability (inc. temporary workers)
- › Property Damage
- › Business Interruption
- › Professional Indemnity
- › Vicarious Liability
- › Directors and Officers
- › Legal Expenses
- › Fidelity (employee dishonesty)

- › Drivers Negligence (subject to claims experience)
- › Personal Accident
- › Business Travel
- › Money and Assault

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 (subject to review)

Appetite

- › Recruitment and Employment Agencies who are involved in search and selection as well as placement of temporary workers. Drivers Negligence is available subject to an acceptable claims experience. However, RecruiterCover is not intended for agencies who are mainly involved with airside and offshore workers.



UNDERWRITTEN BY 

CaSE Faith Combined

Our Faith Insurance policy (CaSE Faith Insurance) provides comprehensive and specialist cover for all types of places of worship and connected faith-based organisations. The cover is available as a package or a bespoke combined policy.

The cover

CaSE Faith Insurance package:

- › Public Liability
- › Products Liability
- › Employers Liability
- › Legal Expenses
- › Group Personal Accident
- › Money and Personal Accident (Assault)
- › Business Interruption

Executive Risks:

- Trustees, Directors or Officers Liability

Optional Extensions to

Executive Risks:

- Employment Practices Liability

- Professional Indemnity (available separately)
- Fidelity Guarantee (available separately)
- › Property Damage
- › Specified Business Equipment
- › Goods in Transit
- › Loss of Licence/Registration
- › Motor No Claims and Excess Protection
- › Terrorism
- › Equipment Breakdown
- › Cyber and Property Loss Recovery


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' included under Property
- › Subsidence cover is normally included
- › Cover for religious items away from the premises
- › Theft of external metalwork included under Property

Appetite

- › Places of Worship of all types and denominations
- › Connected organisations
- › All types of buildings



UNDERWRITTEN BY 

CaSE Charity Combined

Our Charity & Social Enterprise policy (CaSE Charity Insurance) provides comprehensive and specialist cover for charities, voluntary and community organisations, social enterprises and Community Interest Companies (CICs). The cover is available as a package or a bespoke combined policy.

The cover

- › Public Liability
- › Products Liability
- › Employers Liability
- › Property Damage
- › Business Interruption
- › Specified Business Equipment
- › Terrorism
- › Equipment Breakdown
- › Money & Personal Accident (Assault)

- › Goods in Transit
- › Loss of Licence/Registration
- › Motor No Claims and Excess
- › Protection
- › Legal Expenses
- › Group Personal Accident

Executive Risks:

- Trustees, Directors or Officers Liability

Optional Extensions to Executive Risks:

- Employment Practices Liability
- Professional Indemnity (available separately)
- Fidelity Guarantee (available separately)
- › Cyber and Property Loss Recovery

Appetite

- › Broad risk appetite
- › We will endeavour to accommodate a wide range of activities ranging from social welfare, community-based programmes, residential, care, campaigning and research, fundraising and much more
- › We tend to decline exposures involved in waste recycling and overseas-based operations

Features & benefits

- › A rated Capacity
- › Wide range of activities and events included
- › Volunteers included under Employers' Liability
- › Cover for abuse can be included
- › Care & Treatment included under Public Liability
- › Hirers' Liability included under Public Liability
- › Trustee Indemnity with cost-effective extensions



UNDERWRITTEN BY 

CaSE Executive Risks

Our Executive Risks policy provides Trustees Indemnity cover for personal liability of errors and omissions both for Trustees and Officers as well as the entity itself, for 'not for profit' organisations including charities, social enterprises and faith-based organisations. It is available stand-alone or as part of a combined policy.

The cover

- › Trustees, Directors or Officers Liability

Optional Cover:

- › Professional Indemnity
- › Fidelity Guarantee
- › Employment Practices Liability

Features & benefits

- › A rated Capacity
- › Personal liability and entity cover
- › Aggregate or separate limits available

Appetite

- › All types of 'not for profit' organisations based in the UK



aQmen Underwriting products are available by sending enquiries by email:

 0333 800 9858  enquiries@aqmenunderwriting.co.uk  aqmenunderwriting.co.uk

underwriting

aQmen Underwriting

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