



Product Underwriting Guide & Benefits

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Product & Company Information

About Folgate

Folgate Insurance Company Limited (Folgate) is a UK PRA and FCA Regulated insurance company that has been established since 1877.

Folgate offers UK brokers the facility to arrange a wide range of commercial insurance products on behalf of their clients, including Property Owners, Package, Combined, General Liability and Professional Indemnity as well as underwrite binding authorities for the above products through MGA's and independent brokers.

Extranet Trading

Folgate utilises its own bespoke online trading platform which has evolved over the years into a fully-fledged B2B system. Our products are constantly evolving, and our development team are kept busy enhancing and creating new products.

Acturis

Folgate released its first product on Acturis back in November 2015, which then followed by Offices & Surgeries in October 2018 and Shopkeepers in January 2020. Folgate's long term plans are to release further products on the Acturis portal thereby avoiding double keying for brokers.

Email Presentations

Outside of the above, Folgate's underwriting team are on hand to receive email presentations and welcome the opportunity of telephone trading, it is not always "computer says no." Contact details for the team can be found on our website: www.folgateitd.com/contact-us-folgate-insurance.

Benefits

Benefits of having a facility with Folgate:

- Allocated with your own regional Business Development Manager
- Ability to flex your standard commission either up or down, up to a maximum of 35% depending on the product.
- Multiple users can be added to the trading platform, each allocated with their own login details
- Multiple offices can be added, with the Head Office having the ability to view and monitor its subsidiary offices
- Reporting tool available, providing access to real-time 24/7 broker statements and quote analysis reports
- Development broker status, enhancements offered according to the commitment level shown by the broker.
- Additional underwriting offerings such as low claims rebates and long-term agreements
- 'A' Rated Co-insurers and Re-insurers

Security

Our unique co-insurer offering gives your clients peace of mind for all classes underwritten:

- Property - 50% Folgate / 50% Axis Specialty Europe SE
- Primary Employers, Public & Products Liability - 20% Folgate / 80% Aspen Insurance UK Ltd
- Excess of Loss Liability - 20% Folgate / 80% Aspen Insurance UK Ltd
- Terrorism – 100% International General Insurance Company (UK) Ltd
- Legal Expenses – 100% DAS Legal Expenses Insurance Company Ltd
- Primary & Excess of Loss Professional Indemnity – 50% Folgate / 50% International General Insurance Company (UK) Ltd
- Excess of Loss Top Up Liability & Professional Indemnity - 5% Folgate / 95% Liberty Mutual Insurance Europe SE
- Binding Authorities – 100% Folgate

Binding Authorities

Folgate underwrite binding authorities on the proviso that 12 months net written premium is at least £500,000 (100%) and have been in existence for a minimum of 3 years.

Schemes

System driven schemes through our extranet must have a minimum net written premium of £250,000.

Who are APC?

APC are Folgate's managing agent who underwrites and administers policies on Folgate's behalf. APC is a trading name of Anglo Pacific Consultants London Ltd registered in England and Wales no. 2852425. Authorised and regulated by the Financial Conduct Authority under reference number 304782.

Head to our website www.folgateitd.com for more information.

Development Broker Status

What is Development Broker status?

Development Broker status is offered to selected Brokers within the UK that have shown or have the potential to show commitment to growing their account with Folgate.

What do I receive for becoming a Development Broker?

We are committed to building strong, long term relationships with Development Brokers. This commitment has enhanced benefits from standard accounts which include:

- ✓ In most cases, an increased commission across our suite of products
- ✓ Dedicated Underwriters bespoke to your brokerage
- ✓ Enhanced Underwriting service levels
- ✓ Enhanced local Business Development Manager interaction

Above all, Folgate are committed to delivering insurance products that are fit for purpose and which offer good value for money. Treating Customers Fairly (TCF) is at the very top of our agenda and Development Broker status will have no overriding effect on our duty to act in the best interests of the client.

What do I need to provide in return for Development status?

Nothing, other than your continued support and commitment to grow your agency with Folgate in line with the parameters agreed with your Business Development Manager.

How long does Development Broker status last for?

The Development Broker status is continuous however the account will be reviewed every 90 days by your Business Development Manager to ensure it is moving in the right direction.

What happens if our agency does not grow in line with expectations?

If, after the period agreed, (normally 12 months), your account has not grown in line with the parameters agreed with you, then we will simply revert to your original broker status that was in place prior to the Development Broker status being allocated, subject to no changes in general business practices.

How do I discuss becoming a Development Broker?

To discuss Development Broker Status, please contact your local Business Development Manager who will discuss with you how Development status could be reached.

Development Status is available to brokers with individual or multiple offices and groups. Your local Business Development Manager can be located by visiting the website:

<https://www.folgate ltd.com/broker-support-folgate-insurance/>

Property Owners, Landlords & Real Estate

Products Available:

- Residential Property Investors
- Commercial Property Investors
- Property Investors (Acturis E-Trade)

Maximum Limits Available:

- Property - £13,500,000 including day one uplift per location
- Property Owners Liability - £10,000,000
- Employers Liability - £10,000,000
- Legal Expenses - £100,000

Minimum Premiums:

- Residential - from £110 + IPT
- Commercial - from £150 + IPT

Benefits & Extensions Available:

- Loss of Rent
- Contents
- Up to 35% day one uplift cover
- Unlimited numbers of properties on a portfolio.
- Presentations underwritten offline
- Full cover available on unoccupied risks with limits from £2,500 to £25,000
- Low Claims Rebates / Long Term agreements for clients with a good claims history and premiums above £5,000

Flexible commissions:

- From 0% to 35%

Residential Risks		
TARGET	CONSIDER	DECLINE
<ul style="list-style-type: none"> • Blocks of Flats • Grade II Listed or Equivalent • Hall of Residence • House of Multiple Occupancy (HMO up to 8 rooms) • Portfolios • Professional, Students & DSS • Student Accommodation • Unoccupied 	<ul style="list-style-type: none"> • Individual flats (if part of a portfolio) • Plots of land (if part of a portfolio) • Risk during probate 	<ul style="list-style-type: none"> • Care and Support Tenants • Cooking within bedrooms • Grade II* & Grade I Listed or Equivalent • HMO let to DSS or Asylum seekers • Individual flats in isolation • Properties Unoccupied for more than 24 months

Commercial Risks		
TARGET	CONSIDER	DECLINE
<ul style="list-style-type: none"> • Grade II Listed or Equivalent • Hotels • Industrial Estates • Multi Location Available • Office Blocks • Portfolios • Retailers • Unoccupied Property 	<ul style="list-style-type: none"> • Plots of land (if part of a portfolio) • Nurseries / Schools • Risks during probate 	<ul style="list-style-type: none"> • Firework Risks • Grade II* & Grade I Listed or Equivalent • Mattress Manufacturers • Multi Tenure Mills • Properties Unoccupied for more than 24 months • Recycling Warehouses • Shisha Lounges • Unoccupied Pubs & Nightclubs • Vehicle Tyre Risks

Packaged Products

Products Available:

- Hotels & Guesthouses
- Offices & Surgeries
- Offices & Surgeries (Acturis E-Trade)
- Shopkeepers
- Shopkeepers (Acturis E-Trade)

Maximum Limits Available:

- Property - £10,000,000
- Employers Liability - £10,000,000
- Public and Products Liability - £10,000,000
- Legal Expenses - £100,000

Minimum Premiums:

- Guesthouses – from £500 + IPT
- Hotels – from £800 + IPT
- Offices & Surgeries – from £170 + IPT
- Shopkeepers – from £350 + IPT

Benefits & Extensions Available:

- Bespoke policy wordings with a vast array of standard benefits per product
- Low Claims Rebates / Long Term agreements for clients with a good claims history and premiums above £5,000

Flexible commissions:

- From 0% to 30%

Hotels & Guesthouses		
TARGET	CONSIDER	DECLINE
<ul style="list-style-type: none"> • Grade II Listed or Equivalent • Guesthouses and Bed & Breakfasts • Hotels 	<ul style="list-style-type: none"> • Household Contents • Leased Premises • Seasonal Risks • Self-catering Risks 	<ul style="list-style-type: none"> • Cooking within bedrooms • Grade II* & Grade I Listed or Equivalent • Hostels • Public Houses & Inns

Offices & Surgeries		
TARGET	CONSIDER	DECLINE
<ul style="list-style-type: none"> • All offices and surgeries other than those listed in decline 		<ul style="list-style-type: none"> • Bailiff • Bureau De Change • Debt Collectors • Mini-Cab / Taxi Operator (including Public Access) • Optical Services • Psychiatry

Shopkeepers		
TARGET	CONSIDER	DECLINE
<ul style="list-style-type: none"> • All shopkeepers other than those listed in decline • E-Cigarette / Vape Shops (including Products Liability) 	<ul style="list-style-type: none"> • Antiques • Art Gallery • Charity Shops • Department Stores • DIY Stores • Fancy Good & Gift Shops • Golf Retailers • Ice Cream Parlours • Tool Hire / Retail 	<ul style="list-style-type: none"> • Arts & Craft Retailing • Bookmakers • Carpet & Rug Retailers • Dry Cleaners • Fuel Retailing • Furniture Retailing • Gun Retailing • Head Shop (smoking paraphernalia) • Jewellers • Launderettes • Memorabilia • Mobile Phone Shops • Pawnbrokers • Solariums • Tattoo Parlours

Commercial Combined

Products Available:

- Wholesalers & Distributors
- Manufacturers & Processors
- General Combined

Maximum Limits Available:

- Property - £10,000,000
- Employers Liability - £10,000,000
- Public and Products Liability - £10,000,000
- Legal Expenses: £100,000
- Personal Accident £200 per week
- Theft by Employees up to £25,000
- Computer Breakdown up to £25,000

Minimum Premiums:

- Wholesalers & Distributors – from £725 + IPT
- Manufacturers & Processors – from £725 + IPT
- General Combined – from £800 + IPT

Benefits & Extensions Available:

- Low Claims Rebates / Long Term agreements for clients with a good claims history and premiums above £5,000
- Products exported to the USA &/or Canada

Target Risk Profile:

- Established 3+ years and financially strong companies
- Good risk management

Flexible commissions:

- From 0% to 30%

Wholesalers & Distributors		
TARGET	CONSIDER	DECLINE
<ul style="list-style-type: none"> • All Wholesalers & Distributors other than those listed in decline • Online Supply Warehouses 	<ul style="list-style-type: none"> • Complex risks • Exports to the USA and/or Canada • Efficacy Cover • Re-branding & Re-labelling 	<ul style="list-style-type: none"> • Carpet Risks • Fancy Goods & Gifts • Furniture Risks • Paper Risks • Self-storage locations

Manufacturers, Engineers & Processors		
TARGET	CONSIDER	DECLINE
<ul style="list-style-type: none"> • All types of Manufacturing, Engineering & Processing risks other than those listed in decline 	<ul style="list-style-type: none"> • Complex risks • Efficacy • Exports to the USA and/or Canada • High Products Liability exposure • Work at hazardous locations • Work Away including Heat 	<ul style="list-style-type: none"> • Any safety critical motor, aviation, or marine products • Self-storage locations

General Combined		
TARGET	CONSIDER	DECLINE
<ul style="list-style-type: none"> • All types of General Combined business including: <ul style="list-style-type: none"> – Amusement Arcades – Bingo Hall – Church – Garden Centre – Masonic Lodge – Snooker / Pool Hall – Synagogue 	<ul style="list-style-type: none"> • Banqueting Halls • Complex risks • Gentlemen Clubs 	<ul style="list-style-type: none"> • Cinemas / Theatres • Gymnasiums

Bespoke Property or Liability in isolation

Products Available:

- Property in Isolation
- Liability in Isolation

Maximum Limits Available:

- Property - £10,000,000
- Employers Liability - £10,000,000
- Public and Products Liability - £10,000,000
- Legal Expenses: £100,000

Minimum Premiums:

- Property in Isolation – from £200 + IPT
- Liability in Isolation – from £100 + IPT

Benefits & Extensions Available:

- Low Claims Rebates / Long Term agreements for clients with a good claims history and premiums above £5,000
- Products exported to the USA &/or Canada

Target Risk Profile:

- Risks that need to be split in capacity i.e. Property only where liability is placed elsewhere
- Established 3+ years and financially strong companies
- Good risk management

Flexible commissions:

- From 0% to 30%

Property or Liability in Isolation		
TARGET	CONSIDER	DECLINE
<ul style="list-style-type: none"> • Plots of Land • Property only for Contractors • Unique Risks 	<ul style="list-style-type: none"> • Depth limits in excess of 3 meters • Heat work • Incidental work undertaken in the EU • Work at hazardous locations 	<ul style="list-style-type: none"> • BFSC payments over 75% of turnover • Waste &/or Recycling Risks

Contractors

Product Details:

- Wage roll and turnover rated product
- Minimum of 4 manual employees
- Maximum turnover £100,000,000

Maximum Limits Available:

- Employers Liability: £35,000,000
- Public and Products Liability: £35,000,000
- Contract Works: £5,000,000
- Own Plant: £500,000
- Hired in Plant: £500,000
- Employee Tools: £50,000
- Legal Expenses: £100,000 / £1,000,000 IRO employment disputes
- Personal Accident £500 per week

Minimum Premiums:

- From £1,000 + IPT

Benefits & Extensions Available:

- Increased height and Depth limits
- Non-adjustable policies
- Financial loss

- Defective Workmanship
- Damage to Property Being Worked upon
- Breach of Professional Duty
- Non licensed asbestos removal
- Low Claims Rebates / Long Term agreements for clients with a good claims history and premiums above £5,000

Target Risk Profile:

- Established (3+ years) and financially strong companies
- Well trained workforce with training records signed for and copies retained
- Low staff turnover and limited use of agency labour.
- Health and safety risk assessment undertaken, communicated to the employees, and regularly reviewed
- Clients with well-established risk management arrangements including an embedded health and safety culture throughout their organisation

Flexible commissions:

- From 0% to 25%

Contractors		
TARGET	CONSIDER	DECLINE
<ul style="list-style-type: none"> • Air Conditioning / Refrigeration • Bricklaying Contractors • Building Contractors • Carpentry • Carpet Fitters • CCTV Installation • Ceiling and Partition (Dry Lining) • Computer / Network Engineers • Damp Proofing • Electrical Contractors • Exhibition Stand Erecting • Fencing • Flooring • Guttering • Glazing / Curtain Walling • Ground Workers / Utilities • Joinery • Landscaping • Painting and Decorating • Paving • Plastering / Rendering • Road Surfacing • Shop & Office Fitting • Signage • Telecommunication Engineers • Tiling Contractors 	<ul style="list-style-type: none"> • Depth limits in excess of 3 meters • Haulage Contractors • Heat work • Incidental work undertaken in the EU • Non-Licensed Asbestos Removal (not in isolation) • Piling / Underpinning not in isolation • Roofing which forms part of an overall contract • Structural Glazing Contractors • Traffic Management • Tree Surgeons • Work at hazardous locations 	<ul style="list-style-type: none"> • Asbestos Contractors • Basement Excavations • BFSC payments over 75% of turnover • Cavity Wall Insulation • Demolition Contractors • Heavy Civil Engineering • Heavy Industrial Work • Labour Supply Risks • Pest, Vermin, Hygiene Control • Piling / Underpinning in isolation • Plumbing Contractors • Rail Contractors • Roofing Contractors and/or Steeplejacks • Scaffolders • Security / Man Guarding Risks • Solar Panel Installation • Sprinkler Installers • Steel Fixing and Erecting Contractors • Stone / Monumental Masons • Tower Crane Operations • Waste &/or Recycling Risks

Tradesmen

Product Details:

- Per capita based product
- Up to 12 manual workers plus clerical in addition
- Bona-Fide Sub-Contractors payments up to 25% of annual turnover
- Maximum turnover £1,000,000

Maximum Limits Available:

- Employers Liability: £35,000,000
- Public and Products Liability: £35,000,000
- Contract Works: £500,000
- Own Plant: £25,000
- Hired in plant: £50,000
- Legal Expenses: £100,000 / £1,000,000 IRO employment disputes
- Personal Accident £500 per week

Minimum Premiums:

- From £50 + IPT

Extensions & Benefits Available:

- Increased height and Depth limits
- Financial loss
- Defective Workmanship
- Damage to Property Being Worked upon
- Breach of Professional Duty
- Non licensed asbestos removal

Target Risk Profile:

- Well trained workforce with training records signed for and copies retained
- Low staff turnover and limited use of agency labour
- Health and safety risk assessment undertaken, communicated to the employees, and regularly reviewed

Flexible commissions:

- From 0% to 30%

Tradesmen		
TARGET	CONSIDER	DECLINE
<ul style="list-style-type: none"> • Airconditioning • Bricklaying • Builders • Carpentry • Carpet Fitters • CCTV Installation • Ceiling and Partition (Dry Lining) • Computer / Network Engineers • Damp Proofing • Electrical Contractors • Exhibition Stand Erecting • Fencing • Flooring • Guttering • Glazing • Ground Workers • Joinery • Landscaping • Painting and Decorating • Paving • Pest Control • Plastering / Rendering • Refrigeration • Road Surfacing • Shop & Office Fitting • Signage • Telecommunication Engineers • Tiling Contractors 	<ul style="list-style-type: none"> • Depth limits in excess of 3 meters • Haulage Contractors • Heat work • Non-Licensed Asbestos Removal (not in isolation) • Plumbing Contractors (Max 6 Manual) • Roofing which forms part of an overall contract. • Traffic Management • Tree Surgeons • Work at hazardous locations 	<ul style="list-style-type: none"> • Asbestos Removal • Basement Excavations • BFSC payments over 25% of turnover • Cavity Wall Insulation • Chimney Sweeping • Curtain Walling / Structural Glazing • Demolition Contractors • Heavy Civil Engineering • Heavy industrial work • Labour Supply Risks • Pest, Vermin, Hygiene Control • Pilling / Underpinning • Rail Contractors • Risks with high loss frequency • Roofing Contractors and/or Steeplejacks • Security / Man Guarding Risks • Scaffolders • Solar Panel Installation • Sprinkler Installers • Steel Fixing and Erecting Contractors • Stone / Monumental Masons • Tower / Mobile Crane Operations • Waste &/or Recycling Risks • Work undertaken outside of the UK

Cleaning Contractors Scheme

Product Details:

- Turnover rated product
- Scheme benefits automatically include:
 - Fidelity up to £250,000
 - Financial loss £250,000
 - Lock and key replacement up to £250,000
 - Misuse of telephones up to £75,000
 - Treatment up to £5,000,000

Maximum Limits Available:

- Employers Liability: £35,000,000
- Public and Products Liability: £35,000,000

Minimum Premiums:

- From £450 + IPT

Extensions & Benefits Available:

- Low Claims Rebates / Long Term agreements for clients with a good claims history and premiums above £5,000

Target Risk Profile:

- Well trained workforce with training records signed for and copies retained
- Low staff turnover and limited use of agency labour
- Health and safety risk assessment undertaken, communicated to the employees, and regularly reviewed

Flexible commissions:

- From 0% to 30%

Cleaning Contractors		
TARGET	CONSIDER	DECLINE
<ul style="list-style-type: none"> • Bona-Fide Sub-Contractors Work • Builders Cleans (Internal Only) • Carpet & Upholstery Cleaning • Cradle, Abseil, Cherry Pickers or Hoist work • Domestic Household Cleaning • Factory & Warehouse Cleaning • Fire & Flood Damage Cleaning • Gutter Cleaning • Hotel, Pubs and/or School Cleaning • Janitorial Supplies • Motor and/or Commercial Vehicle Cleaning • Offices and/or Shop Cleaning • Pressure Washing • Window Cleaning (ladder work / by pole reach system) • Window Cleaning - Cradle, Abseil, Cherry Pickers & Hoist Use 	<ul style="list-style-type: none"> • Abseiling • Decontamination service • Industrial Cleaning • Needle / Sharps Cleaning • Other cleaning activities not listed • Property Maintenance • Trauma / Biohazard Cleaning • Work at hazardous locations 	<ul style="list-style-type: none"> • Ductwork / Extraction or Ventilation Cleaning • Waste Recycling / Management

Liability Excess of Loss

Product Details:

- Follow form policy wording
- Maximum turnover £250,000,000

Maximum Limits Available:

- Employers Liability: £35,000,000
- Public and Products Liability: £35,000,000

Minimum Premiums:

- From £50 + IPT

Extensions & Benefits Available:

- Short term policies to ensure common renewal date

Target Risk Profile:

- Extremely wide appetite

Flexible commissions:

- From 0% to 30%

Liability Excess of Loss		
TARGET	CONSIDER	DECLINE
<ul style="list-style-type: none"> • Cleaning contractors • Contractors / Tradesmen • High Risk Liability Trades • Manufacturing • Offices / Surgeries • Property Owners • Restaurants • Shops • Takeaways • Wholesalers and Distributors 	<ul style="list-style-type: none"> • Hot Roofing Contractors • Products supplied to the USA / Canada • Work at hazardous locations 	<ul style="list-style-type: none"> • Amusement Parks, Fairs, Circuses • Asbestos Related Risks (other than non-notifiable removal) • Excess programs where the total limit of indemnity required is £50,000,000 or greater. • Offshore Exposures • Pharmaceutical Risks • Product Guarantee or recall • Tunneling • Trampoline Parks • Waste Recycling

Primary Professional Indemnity

Product Details:

- Professional Combined - Risks under £500,000 fee income or under £2,500,000 turnover for Design & Construct. Auto rated online product.
- Corporate Combined - Risks above £500,000 fee income or over £2,500,000 turnover for Design & Construct. Online submission form or presentation.

Maximum Limits Available:

- Professional Combined - £2,000,000
- Corporate Combined - £5,000,000

Minimum Premiums:

- Professional Combined - from £50 + IPT
- Corporate Combined – from £750 + IPT

Extensions & Benefits Available:

- D&O / Corporate Legal Liability – Up to £2,000,000
- Property (Buildings, Contents, Specified Business Equipment, Business Interruption) – Up to £10,000,000
- Terrorism
- Employers' Liability £10,000,000
- Public & Products' Liability – Up to £10,000,000
- Legal Expenses - £100,000

Flexible commissions:

- From 0% to 30%

Accountants		
TRADES	CONSIDER	DECLINE
<ul style="list-style-type: none"> • Audit & Accountancy for unquoted companies • Bookkeeping / Wage roll • Computer Consultancy • Compliance Advice • Management Consultancy • Personal Taxation 	<ul style="list-style-type: none"> • Company Secretarial / Registrar • Directorship, Executorship & Trusteeship • Entertainment or High-Profile Clients • Taxation Consultancy 	<ul style="list-style-type: none"> • Work undertaken for Quoted Companies • Work undertaken for Banks or Financial Institutions • Insolvency / Liquidations / Receiverships • Mergers & Acquisitions, Disposals or Financial Services • Work undertaken for the Insurance Sector • Investment Business Work • Work undertaken for Off-shore Companies / Off-shore Funds / Investments • Work undertaken for Solicitors • Tax Planning Schemes involvement

Architects & Engineers		
TRADES	CONSIDER	DECLINE
<ul style="list-style-type: none"> • Architecture – Non-Structural • Electrical Engineering – Excluding Alarms / Sprinklers • Feasibility Studies / Expert Witness Work • Heating & Ventilation Engineering • Interior Design • Landscape / Garden Architecture • Mechanical Engineering • Quantity Surveying • Town Planning 	<ul style="list-style-type: none"> • Airports / Railways • Architecture – New Build / Structural • Building Surveys - Non-Structural • Clerk of Works • Electrical Engineering – Including Alarms / Sprinklers • Children's Play Areas • Churches / Cathedrals • Factory / Industrial • Hospitals • Housing Schemes • Leisure Facilities (excluding swimming pools) • Municipal Buildings 	<ul style="list-style-type: none"> • Arenas / Stadia / Amusement Rides • Aviation / Automotive / Military / Marine • Bridges / Tunnels • Building Surveys – Structural • Chemical / Oil / Nuclear Facilities • Civil Engineering • Cladding / Glazing / Curtain Walling • Clean Rooms • Dams / Mines • Demolition • Foundations / Piling / Underpinning

Primary Professional Indemnity - continued

Architects & Engineers – continued		
TRADES	CONSIDER	DECLINE
	<ul style="list-style-type: none"> Planning Supervisory / CDM Activities Project Coordination Project Management Schools/Colleges/Universities 	<ul style="list-style-type: none"> Harbours / Jetties / Offshore Installations Land Surveyors Mechanical & Bulk Handling Plant Pipe work / Tanks / Vessels / Silos Power Plants Roads / Highways / Motorways Sewerage / Water Schemes Soil Engineering Structural Engineering Swimming Pools

Business & Management		
TRADES	CONSIDER	DECLINE
<ul style="list-style-type: none"> Company Development Computer / IT Consultancy Human Resource / Personnel Management Marketing/Sales Production Quality Management Recruitment Consultancy – Permanent Staff Strategic Consultancy Training 	<ul style="list-style-type: none"> Financial / Accounting Management Interim / Locum Management Project Management Recruitment Consultancy – Temporary Staff 	

Design & Construct		
TRADES	CONSIDER	DECLINE
<ul style="list-style-type: none"> Architecture – Non-Structural Electrical Engineering – Excluding Alarms / Sprinklers Feasibility Studies / Expert Witness Work General Building Contracting Heating & Ventilation Engineering Interior Design Landscape / Garden Architecture Mechanical Engineering Planning Supervisory / CDM Activities Quantity Surveying Town Planning 	<ul style="list-style-type: none"> Airports / Railways Architecture - Structural Building Surveys - Non-Structural Children’s Play Areas Churches / Cathedrals Clerk of Works Electrical Engineering – Including Alarms / Sprinklers Factory / Industrial Hospitals Housing Schemes Leisure Facilities (excluding swimming pools) Municipal Buildings Planning Supervisory / CDM Activities Project Coordination Project Management Schools/Colleges/Universities 	<ul style="list-style-type: none"> Arenas / Stadia / Amusement Rides Aviation / Automotive / Military / Marine Bridges / Tunnels Building Surveys - Structural Chemical / Oil / Nuclear Facilities Civil Engineering Cladding / Glazing / Curtain Walling Clean Rooms Dams / Mines Demolition Flooring Foundations / Piling / Underpinning Harbours / Jetties / Offshore Installations Land Surveying Mechanical & Bulk Handling Plant

Primary Professional Indemnity - continued

Design & Construct - continued		
TRADES	CONSIDER	DECLINE
		<ul style="list-style-type: none"> Pipe Work / Tanks / Vessels / Silos Power Plants Roads / Highways / Motorways Roofing Sewerage / Water Schemes Soil Engineering Structural Engineering Swimming Pools

Estate Agents & Surveyors		
TRADES	CONSIDER	DECLINE
<ul style="list-style-type: none"> Architecture – Non-Structural Energy Performance Certificates Estate Agency - Commercial Estate Agency – Residential Expert Witness Letting Agency – Commercial Letting Agency - Residential Quantity Surveying 	<ul style="list-style-type: none"> Auctioneering – Property and Fine Art Building Surveying – Non-Structural If Architecture – Structural income is greater than 25% Project Coordination Project Management Rating / Rent Review 	<ul style="list-style-type: none"> Auctioneering - Livestock Building Society / Insurance work Building Surveying - Structural Land Surveying Lending Survey and Valuation Mortgage Broking Non-Lending Survey and Valuation Property Sourcing / Investment

Information & Communication Technology		
TRADES	CONSIDER	DECLINE
<ul style="list-style-type: none"> Consultancy Services Data Processing Services Estate Agency – Commercial Hardware Installation Hardware Maintenance Outsourcing & Facilities Management Consultancy Provision of Outsourced / Managed Service Software Installation & Maintenance Supply of Shrink Wrapped Software Telecommunication / Networks Training Services Web Design Services 	<ul style="list-style-type: none"> Domain Name registration or renewal Project Management Provision of Contract Staff Web Hosting Supply of Own Bespoke or Customisable Software Supply of Own Hardware or Third-Party Hardware 	<ul style="list-style-type: none"> Aerospace / Aviation Bespoke IT Security Systems Defence / Government Financial Institutions Financial Live Trading Systems Games Development Hardware Systems Hosting / Operation of Chat Rooms Industrial / Engineering Process Control ISP or ASP Services Manufacturing Process Control Nuclear Railway / Automotive Specialist Network Security Work Safety Critical or Embedded systems

Primary Professional Indemnity - continued

Marketing, Advertising & Communications		
TRADES	CONSIDER	DECLINE
<ul style="list-style-type: none"> Commercial TV/Radio Advertising Design & Creative consultancy Exhibition Design / Management (no construction) Graphic Design Market Research Multimedia Consultancy Public Relations Sales Promotion Telemarketing Website Design (no functionality) 	<ul style="list-style-type: none"> Corporate Identity work Database Management / list broking Event / Conference organisation Printing literature / documents Publishers 	<ul style="list-style-type: none"> Direct Marketing including mail shots Promotional Materials

Miscellaneous		
TRADES	CONSIDER	DECLINE
<ul style="list-style-type: none"> Access / Disability Consultant Arbitrator Career Consultancy Chamber of Commerce Company Search Agent Counselling Court Reporter Dietician Expert Witness Fashion Consultancy Feng Sui Consultants Fundraising Consultant Funeral Director Graphologist Home Tutors Immigration Advisors Interior Design Introduction Agency Inventory Clerk Jewellery Consultant Language Consultant Linguistic Consultant Loss Adjuster / Assessor Map Drawer Marriage Guidance Mediator Nutritionist Party Planners Private Investigator Proof Reader School Inspectors & Educational Consultants Secretarial (Company) Small Business Advisory Service Statisticians 	<ul style="list-style-type: none"> Acoustic, Noise, Vibration & Ergonomics Consultant Advisory & Procurement Consultant Agricultural / Forestry Consultant Arboricultural Consultant / Surveyor Auctioneer Conference Organiser Ecologist Energy Assessor / Consultant Fire & Security Consultant Food Industry Consultant Forensic Practitioners Freight Agent Genealogist Geologist Health & Safety Consultant Occupational Health Consultancy Paint Consultancy Political Consultancy Technical Author Tourism Consultant Trade Association Traffic & Transport Consultant Transportation Distribution & Logistics Consultant Wildlife Consultancy Zoology Consultant 	<ul style="list-style-type: none"> Archaeologist Auditor Export Consultancy Fisheries Consultancy Fuel Efficiency Consultancy Import Consultancy Notary Public Yoga Teacher & Pilates Instructor Insurance

Primary Professional Indemnity - continued

Miscellaneous - continued		
TRADES	CONSIDER	DECLINE
<ul style="list-style-type: none"> Sustainable Home Consultant Teachers & Tutors Textile Consultancy Tourist Information Town Planning Training Consultancy Translator & Interpreter Videographer Virtual Assistant Wedding Planner 		

Excess of Loss Professional Indemnity

Product Details:

- Follow form policy wording

Minimum Premiums:

- From £500 + IPT

Maximum Limits Available:

- £10,000,000

Flexible commissions:

- From 0% to 30%

Excess of Loss Professional Indemnity		
TRADES	CONSIDER	DECLINE
<ul style="list-style-type: none"> • Non-Chartered & Chartered Accountants • Architects / Engineers • Design & Construct • Miscellaneous • Solicitors • Surveyors • Technology 		<ul style="list-style-type: none"> • IFAs • Insurance Brokers