

Products From Leading UK Insurers,
Efficient Turnaround From Referrals And Fast Communication!

Product Overview

Liability

- Tradesman's & Professionals
- Homeworkers
- Market Stalls
- Standalone Retailers
- Landowners Liability
- Combined Liability

Professional Indemnity

- Professional & Manual Trades

Retail Package

- Wide range of Retail Trades

Add Ons - Retail & Leisure

- Legal Expenses
- Commercial Property and Vehicle Excess Protection

Add Ons - Property Owners

- Landlords Emergency Assistance (Plumbing, Boiler, Electrics & Vermin)
- Landlord Excess Protection
- Landlords Legal & Rent Guarantee
- Landlords Legal Expenses Only
- Commercial & Residential Landlords Legal Expenses (Mixed)

Property Owners

- Office/Surgery
- Industrial Manufacturers
- Warehousing
- Retail
- Residential
- Unoccupied
- Domestic Garages
- Airbnb / Holiday Let
- HMO's (Professional only, max 6 individuals)
- Students (Max 6 individuals)
- DSS (Direct Tenancy Agreement)
- Listed Buildings (Grade 2 / Scottish Equivalent)

Leisure Package

- Restaurants & Takeaways
- Hotels & Guesthouses



Retail Package

- Aromatherapy / Candle shop
- Artist Materials
- Arts And Crafts Retail
- Baby Goods Retail
- Baby Wear Retail
- Bakers
- Barbers / Beards / Men's grooming
- Basket And/Or Brushware Retail
- Bathroom Equipment Retail
- Beauty Salon
- Beds/Bedding Retail
- Belts/Scarves/Gloves Retail
- Betting Shops
- Blinds & Curtains
- Booksellers
- Bottled Gas Supply
- Boutiques
- Bridal Retail incl Hire (including Workaway)
- Butchers
- Cafes, Snack Bars (No DFF Ranges)
- Cameras &/Or Photographic Equipment
- Camping Equipment Retail
- Carpet Retailing
- Chandlers (Marine)
- Charity Shops (Clothing / Furniture only)
- Cheese and Charcuterie (incl Alcohol)
- Chemist / Pharmacy
- China And/Or Glassware Retail
- Clocks & Watches inc. Repair
- Clothing Hire inc Fancy Dress
- Clothing Retail
- Cobblers
- Coffee Shops & Tea Rooms
- Coins / Collectables
- Computers & Computer Games Retail
- Confectionery & Sweets Retail
- Cosmetics Retail
- Cutlery Retail
- Cycle (incl: Demo & Hire)
- Dairy Products Retail
- Delicatessen
- Department Stores
- Designer Clothing
- DIY Shops
- Double Glazing Window Showroom
- Drapers
- Dress Agency
- Electrical Goods
- Embroidery
- Fabric Retail
- Farm Produce
- Fashion Accessories Retail
- Fashion Boutique
- Film Processing
- Fireplace Retail
- Fishing Tackle / Bait Shop
- Fishmongers
- Flooring / Tiling / Laminates (Including-Work away)
- Florist
- Footwear Repair
- Fruiterer
- Furniture Retail
- Garden Supplies
- Gift / Fancy Goods Shop / Novelty



Retail Package

Glass or Glass Goods Decorators
Golf Professional Shops
Greengrocer & Fruiterer
Greeting Card shop
Haberdashery
Hairdressers
Hairpiece And Wig Retail
Hat Retail
Health Shop / Organic foods
Heel Bar
Herbs and Spices Retail
Hobby Shop
Home Brew Materials Retail
Horticultural Goods Retail
Hosiery
Household Goods Retail
Ice Cream Parlour
Ironmongers
Jewelers / Watch Sales
Key Cutters
Kitchen Accessories Retail
Kitchen/Bathroom Unit Showroom
Knitwear Retail
Licensed General Store
Lighting Retail
Linen Retail
Lingerie Retail
Luggage Retail
Marine Stores
Maternity Wear Retail
Medical Supplies Retail
Menswear
Mobility / Disability Aids Shops
Model Shops
Money Lending / Cash Converting
Motor Accessories
Music inc Instruments Retail
Newsagents
Off Licence
Office Equipment
Office Furniture Retail
Opticians
Paint and Wallpaper Shop
Pawnbroker
Pet Grooming (Including Workaway & Treatment)
Pet Shop / Pet Accessory Store
Photo Processing and Printing
Plumbers and Heating Equipment Retail
Records CDs Cassettes DVD & Videos
Saddlery and Tack Retail
Sandwich Shops
Second Hand Store
Security Equipment (ex Efficacy)
Shoe Shop
Soft Furnishings Retail
Sporting Goods / Sports shops
Sports Trophy Retail
Stationers
Sunbed / Tanning Salons
Tailors / Dressmakers
Tattoo Studios
Toiletries Retailing
Toys (ex Computers)
Vape Cafe / Shop


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Property Owners

Office / Surgery

Accountants	Data Analyst	Pathologists
Actuarial Consultancy	Dentist	Physiologist
Acupuncturist	Design Consultancy	Physiotherapist
Advertising Agencies	Dietician	Project Engineer
Advice Centre	Doctors	Psychiatrist
Analyst	Draughtsmen	Psychoanalyst
Analytical Chemist	Editorial Consultancy	Publicity Management
Analytical Laboratories	Energy Consultants (Clerical)	Publishers
Arbitrator	Estate Agents (not Auctioneers)	Quantity Surveyor
Architects	Fashion Consultant	Reflexologist
Artwork Designers	Feng Shui Consultant	Research Consultancy
Assessor	Financial Advisory Service	Screenwriting
Auditing	Financial Consultant/Adviser	Secretarial Agency Ex Hire
Authors	Health And Safety Consultants	Secretarial Services
Banks & Building Societies	Homeopathy	Solicitors
Barrister	Illustrators	Speech Therapist
Behavioural Expert	Image Consultants	Statisticians
Bookkeepers	Insurance Brokers	Stockbrokers
Business Advisory Service	Interpreter	Surveyors
Business Consultancy	Licensing Consultancy	Tax Consultants
Business Training (Clerical only)	Lifestyle Consultant	Taxidermy
Canvassers	Linguistics	Telemarketing
Careers Advisory Service	Loss adjusters	Telephone Answering Service
Cartographer	Management Consultants	Telesales
Chartered Surveyors	Market Research Consultants	Theatre And Ticket Agency
Chiropodists	Marketing Consultancy	Town Planning
Claims Assessing	Marriage Guidance	Translator
Clerical / Offices	Medical Research	Typing and Copying Bureau
Commissioners for Oaths	Mortgage Broking	Underwriting Agency
Computer Consultants (Office)	Nutritionist	Veterinary Surgery
Conveyancing	Occupational Therapist	Will Writing
Counsellors	Osteopath	Word Processing

Property Owners

Industrial Manufacturers

Abrasive Paper Manufacture
Abrasive Wheel & Powder Manufacture
Aerial & Satellite Manufacture
Agricultural Machinery Manufacture
Alarm Manufacturer
Alcohol Distilleries
Aluminium Manufacture
Amusement Machine Manufacture
Analytical Chemists (ex Animal Testing)
Animal Hospitals (Domestic Pets)
Artificial Flower Manufacture
Artificial Silk Spinners & Manufacture
Artificial Stone Manufacture
Artists Studios
Athletic Clubs (BSST Construction)
Bacon/Ham Curers
Bag Manufacture
Bakeries
Bakers Sundries Manufacture
Baking Powder Manufacture
Ball Bearing Manufacture
Beer Merchants / Wine Bottlers
Beverage Manufacture
Bicycle Manufacture
Blind/Curtain Manufacture
Bonded Stores (Ex Tobacco)
Book Binders
Boot & Shoe Manufacture
Bottlers (Ex Plastic)
Brake & Clutch Lining Manufacture
Breweries
Brick & Tile Manufacture
Brick Merchants
Brush Manufacture
Builders Merchants (ex Woodworking)
Builders Workshops & Stores (ex Woodworking)
Bus & Coach Operators
Cable & Wire Manufacture
Camping Equipment / Tent Manufacture
Car parks Multi Storey (Concrete Construction)
Catering Equipment Manufacture
Cement & Plaster Manufacture
China Manufacture
Cider Manufacture
Cinemas (Modern Concrete Floors)
Clock & Watch Manufacture
Cocoa Manufacture
Community Centre
Computer Manufacture
Concrete Product Manufacture
Cooked Meat Manufacture
Cosmetic Manufacture
Curtain Makers
Custard Powder Manufacture
Dairies/Creameries
Dance Academies
Detergent Manufacture
Distilleries
Double Glazing Manufacture (UPVC)
Drinks Manufacture (Aerated Cider Soft & Mineral)
Electric Cable Manufacture ex Plastic Coating
Electrical Component Manufacture
Electrical Engineers
Electrical Equipment Manufacture (Ex Brown Goods)
Electrical Equipment Manufacture (Industrial Goods)
Electro Platers

Property Owners

Industrial Manufacturers

Electronic Sign Manufacture
Enamellers
Essence Manufacture
Fancy Goods Manufacture
Film Processors
Fish Merchants
Flower Merchants
Fruit Merchants
Fruit Syrup Manufacture
Furniture Manufacture Metal Only (Ex upholstery)
Galvanisers
Glass Bevellers/Cutters/Engravers
Glass Paper Manufacture
Glaziers
Glove Manufacture
Hardware Merchants
Hauliers
Heating & Ventilation Engineers
Ice Cream Manufacture
Iron and Steel Stockists
Jelly Manufacture
Laboratories (Ex Manufacturing & Animal Testing)
Laser Equipment Manufacture
Leather Goods Manufacture
Leisure & Sports Equipment Manufacture
Lens Manufacture
Lock & Safe Manufacture
Machinery Heavy
Meat Products Manufacture
Metal Workers (Engineers/Metal Goods)
Mirror Manufacture
Motor Cycle Manufacture
Motor Vehicle Body Builders
Motor Vehicle Manufacture
Musical Equipment Manufacture (Timber)
Neon Light/Illuminated Sign Manufacture
Nursery Products Manufacture
Opticians Manufacture
Packaging Manufacture
Perfume Manufacture
Photographic Film Processors
Photographic Studios
Plant & Machinery Heavy
Plaster/Plasterboard Manufacture
Plate Making & Typesetting
Plumbers
Porcelain/Pottery/Ceramics
Publishers & Desk Top Publishers
Sail Cloth Manufacture
Salt Manufacture
Sandpaper/Glass Paper Manufacture
Sauce/Pickle Manufacture
Scientific Instrument Manufacture
Screen Printers Onto Paper
Sheet Metal Workers
Silversmiths
Soap Manufacture
Soft Drink/Mineral Water Manufacture
Stained Glass Manufacture
Steel/Iron Stockists
Stone & Marble Masons
Toy Manufacturer (Ex Plastic/Wood/Soft Toys)
Vegetable Cannery/Packers
Vinegar Brewers
Wallpaper Manufacture
Watch Manufacture
Wheelchair & Disability Aid Manufacture

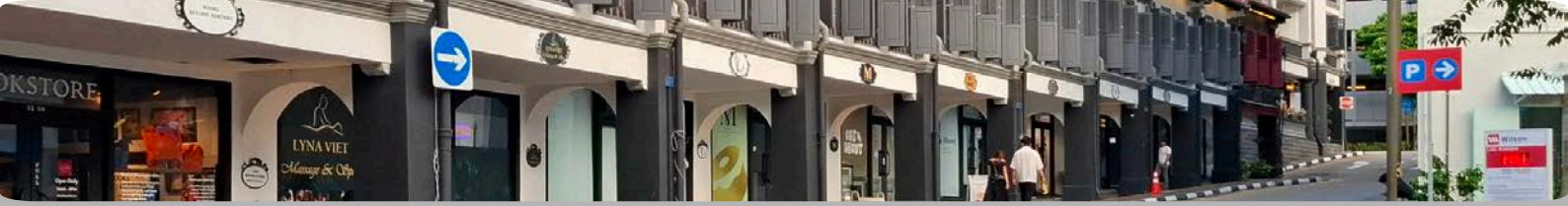


Property Owners

Warehousing

Aerial & Satellite Dish
Aggregate
Agricultural Machinery
Alarm & Security
Bag & Luggage Warehouse
Basket & Wicker Products
Batteries
Books (Warehousing)
Booksellers (Wholesale)
Candle & Wax
Cash & Carry
Cassette DVD Video & Record
Clock & Watch Warehouse
Computer Warehouse
Confectionery Wholesale
Cosmetics & Toiletries Warehouse
Dairies (No Composite Panels)
DIY Warehouse
Dry Foodstuffs
Electrical Goods (Brown Wholesale)
Electrical Goods (White Wholesale)
Fancy Goods Wholesale
Flower Fruit and Veg
Flowers Wholesale
Forwarding/Shipping Office
Fruit & Veg Wholesale
Glass Wholesale
Grocery & Provisions Wholesale
Hardware & Ironmongers
Iron/Steel Foundries
Ironmongers/Hardware Wholesale ex Woodworking
Ironmongers/Hardware Wholesale inc Woodworking

Kitchenware
Lighting Warehousing
Marine Stores
Metal Machinery
Musical Instruments Warehouse
Nursery Equipment
Office Furniture and Machinery Warehouse
Plumbers Merchants
Records Warehouse/Wholesale
Sporting Equipment
Toys Warehouse
Wines & Spirits Wholesale



Property Owners

Retail

- Angling Shops
- Art & Craft Shop
- Art Dealers
- Baby & Childrens Equipment Retail
- Babywear/Childrens Clothing Retail
- Bag & Luggage Shops
- Baked Goods and Confectioners (No Cooking)
- Bakers shop (No Baking)
- Bakers Shop (With Baking)
- Barbers
- Bathroom Showroom
- Beauticians
- Beauty Parlour
- Bicycle inc Repairs
- Book Shops
- Booksellers (Retail)
- Boot & Shoe Retailer
- Butchers Shop
- Cafe & Sandwich Shop
- Camping Equipment
- Card Shop
- Carpet Shop
- Cash Generator
- Ceramic Tile Shop
- Chemist
- China & Glass Shop
- Clock & Watch Shop
- Clothing Retailer
- Coffee/Tea Shop (No Cooking/Baking)
- Computer Shop
- Confectioners
- Cycle Repairers
- Cycle Shop
- Dairy Produce Shop
- Delicatessen/Health Shop
- Department Stores (<2000 sq metres)
- DIY & Hardware Shop (not Retail Warehouses)
- Drapers/Soft Furnishers
- Electrical Goods Retailer
- Engravers (Metal)
- Fire Place & Fire Place Surround
- Fishing Tackle Shop
- Fishmonger (No Cooking / Frying)
- Fishmongers
- Florists
- Food (No cooking)
- Footwear Retailer
- Fruit Shop
- Furniture Retailer
- Gift Shop
- Greengrocers
- Greeting Cards Retail
- Grocers
- Hairdressers
- Health Foods Shop
- Ice Cream Parlour
- Interior Design
- Jewellers Shop
- Kitchen/Bedroom/Bathroom Showrooms
- Leather Goods Retail
- Lighting Retail
- Mobile Phone Shops
- Mobility Shop
- Model Shop



Property Owners

Retail

Motor Accessory Retail
Musical Instrument Retail
Newsagents
Off Licences
Office Equipment Retail
Opticians
Pet Grooming
Pet Shop
Photographic Dealers
Photographic Equipment Retail
Picture Framers/Sales
Plant & Tool Hire

Post Office
Record Shop
Shoe Repairs
Shoe Shop
Shopping Arcades
Sports Goods Retailer
Stationers
Sun Bed/Tanning Salons
Tailors/Dressmakers
Tattoo Parlour
Textiles Drapers and Soft Furnishings
Toy Shop

Property Owners

Other

Residential
Domestic Garages
Airbnb / Holiday Let
HMO's (Professional only, max 6 individuals)
Students (Max 6 individuals)
DSS (Direct Tenancy Agreement)
Unoccupied Properties
Listed Buildings (Grade 2 / Scottish Equivalent)
Employees Liability Available For Employees Of The Property Owner
£25k Landlord Contents FREE Cover On Residential Properties
Stand-alone Contents Policy Available
Attractive Discounts For Claims Free Risks And Portfolios



Liability

Tradesman's & Professions £1M / £2M / £5M Limits

Accountants or Bookkeepers
Acoustic Engineers
Actuarial Consultancy
Actuary
Acupuncturist
Administration
Advertising Agency
Advertising Consultancy
Advertising Contractors
Aerial Erection (Domestic Only)
Aerobics Instructors
Agricultural Consultants
Agricultural Contractors
Air Conditioning Engineer
Arbitrator
Aroma therapist
Artexers
Artists
Asphalt Surface Contractors
Auctioneer
Auditing
Author
Barrister
Bathroom Installer
Beauticians
Blind & Curtain Fitters
Boiler Services
Bookmakers - On Course
Bricklayers
Builders (Height Limit – 15m)
Butlers
Cake Makers/Decorator

Canvassers
Car Valeters
Car Window Etching
Carpenters
Carpet & Upholstery Cleaning
Carpet Fitters
Cartographer
Cartoonist
Caterers
Ceiling Contractors
Chef
Chimney Sweep
Chiropodists
Cleaners
Clerical Services
Coal Merchants and Deliveries
Composer
Computer Servicing
Conservatory Installation
Construction Plant Repairer
Consultant Engineers
Consultant Surgeon
Conveyancing
Cooking Services
Counsellor
Couriers (No Motor Cycles)
Damp Proofing Installer
Dance Instructors
Data Cable Installer
Dentist
Desktop Publishing Services



Liability

Tradesman's & Professions £1M / £2M / £5M Limits

Dietician
Mobile Disc Jockey
Doctor (Medical)
Dog Groomers
Dog Walkers
Domestic Appliance Repairers (ex. Alarms)
Domestic Garage/Shed Erection
Domestic Helps (Excluding Nursing & Care)
Door & Roller Shutter Installation
Double Glazing Installation
Draft Proofing Installer
Drain Cleaners
Drama Instructors
Draughtsman
Dressmaker, Tailors or Curtain Makers
Drilling Contractors
Driving Instructor
Dry Stone Waller
Ductwork Installers
Editorial Consultancy
Electrical Contactors/Serviceing/Electricians
Electronic Engineers (including high-tech)
Engravers
Estate Agents
Exhibition Stand Erectors
Fascia Board and Guttering Fitter
Fencing Contractors (No Crash Barriers)
Feng Shui Consultant
Financial Advisory Services
Fire Surround/Place installation
Fitness & Gym Instructors
Fitted Furniture Installers
Fitted Kitchen Installers
Flooring Contractors
Floral & Plant Arrangers
Fork Lift Truck Servicing
Fork Lift Truck Training Instructors
Formwork and Shuttering Contractors
French Polishers
Funeral Celebrants
Furniture Repair
Gardeners
Gas Fitters
Glazing
Graphic Designers
Grave Diggers
Ground Worker - 3 Metre Depth
Gym Equipment Installers
Hairdressers
Health and Safety Adviser
Heating Contractor
High Pressure Water Washing Contractor
Hoarding Erectors
Home Laundry and Ironing Service
Home Clearance and Rubbish Removal
Home Tutoring
Home Sitters
Homeworkers
Homeopathy
Hydraulic Engineers
Insulation Contractor
I.T Consultants
Insurance


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Liability

Tradesman's & Professions £1M / £2M / £5M Limits

Interior Designer
Interpreter
Investment
Joiners
Kitchen Installers
Legal
Licensing Consultancy
Lifestyle Consultant
Lightning Conductor
Linguistics
Locksmiths
Loft Conversion
Loft Insulation
Manicurist & Pedicurist
Manual Handling Instructors
Market Research
Marketing/Marketing Consultants
Market Stalls
Massage
Mastic Sealant Contractors
Milk Delivery
Monument Masons
Mortgage Broker
Model (UK Work Only)
Music Publisher
Music Teacher
Nail Technician
Neurologist
Non-Destructive Testers
Nutritionist
Occupational Therapist
Office Fitters
Optician
Orthopedic
Osteopath
Paediatrician
Painters and Decorators
Partition Contractors
Party Planners/Wedding Organisers
Path, Patio, Drive laying
Pathologist
Pebble Dashings / Rendering
Pest Controllers
Photographers (No Aerial Work)
Physiologist
Physiotherapist
Piano Tuning
Picture Framing
Pilates Instructors
Pipe Fitters
Plasterers
Playground Equipment Installers
Potters
Pressure Washers
Printers
Project Manager
Property Maintenance
Psychiatrist
Psychoanalyst
Psychologist
Psychotherapist
Public Relation Consultancy
Public Relation Officer

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Liability

Tradesman's & Professions £1M / £2M / £5M Limits

Publicity Management
Quantity Surveyors
Racking and Shelving Installers
Reflexologist
Refrigerator Engineers
Reiki Consultant/Therapist
Removals Contractor (Domestic)
Retail Shops (not 24hr)
Research Consultancy
Road Sweeping
Rough Casters
Satellite TV Installer
Screenwriting
Script Writing
Sculptors
Secretarial Services
Shop Fitters
Sign Writing and Erectors
Solicitors
Speech Therapist
Sprinkler Installer (Ex Failure to Perform)
Stockbroker
Steam Cleaning
Surveyors
Tax Consultancy
Taxi Drivers
Taxidermist
Teachers (General)
Telephone Engineers
Telecommunications Consultancy
Telemarketing
Telephone Answering Service
Telephone Point Installation
Television Repairer
Telex Bureau
Textile Consultancy
Theatre and Ticket Agency
Tillers (No Roofing)
Timber Decking Contractors
Timber Treatment Contractors
Town Planning
Training Consultants
Translation
TV & Video Installation & Repair
Underwriting Agency
Upholsterer
Vacuum Cleaner Repairer
Vehicle Audio & Telephone Installation
Vehicle Windscreen Fitters
Ventilation
Vending Machine Engineers
Washing Machine Repair
Web Site Design
Wheelie Bin Cleaner
Will Writing
Window Cleaners
Word Processing

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Liability

Homeworkers £1M / £2M / £5M Limits

Balloons & Party Goods
Bath Bombs
Bird Tables
Cake Maker
Calendars
Candle & Wax Goods
Cards & Stationery
Christmas Decorations
Christmas Tree & Decoration Dressers
Confectionery Goods
Costume Jewellery
Dried Flowers
Embroidery & Personalised Goods, Clothes & Gifts (excluding Children's Toys)
Facemasks (ex PPE)
FM Fragrance - Resellers
Glass & Beverage Maker
Hair Products - Natural Products Only
Hampers
Jams, Chutneys, Natural Honey
Knitted Clothing
Moisturisers & Lotions - Natural Products Only
Pictures & Wall Art
Self Care Essentials (Natural Hair Products, Zero Waste Makeup, Natural Deodorant, Bath Bombs)
Soaps Sponge
Soaps - Natural Products Only
Spice Mixes
Upcycler
Wooden Goods Personalisation (No Childrens Toys)
Wreaths



Liability

Market Stalls £1M / £2M / £5M Limits

Acupuncture
Antique Dealers
Aromatherapy
Art Dealers
Artists
Arts and Crafts
Awnings
Baby Goods Inc Prams/Pushchairs
Bags and Suitcases
Bathroom and Kitchen Equipment
Beauticians
Beauty Therapy
Bedding and Towels
Book Exchange
Books and Magazines
Boot Shoe Repair
Butcher
Candles
Car Accessories
Card Crafting
Carpets and Rugs
Cash 4 Gold
Charity
China and Glass
Christmas Trees and Decorations
Cleaning Products for Home and Car
Clothing
Computer Equipment
Costumiers
Dairy Products
Delicatessen
Domestic Machinery
Drapers
Electrical Goods
Embroidered Furnishings
Engraver
Fishmonger
Flowers
Fruit and Veg
Furniture Sales
Garden Plants / Ornaments
Gowns
Green Grocers
Haberdashery & Needlecraft
Hair Accessories
Handbags and Accessories
Handcraft Beaded Jewellery
Handcraft Jewellery
Handmade Beer, Cider, Wine
Handmade Dolls Houses/Furniture
Handmade Gifts
Hardware
Health Foods
Herbalism
Hosiery
Iron Monger/Key Cutter
Jam and Preserves
Jewellery
Knitted Items
Leather Goods
Lighting
Mobile Phone Accessories
Motor/Motor Bike/Cycle Parts
Music and DVD

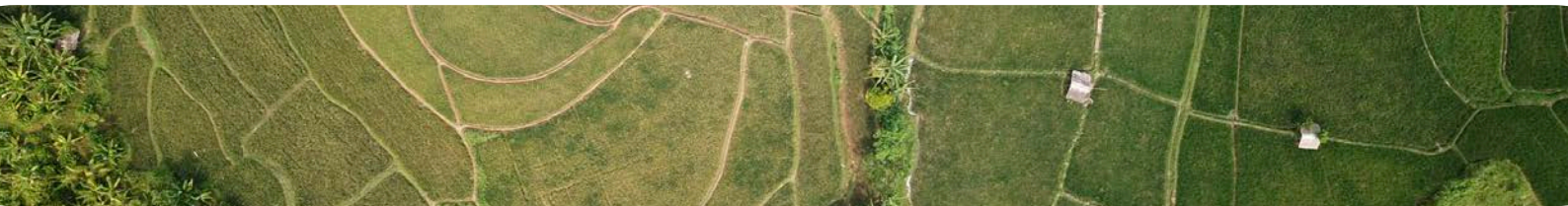


Liability

Market Stalls Market Stalls £1M / £2M / £5M Limits

Musical Instruments
Ornamental Sculptor
Outfitters
Paint and Wallpaper
Party Supplies
Pet food and Accessories
Picture Frames/Mirrors
Pottery
Soft Furnishings

Sporting Equipment
Stationary
Sweets
Tobacconists
Toy Seller
Train Sets
Vintage Clothing/Jewellery
Wines/Spirits/Tobacco
Wool



Liability

Other

Retailers Standalone £1M / £2M / £5M PL & £10M EL
(Trades as per Retail Excluding Leisure Trades)

Landowners Liability £2M / £5M

- Grazing Land
- Private Roads
- Moorland


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Combined Liability

£1M / £2M / £5M Limits

AGRICULTURAL

Agriculture Contractors (Ex Sprayng)
Fencing Contractors
Garden Centres
Gardeners
Landscape Gardeners (Ex Tree Surgeons)
Market Gardeners
Shed/Garage Supply & Erection

CLEANING

Caretakers
Carpet Beaters and Cleaners
Car Valets
Chimney Sweeps
Cleaners (Domestic, Shops, offices)
Cleaning Contractors (Commercial)
Drain Cleaners
Vehicle Valets (Commercial)
Window Cleaners (Ground level/Internal)

CLOTHING

Boot & Shoe Manufacturers
Boot & Shoe Distributors
Designers & Pattern Makers
Clothing, Knitwear & Textile Distributors
Embroiderers
Hat Manufacturers
Hat & Fashion Accessory Distributors
Ribbon Manufacturers
Tailors & Dressmakers
Textile Bleaching, Dyeing, Printing & Finishing Works
Wig Manufacturers
Workwear & Safety Clothing Distributors
Workwear & Safety Clothing Manufacturers

COMMUNITY SERVICES / EDUCATION

Cemeteries
Charitable Organisations
Childminders
Community Centres
First Aiders
Pavilions & Scout Huts
Training Workshops - Craftsmen

CONTRACTORS CONSTRUCTION

Bricklayers
Building Contractors
Concrete Contractors
Concrete Delivery/Pumping
Draught Proofers
Guttering & Facia Board Supply/Installation
Hoarding Contractors
Kerbing Contractors
Loft Conversion Contractors
Paving Contractors
Railway Contractors – Non Red Zone
Shot Blasters
Street Furniture Supply & Installation
Surfacing Contractors
Swimming Pool Supply & Installation



Combined Liability

£1M / £2M / £5M Limits

CONTRACTORS OTHERS

Bathroom Fitters
Blind Suppliers & Installers
Carpet Suppliers & Fitters
Curtain Suppliers & Fitters
Damp Proofing/Timber Treatment
Disabled Equipment Supply
Exhibition Stand Contractors
Fibre Glass Contractors
Fire Proofers
Fire Surround Supply/Installers
Flooring Contractors
Glazing Supply & Installation
Insulation Contractors
Interior Designers/Decorators
Kitchen Fitters
Locksmiths
Marquee Supply & Erection
Painters and Decorators
Pest Control
Plasterers
Plastic Welders
Property Maintenance
Racking Installers
Sealant Contractors
Shopfitters
Sign Erectors
Sign Writers
Staging & Set Erectors
Stonemasons
Suspended Ceiling Contractors
Tilers (Walls & Floors)
Vending Machine Contractors
Windscreen Fitters/Repairers/Etchers

DISTRIBUTION

Aerial & Satellite Dish Distributors
Aerosol Spray Can Distributors
Aggregate Distributors (Ex Quarries)
Alarm & Security Product Distributors
Bag & Luggage Distributors
Basket & Wicker Product Distributors
Bottle Distributors
Builders Merchants and the like
Cable Distributors
Camera Distributors
Camping Equipment Distributors
Candle & Wax Product Distributors
Caravans and Caravan Dealers
Carpet Dealers / Distributors
Cash & Carry
Cassette, CD, DVD & Record Dealers
Chandlers
Christmas Cracker & Decoration Distributors
Clock & Watch Distributors
Computer and Ancillary Equipment Distributors
DIY Equipment/Decorating Products Distributors
Electrical Equipment Distributors
Essential Oil Distributors
Fancy Goods Distributors
Forwarding/Shipping Agents
Receiving Offices/Warehouses
Furniture Distributors
Glazing Distributors
Hardware and Ironmongery Distributors
Kitchenware / Household Goods Distributors
Lens & Optical Product Distributors
Lighting Distributors
Mail Order/Internet Suppliers



Combined Liability

£1M / £2M / £5M Limits

DISTRIBUTION Continued

Musical Instrument Distributors
Office Equipment Distributors
Pet Product Distributors
Plant & Mechanical Equipment Distributors
Soft Furnishing Distributors
Sporting Equipment Distributors
Stationery Distributors
Telephone Equip Distributors (Ex Mobile Phones)
Toiletry Distributors
Toy Distributors
Warehouses/Wholesalers

ENGINEERS

Aerial/Satellite Dish Supply & Erection
Alarm & CCTV Supply & Installation
Amusement/Leisure Equipment Engineers
Car Audio/Alarm Suppliers & Installers
Computer – Engineers
Conveyor Belt Engineers
Data Cabling
Domestic Appliance Engineers
Doors/Shutters Installation
Ductwork Engineers
Electrical Engineers (Industrial)
Enamellers
Fire Protection Engineers
Halon Gas Engineers
Office Equipment Engineers
Sound & Lighting Engineers
Sporting Equipment Engineers
Sprinkler System Supply & Installation
Street Lighting Engineers
Swimming Pool Engineers
Telephone Equipment Engineers

FOOD/DRINK

Bakeries
Beverage Manufacturers (soft drinks)
Breweries
Butchers – Wholesale
Catering Deliveries
Catering Contractors
Cocoa and Drinking Chocolate Manufacturers
Coffee Powder Manufacturers
Cold Storage - Wholesale Food and Drink
Confectionery (Sweet and Chocolate)
Manufacturers
Distilleries
Fish Wholesalers/Processors (inc Filleting)
Food & Drink Distributors
Food Manufacturers
Food Preservers, Packers & Canners
Fruit, Vegetable and Flower Wholesalers
Ice Cream Manufacturers
Jam Manufacturers
Meat Processors (Ex Butchery)
Milkmen
Mineral Water Manufacturers
Mustard and Spice Manufacturers
Natural/Organic Health Product Distributors
Pickle Manufacturers
Potato Crisp Manufacturers
Wineries


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 Coverholder at LLOYD'S


MGAA
Member



Combined Liability

£1M / £2M / £5M Limits

MANUFACTURERS

Abrasive Manufacturers
Aerial & Satellite Dish Manufacturers
Aerosol Spray Can Manufacturers
Agricultural/Horticultural Machinery Manufacturers
Alarm Manufacturers
Artificial Flower Manufacturers
Bag Manufacturer – Fabric/Leather/Plastic
Barrel Makers, Drums and Kegs - Metal/Plastic
Basket & Wicker Manufacturers
Bedding Manufacturers
Bicycle Manufacturers
Blind Manufacturers
Boiler Manufacturers (Domestic/Light Commercial)
Bottle Manufacturers
Brick & Tile Manufacturers incl flint millers
Brush Manufacturers
Button, Buckle, Hook and Eye Manufacturers
Cable Manufacturers
Camera Manufacturers
Camping Equipment Manufactures
Candle and Wax Goods Makers
Caravan Manufacturers
Carpet Manufacturers
Cassette, CD, DVD & Record Manufacturers
Clock Makers
Computer – Manufacturers
Crayon Manufacturers
Curtain Manufacturers
Curtain Rail Manufacturers
Cutlery Manufacturers
Domestic Machinery Manufacturers
Electric Sign Manufacturers
Electronic Equipment Manufacturers
Essential Oil Manufacturers
Fancy Goods Manufacturers
Felt Manufacturers
Fishing Gear Manufacturers
Fishing Net Manufacturers
Flag Manufacturers
Glassware Manufacturers
Glazing Manufacturers
Hardware Goods Manufacture
Jewellery Manufacturers
Ladder Manufacturers
Lamp Shade Manufacturers
Leather Goods Manufacturers
Lens Makers
Lock and Safe Manufacturers
Match Manufacturers
Mirror Manufacturers
Mop Manufacturers
Musical Instrument Manufacturers
Neon Sign Manufacturers
Office Machinery Manufacturers
Packaging Manufactures
Paper & Cardboard Manufacturers
Paper & Cardboard Product Manufacturers
Pet Product Manufacturers
Picture Frame Manufacturers
Potteries
Printing Machinery Manufacturers
Refrigerating Plant Manufacturers



Combined Liability

1M / 2M / 5M Limits

MANUFACTURERS Continued

Rope Makers (Jute Mills)
Rubber Stamp Manufacturers
Sports Equipment Manufacturers
Spring Manufacturers
Stationary Manufacturers
Tent and Marquee Manufacturers
TV, Hi-Fi, Audio Equip Manufacturers
Umbrella Manufacturers
Vending Machine Manufacturers
Wall paper Manufacturers

MEDIA

Advertising Agencies
Film Manufacturers
Film Processing
Photographers (inc Filming)
Recording Studios

METAL WORKERS

Art Metal Working
Blacksmith and Farrier
Bolt/Nut Manufacturers
Electroplaters
Goldsmiths
Metal Polishers
Metal Fabricators (Premises)
Precision Engineers
Roller Shutter Manufacturers
Sheet Metal workers (Premises)
Steel Stockholders
Silversmiths
Wire Product Manufacturers

NON MANUAL

Accountants
Analytical Laboratories
Banks & Building Societies
Clerical / Offices
Computer / Website Consultants
Consulting Engineers
Estate Agents (not Auctioneers)
Health & Safety Consultants
Management Consultants
Marketing / Sales Consultants
Opticians
Site Supervisors
Surgeries
Surveyors / Architects
Telesales
Trainers/Tutors (Non Manual Courses)
Travel Agents and Tour Operators

RETAIL

Retail Shops

PROCESSING

Aggregate/Sand/Ballast Distribution
Bookbinders
Engravers
Laminators
Packagers
Upholsterers

PROPERTY OWNERS

Car Parks
Holiday Homes



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 Coverholder at **LLOYD'S**





Combined Liability

£1M / £2M / £5M Limits

TRANSPORT

Car & Van Hirers
Coach / Bus Operators
Coal Merchants/Dealers
Couriers - Motorcycle
Couriers - Others
Drivers / Delivery Men
Driver Training
Fork Lift Truck Drivers / Trainers
Furniture Removals
Hauliers - General

WOODWORKERS

Box/Packing Case Manufacturers (Ex Pallets)
Carpenters/Joiners
French Polishers
Furniture Manufacturers
Hardboard Manufacturers
Woodworking Machinists

ALL OTHERS

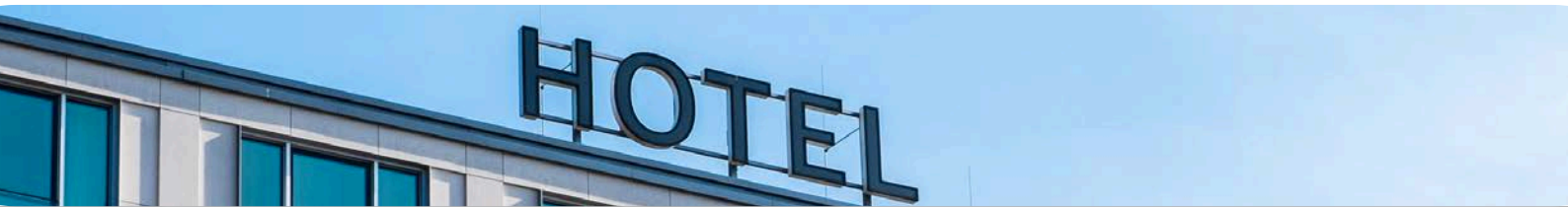
Fetes, Bazaars & Craft Fares
Funeral Directors
Veterinary Surgeries



Leisure Package Restaurants & Takeaways

South American / Fried Chicken
Chinese / Thai / Malaysian
English / French
Italian / Pizza
American
Japanese
Spanish

- Sole Traders / Partnerships Only
- Small Independents
- Max TSI £1,000,000
- 2yrs Minimum Trading
- 5yrs Claim Free or Since Trading
- Food Hygiene Rating 3 / Scottish Equivalent
- No Late Licence Beyond Midnight



Leisure Package Hotels & Guesthouses

- Maximum 15 Guestrooms
- Sole Traders / Partnerships Only
- Small Independents
- Max TSI £1,000,000
- 2yrs Minimum Trading
- 5yrs Claim Free or Since Trading
- Food Hygiene Rating 3 / Scottish Equivalent
- No Late Licence Beyond Midnight



Professional Indemnity

Limits From £250k

Risks should ideally demonstrate the following features:

- Companies should have been established for 3 years or more
- Fee income between £5,000 and £500,000 (turnover £5,000,000 - £5m for design & construct)
- Businesses where the owners are actively involved in the day to day running
- Engaged predominantly in low to medium risk activities

Maximum limit of indemnity:

- Miscellaneous Trades - £5m Any One Claim, Costs in Addition
- Manual Trades - £5m Any One Claim, Costs in Addition
- Non-chartered Accountants - £2m Any One Claim, Costs in Addition
- Architects, Engineers and Property Professionals - £2m Any One Claim, Costs in Addition
- Design & Construction - £2m Aggregate, Costs Inclusive

Maximum gross fee income (or turnover in the case of Design & Construction):

- Miscellaneous Trades - £500,000
- Manual Trades - £500,000
- Non-chartered Accountants - £500,000
- Architects, Engineers and Property Professionals - £300,000
- Design & Construction - £3m



Professional Indemnity Professions

Access Consultants
Accident Investigator
Administration Services (Non-legal, Non-financial services)
After Dinner Speaking
Archaeologist
Artist/Sculptors/Potters
Astrology/Astronomy
Auctioneer (Ex Fine Art & Specie, Ex Livestock)
Bookkeeper
Botanist
Business Management
Call Centre – non FCA Regulated
Calligrapher
Canvassers
Career Consultants/Advisor
Cartologist
Chauffeur Services
Civil Celebrant
Cleaners (Domestic/Commercial ex Industrial)
Clock Repair Engineer
Coaching/Training
Colour Consultancy
Company Registrar
Company Search Agency
Complaint Handling (Ex Law Firms, ex Financial Services)
Compliance Consultant
Costume Designer
Data/Document Shredding
Data Entry Clerk
DEI Consultancy
Despatch Services
Dispute resolution

DJ's
Document Management Services
Education Advisory Service/Consultant
Embalmers
Engraving
Environmental Impact Consultancy
Fashion Consultancy
Fashion Design
Feng Sui Consultant
First Aid Trainer
Floral & Plant Arrangers
Food Design Consultants
Food Hygiene
Forklift Training
Freight Forwarders
Home Garden Design
Genealogy
Graphic Designer
Handwriting Consultant
Health & Safety Consultant
Ice Cream Vendor
Interior Designer
Interpreter
Inventory Clerk
Ironing Services
Jewellery Consulting
Leaflet Distributors
Legionella Testing
Librarian
Life Coaching, Training & Management
Lifestyle Consultant
Lifting Equipment Tester



Professional Indemnity Professions

Linguistics
Management Consultant
Marketing Consultant
Mediators
Meteorological Consultants
Milkmen
Music Teacher
Ofsted Inspector
Party Planner
Photographer
Portable Appliance Tester
Personal Shopper
Piano Tuners
Picture Framer
Procurement Consultants
PR Consulting
Recruitment Consultants:
(Ex Driver, ex Domiciliary Care, ex Vicarious Liability)
Regulatory Consultant
Research Consultants
Scriptwriter
Security Consultants
Secretarial Services
Shoe Repair/Key Cutter
Signwriting
Small Business Advisory Service
Social Media Consultants
Social Research Consultants
Speech Writer
Sustainability Consultants
Tailors
Taxi Drivers
Textile Consultants

Toast Master
Trading Standards Consultancy
Traffic Consultancy
Translator
Transportation Consultants
Upholsterers
Web Designer
Wedding Planner
Wheelie Bin Cleaning
Wildlife Consultants
Window Cleaners



Professional Indemnity

Professions - Manual Trades

Alloy Wheel Fitters
Art/Craft Manufacturer
Audio Visual Engineer
Auto Electricians
Bath Resurfacers
Body Repairers
Boiler Services (Domestic)
Cable/TV Installations
Car Audio/Alarm Installers
Car Chip/Scratch Companies
Car Window Etching
Carpet Fitters (No Concreting)
Carpet/Upholstery Caners
Chimney Sweep (pdh only)
Curtain Fitters
Exhaust Fitters
Fire Surround Installation
Fitted Furniture Installers
French Polisher and Upholsters
Furniture Distributors/Repairers
Garden Equipment Engineer
Gardeners Excluding Landscaping
Grave Diggers
Monumental Mason
Office Equipment Engineers
Paths, Drives, Patio Cleaners ex Clean Buildings
Panel Beater
Satellite Dish Installers/Repairers (inc commercial)
Sign & Poster Maintenance
Sign Erectors
Sign Makers
Timber Decking Contractors
Windscreen Repairs / Fitters



Add Ons

Retail & Leisure Scheme

Commercial Legal Expenses Rates (Retail & Leisure Scheme) Per Property

Maximum Indemnity £500k (£50k Employment)

Turnover	Premium
Up to £500k	£48.69
Up to £1M	£53.10
Up to £2.5M	£56.05
Up to £5M	£72.24
Up to £10M	£136.83

- 24/7 Free Legal Advice Line
- Employment Disputes
- Financial Compensation Awards
- Service Occupancy
- Legal Defence
- Property Protection
- Bodily Injury
- Tax Protection
- Contract Disputes
- Debt Recovery
- Employment Restrictive Covenants
- Statutory Licence Appeal
- Tenancy Disputes
- Data Protection
- Jury Service
- Court Attendance

Commercial Property & Vehicle Excess Protection (Retail & Leisure Scheme) Per Property

Claim Limit	Premium
£250	£25.60
£500	£33.20
£750	£36.80
£1000	£44.80

Excess Protection Cover is provided if you make a claim under your commercial property or vehicle insurance policy and you are unable to recover your excess from a third party. A financial reimbursement will pay the equivalent of your commercial property or vehicle insurance excess incurred.

Please refer to the Policy Wording for full terms and conditions.

Add Ons

Property Owners Scheme

Landlords Emergency Assistance Per Property Plumbing, Boiler, Electrics & Vermin

Claim Limit	Premium
£500	£52.58
£1000	£67.63

- Burst pipes or sudden leakage likely to cause damage to your home or its contents.
 - Failure or damage to underground drains or sewers.
 - Failure of your domestic hot water heating.
 - Total failure of your central heating involving a boiler or warm air unit
 - A leakage caused by smashed toilet bowl or cistern or breakage of the cistern where there is no other toilet in the home.
 - Accommodation a payment where your home is uninhabitable.
 - Security – damage caused due to a break in.
 - Failure of your main services.
 - Pest Infestation. Removal or wasps' nests, field and house mice or brown rats.
 - Damage to mains electrical system.
- Please refer to the Policy Wording for full terms and conditions.

Landlords Excess Protection - Per Property

Claim Limit	Premium
£500	£19.89
£1000	£41.28
£1500	£71.52

Excess Protection Cover is provided if you make a claim under your property insurance policy and you are unable to recover your excess from a third party. A financial reimbursement will pay the equivalent of your property insurance excess incurred. Please refer to the Policy Wording for full terms and conditions.



Add Ons

Property Owners Scheme

Landlords Legal & Rent Guarantee 12 Months, Per Tenant Premium £102.40

- Landlords Legal Costs & Expenses
- 24/7 Free Legal Advice Helpline

Legal Pursuit:

- Insurer will negotiate your legal rights as follows:-
- After an incident of physical damage to your property
- In trying to get possession of your property following a breach of tenancy agreement (see main policy terms for valid Tenancy Agreements)
- To evict anyone in your property that has not got your permission to be there
- To recover any rent your tenant owes for renting your property where at all possible Policy Limits: £50k

Legal Defence:

Insurer will defend your legal rights if an incident arising from letting your property leads to your being prosecuted in a criminal court Policy Limits : £50,000

Hotel Expenses:

Insurer will pay up to £50 per day up to the limit of cover for hotel expenses where no alternative accommodation is available whilst you try to gain possession of your property for you to live in it. Policy Limits : £1,500

Rent Guarantee (up to £2,500 pm):

Insurer will pay up to a maximum of £2,500 pm for any rent one month or more outstanding for a period of 12 months provided that you are pursuing a claim under Legal Pursuit section of the policy

Landlords Legal Expenses Only, Per Tenant Premium £17.60

Commercial & Residential Landlords Legal Expenses (Mixed), Per Tenant Premium £32.00

Rent Recovery - Covers the costs of pursuing a tenant over unpaid rent.

Tenant Eviction - Covers the costs of obtaining vacant possession from the tenant.

Tenant Property Damage - Covers the costs of pursuing the tenant for damage to the property.

Legal Defence - Covers the costs of defending you in relation to criminal court proceedings arising from the letting of the property.

Squatter Protection - Covers the costs of pursuing an unauthorised occupier of the property.

Property Protection - Covers the costs of pursuing a third party in relation to a nuisance, trespass, or damage caused to the property.