



Product Guide



Welcome to Towergate Underwriting

This guide has been designed to help you find the right products for your clients. Our underwriting teams and the products they offer are outlined along with key contact details to ensure you can talk to trained, experienced underwriters who are experts in their field.

With one of the widest product ranges in the UK we can deal with just about anything, so put us to the test and talk to someone who understands your business.

- Easy ways to trade – bespoke, e-traded and specialist
- Access to expert underwriters who also can come to you
- Backed by leading insurers
- Dedicated broker support team
- Attractive commission

E-business

- Standard and Non Standard Home products are available via full cycle EDI on major software houses (**Open GI, SSP, CDL and Acturis**)
- E-traded commercial products are available via **PowerPlace** (if you don't already use PowerPlace visit **www.powerplace.co.uk**)

If you are not switched on to our products on software houses – we can help. Simply contact our Broker Support Team for assistance (contact details below).

Many Towergate products are available to quote and buy online. This makes it easier to place business, with immediate quote, cover and policy document, often avoiding the need to re-key on your back office. Electronic referrals go straight to our underwriters ensuring you receive a quick response.

Quote and buy now at – **www.towergate.co.uk/quoteandbuy**

Contact the Broker Support Team for help logging on.

Towergate Broker Support

If you need further help in finding the right products for your clients, Towergate Broker Support provides a single point of contact – directing you to the precise product and underwriting team, ensuring a speedy answer to your queries.

Tel: **0344 892 1600** Email: **brokersupport@towergate.co.uk**

Contents

E-traded

Signature Household	2
Signature Vehicle	3
Commercial Combined, Package & Property Owners (e-business)	4
Let Property	5
Household	6
Holiday Homes	7
Travel – Single & Annual Multi-trip	8
Travel – Tailor-made Travel Insurance Schemes	9

Bespoke/Specialist

Agriculture (including Equine & Garden Centres)	10
Sports Leisure and Entertainment	11
Liability	12
Personal Accident & Business Travel	13
Marine Cargo and Freight Liability	14

Other Products for Brokers

Caravans / Park Homes	16
Caravan Park Operators	16
Care Homes	16
Commercial (SME)	16
Directors & Officers Liability Insurance	17
Embassy Cover	17
Engineering Insurance & Inspection	18
Golf Clubs / Sports & Social Clubs	18
HM Forces Insurance	18
Medical and Caring Professions	19
Photographers and Videographers	19
US Armed and NATO Forces Insurance	20

Signature

Towergate Underwriting has a dedicated specialist team offering a range of mid and high net worth household products along with high net worth & specialist motor products designed to meet the needs of the more discerning client. Capacity and product wording comes direct from some of the countries leading high net worth insurers plus a leading provider of Cherished Car and Specialist Vehicle insurance to the broker market. All are underwritten on a fully delegated basis by one of our in house experienced underwriters.

Signature Household

Optional Cover Available

- Annual Travel
- Fine Art, Antiques & Collectables
- Second Properties including Overseas Locations (Limited Countries)

Key Features

- Expert advice and underwriting from a small team of specialists
- Worldwide all-risks cover
- Warranty free policies for most clients
- All products are underwritten on a fully delegated basis and can be accessed by the completion of a single quotation form
- Competitive rates of commission
- Comprehensive range of additional benefits and help lines including Home Emergency, Family Legal and Identity Theft

We can cover

- Buildings sum insured over £250,000
- Contents plus Fine Arts sum insured over £75,000
- Collection of Fine Art
- Non standard construction properties
- Listed buildings
- Holiday homes/second properties/tenanted as additional locations

Tel: **01708 777 877**

Email: **signature@towergate.co.uk**

www.towergateunderwriting.co.uk/household-insurance/high-net-worth-home-insurance

Signature

Signature Vehicle

Towergate Underwriting is one of the leading providers of Cherished Cars, Specialist and High Net Worth Vehicle insurance to the broker market.

Optional Covers Available

- Agreed Value
- Cherished Number Plate Cover
- Reinstatement Repair cover
- Wedding Use

Software Houses

- Open GI, SSP, CDL and TGSL (All EDI capable for both new business and mid term adjustments)

We can cover

- Limited mileage policies
- High Net Worth
- Non Standard Motor
- Some Japanese imports
- Classic Motorcycle
- Classic Tractors
- Kit Cars (including Parts Only cover)
- American Vehicles (from 7 years old)
- Hot Rods and Custom Cars

Tel: **0344 980 8288**

Email: **signature@towergate.co.uk**

www.towergate.co.uk/cherishedcar

Commercial Combined, Package & Property Owners

Towergate Underwriting provide an innovative range of e-trading solutions for Commercial Combined, Package, Commercial Property Owners, Per Capita Liability and Scheme business that can be tailored to individual requirements.

E-trading's unrivalled expertise in the SME sector enables them to offer:

E-traded commercial solutions – online underwriting of individual enquiries, with policy documentation available immediately at point of sale

Access to underwriters – online & telephone referral capability, allowing negotiation directly with empowered underwriters

Development underwriters – on-site account underwriting of portfolio transfers

Customised schemes – products can be provided under full delegated authorities, providing unique policy cover and white-labelled underwriting solutions

Added-Value services – including online Health & Safety plans and business continuity plans, telephone help lines providing legal and Health & Safety advice and employee counselling

Flexible commission – starting at 17.5% for individual submissions

E-trading's product range includes:

- Scheme products tailored to meet your clients' needs – contact us to discuss your requirements
- Commercial Combined
- Commercial Property Owners
- Hotels and Guest Houses
- Licensed Trades and Restaurants
- Offices and Surgeries
- Per Capita Liability – up to 10 rateable workers
- Shops

Our Target Trades for e-traded Commercial Combined, Property Owners, Retailers, Package and Per Capita business are risks where we know we can offer more competitive premiums and achieve higher rates of conversion. Visit www.towergate.co.uk/targettrades for further information.

Tel: **0344 892 0965**

Email: tcu@towergate.co.uk

www.towergate.co.uk/tcu

E-traded – TCU Online – www.tcuonline.co.uk
You can also place business via PowerPlace

Let Property

Towergate Underwriting offers specially designed cover plus a range of optional benefits which can be tailored to suit Landlord's needs.

Products

- Buildings and contents insurance for the Residential Let Property market
- Landlords Legal Protection and Landlords Legal Expenses with Rent Guarantee option
- Home Emergency Cover with Roof Damage
- Tenants Contents

Key Features

- Cover available for UK and Northern Ireland
- Buildings Sum Insured up to £2M
- Landlords Contents Sum Insured up to £100,000
- Up to £5M Property Owners Liability
- Malicious Damage and Theft by tenant cover available
- Accidental Damage Cover
- Trace and Access Cover available
- Terrorism Cover (optional)
- Loss of Rent and Alternative Accommodation
- Full Subsidence Cover
- Dedicated Portfolio Underwriters
- UK based specialist Residential Let Property Claims Team
- Dedicated Personal Claims Handler
- Enhanced commission and cover for book consolidation

We can cover	But we can't cover
<ul style="list-style-type: none">• Range of tenant types including DSS, students and professional• Houses with multiple occupancy• Portfolios including landlords who own multiple properties of different property types• Properties over 200 years old• Unoccupied properties• Non standard construction properties on referral	<ul style="list-style-type: none">• Hotels/Guest Houses/public houses• Thatched Properties

Tel: **0330 123 3561**

Email: **let.TULP@towergate.co.uk** or **Portfolio.TULP@towergate.co.uk**

www.towergate.co.uk/letproperty

E-traded – Quote & Buy Online – www.towergate.co.uk/quoteandbuy

You can also place Let Property business via PowerPlace

Household

Towergate Underwriting has over 30 years' experience providing brokers with both standard and specialist household cover that is often difficult to obtain elsewhere.

Key Features

- Home Emergency Cover
- Family Legal Protection (including ID theft) for owner-occupied properties
- Tax & Legal Helpline
- 24 hour Emergency Claims Assistance

Software Houses

- Open GI, SSP, CDL, and Acturis

We can cover	
<ul style="list-style-type: none">• B&B Accommodation• Listed Properties• Non Standard Occupancy• Non Standard Construction• Previous Criminal Convictions	<ul style="list-style-type: none">• Standard Homes• Thatched Properties• Underpinned Homes, or those that have suffered from previous subsidence• Unoccupied Homes• Let or Second Homes• Foundation Home

South West – **0330 123 3308** Central & East – **0330 123 3306/07**

N Ireland – **0330 123 3249** Scotland – **0330 123 3316**

South East – **0330 123 3560** North West – **0330 123 3314**

www.towergate.co.uk/household

**E- traded – Quote & Buy Online – www.towergate.co.uk/quoteandbuy
Full cycle EDI available on Standard and Specialist home products**

Holiday Homes

Towergate Underwriting has been a specialist provider of holiday home and second home insurance for more than 30 years, protecting properties across the UK and Europe.

Products

Holiday home insurance (UK and Europe)

- Static caravan and mobile home insurance (Europe)
- Holiday Chalets (UK and Europe)

Key Features

- Cover available for Accidental Damage caused by tenants to Buildings or Contents
- Automatically included emergency travel costs to the property in the event of a major claim
- Up to 60 days unoccupancy per year
- £5M Property Owners Liability
- £5M Personal Legal Liability
- Cover for temporary accommodation and loss of rental income
- UK claims handling service
- Bi-lingual loss adjusters

European Locations

- Bulgaria
- France
- Greece
- Italy
- Portugal
- Southern Cyprus
- Southern Ireland (Eire)
- Spain
- UK

We can cover	But we can't cover
<ul style="list-style-type: none">• Holiday lets in the UK and Europe• Static caravans and mobile homes in Europe• Holiday Chalets in the UK and Europe	<ul style="list-style-type: none">• Static caravans and mobile homes in the UK

South West – **0330 123 3308** Central & East – **0330 123 3306/07**

N Ireland – **0330 123 3249** Scotland – **0330 123 3316**

South East – **0330 123 3560** North West – **0330 123 3314**

www.towergate.co.uk/holidayhome

Travel – Single & Annual Multi-trip

Towergate Underwriting offer brokers a range of bespoke travel insurance for individuals including single, annual and multi-trip travel.

Products

- Single and Annual Multi-trip Travel
- 3 levels of cover: Bronze, Silver and Gold
- Comprehensive packages available for the Active Traveller
- Optional Upgrades include Winter Sports, Excess Waiver, Golf, Fishing, Business and Wedding Cover

Key Features

- 35% commission
- Financial transactions processed via Broker Ledger
- Single trips up to 365 days
- Standard 31 day trip length on Annual Multi-trips with extensions available
- Specialist claims unit
- Instant New Business documentation – provided directly to you, so your Terms of Business can be added before sending to your client

We can cover	But we can't cover
<ul style="list-style-type: none"> • Cancellation up to £7,500 per person • Medical Expenses up to £10 million • Cover for pre-existing medical conditions via medical screening telephone line • Most sports and activities (some included as standard) • Personal Liability • Legal Expenses • Mugging • Missed departure and Travel Delays 	<ul style="list-style-type: none"> • Persons ages over 115 years for Single trips • Persons over 79 years for Annual Multi-trips • Trips over 365 days • Terrorism • Persons resident outside of the UK, Channel Islands and Isle of Man • Mobile Phones

Tel: **01932 334140**

Email: **travelpolicy@towergate.co.uk**

www.towergate.co.uk/travel

E-traded – Quote & Buy Online – www.towergate.co.uk/quoteandbuy

You can also place Travel business via PowerPlace

Travel – tailor-made Travel Insurance Schemes

Towergate Chapman Stevens has been providing tailored insurance to the travel industry for many years.

We offer an innovative and flexible approach to travel insurance and provides a total risk management solution from medical pre-screening to claims handling.

We can cover	But we can't cover
<ul style="list-style-type: none">• Tour operator schemes• Flight Consolidators• Holidays / flights distributed by Internet / teletext agencies• Affinity groups• Coach operators• Tailor-made Travel Insurance Schemes• Travel Bonding and Financial Failure Insurance• Third Party Car Hire Excess Waiver Insurance*• Tour Operators Liability Insurance• Office Combined Insurance• Drivers and Couriers Insurance• Merchant Bonds• Crisis Management Insurance• Scheduled Airline & Supplier Failure Insurance <p>*In association with insurance4carhire.com</p>	<ul style="list-style-type: none">• Certain occupations and areas of business – please contact us for more information

Tel: **01932 334140**

Email: **tcs@towergate.co.uk**

www.towergate.co.uk/travel

Agriculture

Towergate Underwriting has the UK’s largest independent agricultural underwriter, providing specialist knowledge and cover to brokers throughout the country. Towergate offers specialist cover to protect farmers income and flexible underwriting on farm diversification.

The dedicated claims team aims for fast and fair settlements, assisted by loss adjusters who are skilled in assessing agricultural losses.

We can cover	But we can't cover
<ul style="list-style-type: none"> • Farm Combined – Aimed at working farms such as Arable, Beef, Dairy, Sheep, etc. Pig, Poultry and Livery acceptable with small – medium exposure • Farm Motor – Private Cars, Commercial Vehicles and Agricultural Vehicles including Combines and ATV's. Horseboxes for pleasure use only. Farmer – any category, vets with main occupation related to livestock and equine, agricultural contractors, agricultural haulage as an ancillary trade, with up to 25% non agricultural, landscape gardeners, market gardeners / nurseries and estates • Garden Centres • Smallholders Package Policy – can include home and contents • Agricultural Contracting Liability • Equine – Pleasure horse. Covers Death, theft, PL, with options to include Vets Fees, Tack & Loss of Use 	<ul style="list-style-type: none"> • Farm Combined – Mushroom farms, fish farms, riding schools, hay & straw dealers, animal feed manufacturers and saw mills • Farm Motor – Motor plant hire, building / contracting trades other than agricultural contractors, forestry / tree felling, haulage (including trees) as a primary occupation, bulk milk delivery, milk rounds-men other than as an integral part of a dairy farm and motor bikes • Garden Centres – Majority of buildings of non standard construction with high sums insured for glasshouses, diversification forming dominant part of risk, and wholesale • Agricultural Contracting – Non agricultural activities • Equine – Horses used for racing / racehorse breeding, horses used at riding schools for tuition purposes

Tel: **0344 346 0411**

Email: **aiua@towergate.co.uk**

www.towergate.co.uk/aiua

E-traded – Quote & Buy Equine Insurance Online – www.towergate.co.uk/quoteandbuy

Sports Leisure and Entertainment

Fusion's Sports Leisure and Entertainment team of experienced underwriters provide an efficient, personal service with immediate access to decision makers. The Sports Leisure and Entertainment team have the expertise to provide cover for a variety of risks that can be difficult to place.

Sport Insurance		Leisure insurance	
<ul style="list-style-type: none"> • Bowls Club • Boxing Club • Cricket Club • Driving ranges • Football Clubs • Golf Clubs • Gyms • Health Clubs • Hockey Club • Martial Arts Clubs 	<ul style="list-style-type: none"> • Pro Shops • Rugby Clubs • Table Tennis Club • Tennis Clubs • Wrestling Clubs • Individual and Group Golfers • Outdoor Activity Centres 	<ul style="list-style-type: none"> • Amusement Arcades • Billiard/Snooker/Pool Halls • Bingo Clubs/Halls • Children's Soft Play Centres • Cinemas • Health & Fitness Centres • Indoor Climbing Walls • Laser Quest • Social Clubs and Masonic Lodges • Swimming Pools • Ten Pin Bowling Alleys 	
Entertainment Insurance		Event Insurance including Cancellation and Abandonment	
<ul style="list-style-type: none"> • Advertising Agencies • AV Equipment • Broadcasters • Entertainers • Equipment Hirers • Event Organisers • Event Promoters • Exhibitions • Film Crew and Services • Film Equipment • Film production • Internet Services • Management Companies • Mobile and Resident DJs 	<ul style="list-style-type: none"> • Musicians and Bands • Performers • Pre and Post Production • Publicity, Media and Marketing • Radio Stations • Sound and PA Equipment • Studios • Support Services and Equipment • Support Staff and Services • Theatre Companies 	<ul style="list-style-type: none"> • Balls • Ceremonies • Concerts • Conferences/AGM • Dances Dinners • Exhibitions • Festivals • Fairs • Fetes • Parties 	<ul style="list-style-type: none"> • Product Launches • Rallies • Shows • Sports Tournaments • Static Car Shows • Theatrical Events

Tel: **0370 909 2575**

Email: **entertainment@towergate.co.uk**

www.towergate.co.uk/entertainment

E-traded – Quote & Buy Online – www.towergate.co.uk/quoteandbuy

Liability

Towergate Underwriting has been one of the leading providers of combined and specialist liability insurance to intermediaries for over 10 years.

Products

- Taxi, Minibus & Coach Liability
- Max 10/10
- Max 10/10 Foundation
- Essentials

Per Capita

For existing and new business enquiries for any policies on a Per Capita basis, please contact the Per Capita team:

Tel: **0345 070 1686**

Email: **percapita@towergate.co.uk**

Wages and Turnover

For existing and new business enquiries over £2500, please contact your local Fusion office:

London: **0207 398 2100**

Bristol: **01454 626 622**

Leeds: **0113 386 3700**

Birmingham: **0121 200 8700**

Glasgow: **0141 223 6700**

Email: **info@fusioninsurance.co.uk**

**E-traded – Quote & Buy Online – www.towergate.co.uk/quoteandbuy
You can also place business via PowerPlace**

Personal Accident (Individual, Group, Amateur Sports Clubs) & Annual Business Travel

Towergate Underwriting provide underwriting expertise across a comprehensive range of products for individuals and groups accommodating most occupations and organisations, for personal and business needs.

We can cover	But we can't cover
<ul style="list-style-type: none"> • Amateur sports clubs – provides a cash benefit in the event of accidental bodily injury to club members whilst taking part in, watching, training, officiating, travelling to away fixtures irrespective of legal liability • Group personal accident / sickness – designed to protect the business against the financial loss through injury or sickness to its directors or employees, together with varied operative times and realistic covers and benefits • Group annual business travel – to protect against losses occurring in the UK or abroad • Individual personal accident / sickness – for the 'self employed' individual concerned about income replacement, fixing cover to 75% of their Gross Weekly Income • Scheme arrangements – tailor-made covers for block or similar occupations / businesses 	<ul style="list-style-type: none"> • Amateur sports clubs – motor competitions / racing (other than on foot or in dinghies), illness or disease (not resulting from accidental bodily injury) • Group personal accident / sickness – International based companies, multinational programmes, loss of licence • Group annual business travel – hazardous activities or travel to areas of unrest unless referred and accepted by underwriters • Individual personal accident / sickness – principle 'problem' areas: diving, offshore workers, aerial photographers

Tel: **0344 346 0413**

Email: **tupat@towergate.co.uk**

www.towergate.co.uk/pattravel

E-traded – Quote & Buy Online – www.towergate.co.uk/quoteandbuy

Marine Cargo and Freight Liability

Fusion Insurance Services Ltd – Birmingham and Leeds offices, are a specialist provider of insurance for all aspects of Marine Cargo and Freight Liability Insurance risks.

We can offer standalone policies or packages alongside our commercial combined product.

We can cover	
<ul style="list-style-type: none">• Imports, exports and UK sendings• Stock Throughput• Project Cargo• Haulage Contractors• Removals Contractors	<ul style="list-style-type: none">• Couriers• Warehouse Keepers• Freight Forwarders• Refrigerated Carriers• Trailers, Containers and Equipment

Birmingham:

Mark Morris

Tel: **0121 200 8786**

Email: **mmorris@fusioninsurance.co.uk**

Julie West

Tel: **0121 200 8784**

Email: **jwest@fusioninsurance.co.uk**

Leeds:

Mel Neale

Tel: **0113 386 3720**

Email: **mneale@fusioninsurance.co.uk**

Debbie Sudlow

Tel: **0113 386 3708**

Email: **dsudlow@fusioninsurance.co.uk**

www.fusioninsurance.co.uk

Specialist Products for Brokers

Towergate Underwriting and Towergate Group also offer specialist products so you can find the right product to suit your client.

If you require help finding the right product and underwriting team, contact

Towergate Broker Support on:

Tel: **0344 892 1600** Email: brokersupport@towergate.co.uk

<p>Caravans/ Park Homes</p> <ul style="list-style-type: none">• Touring, motor, trailer/folding and static holiday caravans• Beach huts• Residential park homes• Commercial Insurance for park operators	<p>Tel: 0800 496 1516 Email: email.enquiries@towergate.co.uk www.towergateinsurance.co.uk/caravan</p>
<p>Caravan Park Operators</p> <ul style="list-style-type: none">• Commercial and block caravan holiday homes	<p>Tel: 01242 536 619 Email: holidaycaravans@towergate.co.uk www.towergateholidaycaravans.co.uk</p>
<p>Care Homes</p> <ul style="list-style-type: none">• Care homes providing personal care only• Care homes providing personal care with nursing• Hospices• Supported living	<p>Tel: 0330 123 5102 Email: caredivision@towergate.co.uk www.towergate.co.uk</p>
<p>Commercial (SME)</p> <ul style="list-style-type: none">• Risk Management led SME business• Commercial Combined, Property Owners and Marine Cargo risks over £5,000 premium	<p>Tel: 020 7398 2111 Email: info@fusioninsurance.co.uk www.fusioninsurance.co.uk</p>

<p>Directors & Officers Liability Insurance</p> <ul style="list-style-type: none"> • Specific to Residential Block Management Companies • Exclusive scheme with limits available up to 2,000,000 	<p>Tel: 01908 258362 or 0207 398 2044 Email: nadia.morris@towergate.co.uk and wayne.morris@towergate.co.uk</p>
---	--

<p>Embassy Cover Towergate has expert knowledge of the Embassy and Diplomatic sector.</p> <p>Products</p> <ul style="list-style-type: none"> • Private Car • Motor Cycle • Household Contents and Buildings <p>Key features</p> <ul style="list-style-type: none"> • Cover available for Non UK & Diplomatic Licence holders • US and EU Imported Vehicles • Non ABI Rated Vehicles • Cover for Diplomatic Licence Plate 	<p>Tel: 01638 533 150 Website: www.towergateriskline.co.uk</p>
---	--

Engineering Insurance and Inspection

- Computer Hardware and Software and Electronic Equipment including virus, hacking and denial of service
- Breakdown, Damage, Pressure Explosion, Own Surrounding Property, Lifted Goods
- Business Interruption following the above or failure of public utilities
- Contractors' Plant, both owned or hired-in including continuing hire fees
- Deterioration of stock (foodstuff)
- Machinery Movement (transit, erection, lifting, repositioning, dismantling, maintenance)
- Inspection service including the Fusion Promise

Tel: 0207 398 2133

Email: info@fusioninsurance.co.uk
www.fusioninsurance.co.uk

HM Forces Insurance

- Kit & Personal Possessions
- Personal Accident
- Buildings
- Contents
- Let Property
- Term Life & Critical Illness
- Travel
- Regiment Insurance Service (Non public) Funds

Tel: 0116 240 7766

Email: wilsons@towergate.co.uk
www.towergatewilsons.co.uk

<p>Medical and Caring Professions</p> <ul style="list-style-type: none"> • Professional Indemnity • Practices • Locum Protection • Hospices and Charities • Surgeries • Practice Benefits • Foster Home Insurance • Nurseries • Care Homes • Home Care • Staff Absence for Schools and Nurseries 	<p>Tel: 0330 123 5102 Email: caredivision@towergate.co.uk www.towergate.co.uk</p>
--	--

<p>Photographers and Videographers</p> <ul style="list-style-type: none"> • Professional Photographers and Videographers • Semi-Professional Photographers and Videographers • Amateur Photographers and Videographers • Professional Indemnity Insurance • Shoot Cancellation • Hired In Equipment • Combined Insurance for: <ul style="list-style-type: none"> – Studios – Picture Libraries – Processing Laboratories • Film and Multi Media Companies 	<p>Tel: 0344 892 1636 Email: camerasure@towergate.co.uk www.towergateunderwriting.co.uk</p>
--	--

US Armed and NATO Forces Insurance

Towergate has expert knowledge of the United States of America and NATO armed forces market, built up over 40 years in specialising in this niche market.

Products

- Private Car
- Motor Cycle
- Household Contents and Buildings

Key features

- Cover available for Non UK Licence Holders
- US and EU Imported Vehicles
- Non ABI Rated Vehicles

Tel: 01638 533150

Email: darren.hayward@towergate.co.uk

Website: www.towergateriskline.co.uk

Towergate has an unparalleled range of specialist insurance solutions including:

From A ...

A

Aboriginalist
Accident Sickness
& Unemployment Cover
Activity Centres
Advertising Agencies
Agricultural
Agricultural Combined
Agricultural Machinery Merchants
Agricultural Vehicle & Fleet
Airforce Personnel
Alarm Installers
Alternative Therapists
Amateur Photographers
American Vehicles
Amusement Arcades
Annual Business Travel
Antique & Fine Art Dealers
Army Personnel
Aviation

B

Beach Huts
Bed & Breakfast
Bingo Halls
Boat Builders / Repairers / Traders
Boat Insurance
Boating Clubs
Bonds & Guarantees
Bonds (Travel Industry)
Bowling Alleys
Builders Merchants
Buy to Let Properties

C

Cancellation, Abandonment
& Non-Appearance
Captives / Alternative Risk Transfer
Caravans
Caravan Parks
(Holiday, Touring & Residential) Car
Breakdown
Care Homes
Carpet Warehouses
Caterers
Charities
Charters Liability
Chemical Manufacturing &
Storage
Cherished Cars
Chiropractors
Cinemas

Classic Cars
Classic CV & HGV
Classic Motorcycle
Classic Tractors
Cleaning Contractors
Clothing Trade
Coaches & Buses
Commercial Combined
Commercial Legal Expenses
Commercial Package
Commercial Property Owners
(GWP below £50k)
Commercial Property Owners
(GWP of £50k plus)
Commercial Vehicle
Competition Cars
Complementary & Alternative
Medicine Practitioners
Computers
Confidential Death & Disablement
Construction
Contractors
Corporate Risks
Counselling & Other Therapists
Couriers
Cricket Clubs
Criminal Convictions
Crisis Management Cover
Custom Cars

D

Defective Title
Demolition
Dental Laboratories & Technicians
Directors & Officers
Doctors & Dentists
Domestic Warranty Insurance
Domiciliary Care
DSS / Students

E

Electrical Heating Engineers,
Retailers & Wholesalers
Embassy Cover
Environmental Impairment
Equine / Equestrian
Equipment Hirers
Errors & Omissions
Event Cancellation / Adverse
Weather
Excess Layer Liability
Excess of Loss
Exhibitions
Ex military Vehicles
Expense Reduction Analysis

F

Farm Combined
Farm Motor / Package
Film Producers Combined
Financial Failure for Tour Operators
Financial Failure
Fire Protection Trades
Fish & Chip Shops
Fish Merchants
Flats
Fleet & Mini Fleet
Fleet Risk Management
Food & Beverage Manufacturing
Football Clubs
Freight Liability
Funeral Directors
Furniture & Cabinet Makers

G

Garden Centres
Global Risks
Golf Clubs
Golf Clubs (Personal)
Goods in Transit
Group Personal Accident
for Business
Group Travel for Business

H

Haulage
Health & Fitness Clubs
Healthcare Products
Heating and Ventilation
contractors
High Net Worth (Homes)
High Net Worth (Motor)
Highly Modified 4X4
Holiday Homes & Chalets
Hospices
Hot Rods
Hotels & Guest Houses
Household – standard and
non standard

I

Insurance PI
Intellectual Property
IT Consultants PI

J

Japanese Grey Imports
Jet Skis
Jewellery Trade & Shops

K

Kit Cars

L

Latent Defects
Leisure Parks
Let Properties
Liability
Liability – Per Capita
Lift Engineers
Listed Properties
Lloyd's and London Market

M

Machine Manufacturers
Management Consultants
Manufacturing
Marine Cargo & Liability
Marine Commercial Vessels
Marketing Specialists PI
Marquee Hire
Martial Arts Clubs
Meat Processing
Medical Malpractice PI
Medical Products Manufacture
Medical Professions
Metal Bashers
Metal Fabricators/ Metal Working
Military Kit & Home
Military PA & Travel
Minibus
Mining
Model Agencies &
Model Management
Monumental Masons
Motor Homes / RVs
Multi-National Risks
Music Producers Combined
Musical Instrument Equipment

N

Navy Personnel
Netball Clubs
Nightclubs
Nursery

O

Office & Surgeries
Officers' Effects
Offices
Osteopaths
Overseas Holiday Homes

P

Park Homes
Pawnbrokers
Performance Cars
Performing Arts
Personal Accident
Photo Laboratories
Photo Libraries
Photographers Home Insurance
Photographic Studios
PI for Medical & Caring
Professionals
Plastics
Pleasurecraft
Post Production Facilities
Pottery & Ceramics
Precision Engineers
Printers
Private Car
Private Relocation Risks
Pro Shops
Product Recall
Professional Photographers
Professional Sportspeople
Professions PI
Property Owners & Investors (GWP below £100k)
Property Owners & Investors (GWP of £100k plus)
Pubs & Restaurants

Q

Quantity Surveyors PI
Quarries

R

Rally & Competition Cars
Recruitment Agencies
Recycling
Removal Contractors
Restaurants
Retailers
Roofers
Rubber Processors
Rugby Clubs & Players

S

Scaffolders
School Closure Scheme
Security Companies
Self Drive Hire
Service Vehicles (Motor Sport Connection)
Show Cars
Skip Hirers

Social Clubs
Specialist Sports Car
Specialist Vehicles
Sports & Leisure Clubs
Steam / Traction Engines
Steel Erectors
Storage & Transit Cover
Storers
Structural Engineers
Super Yachts
Supply Teachers
Surgeries (Locum)
Surveyors

T

Take Aways
Taxis & Mini Buses
Thatched Property
Timber Built Properties
Touring Caravan
Tour Operators Liability
Travel Indemnity Bonds
Travel – Single & Annual
Multi Trip
Travel – Single & Multi Trip for Schemes & Affinity Groups
Combined Liability
Travel Agents Office Combined
Travel Extras
Travel Insurance for Coach Operators
Travel Tour Operators & Affinity Groups Combined Liability

U

Underpinned Properties
Unoccupied Commercial & Residential Properties

V

Veterinarians

W

Waste
Wine Bars

Y

Yacht & Boating Clubs
Yachts & Small Craft

Z

Zoos & Safari Parks

... **To Z**

