
TRADESMAN COMBINED LIABILITY INSURANCE.

Our exclusive combined liability policy has been developed over our 25 years experience within the SME Construction market and now combines the best combination of cover and value for money and is underwritten by the leading Construction Insurer, Zurich Insurance.

Our policy provides extremely wide standard cover including free 24 hour tools insurance for £1,000 as well as free £50,000 professional indemnity insurance and free £100,000 financial loss cover all as part of our Public and Products Liability insurance. On top of this you have the flexibility to add additional benefits to make sure that your policy provides you with the correct insurance for your business activities.

Our standard policy can provide Public and Products Liability up to £5,000,000 indemnity but we the ability to increase this cover to £10,000,000 and higher if required. Similarly you can extend the policy on a permanent basis to include full time employees or sub contractors but if you only require cover for temporary workers we have the flexibility to add this section as well.

Cover for your own items of plant or hired in plant can be included as well as cover for materials on site and the ongoing contract works and we have various sums insured available so you only pay the premium to match the insurance to your requirements.

In addition you can also add cover for Jury Service which provides a daily benefit to off set against loss of income in the event you are selected for Jury Service. Finally you can add cover for stock in transit and weekly Personal Accident cover.

FAQ

Q What is Public Liability Insurance?

A Public Liability Insurance provides cover against claims made by customers or members of the public who have suffered injury or damage to property as a result of your business activities. Public Liability is designed to pay claims for compensation for loss of or damage to third party property as well as injury which can also include loss of earnings.

Q Is Public Liability Insurance compulsory?

A No – with a number of very limited exceptions Public Liability is not a statutory requirement. However it is an essential form of insurance protection and it is not recommended to trade without Public Liability Insurance.

Q Can I include Employers Liability Insurance?

A Yes we can extend our policy to include Employers Liability Insurance to cover director's employees and labour only sub contractors. Employers Liability Insurance is a statutory requirement and our policy automatically provides £10,000,000 indemnity. Labour only sub contractors should be treated as employees under this insurance.

Q How many people can be covered under my policy?

A We can accept up to a maximum of 15 manual employees under our policy and we charge a flat rate per person per year. Over 15 employees we would normally ask for a declaration of wages and turnover and provide a quotation based on these figures.

Q How do I determine the difference between Labour Only and Bona Fide sub contractors?

A It is difficult to provide an accurate definition but the following should provide some guidance;

If you can answer “yes” to the following questions the worker is probably a labour only sub contractor;

- Are they paid by the hour, week or month?
- Can they receive overtime pay?
- Do they always have to do the work themselves?
- Can you tell them at any time what to do, where to carry out the work and when and how to do it?
- Do you supply the materials?

If you can answer “yes” to the following questions the worker is probably a Bona Fide sub contractor;

- Do they agree to do a job for a fixed price regardless of how long the job may take?
- Do they supply the materials at their own cost?
- Do they hold their own public liability insurance?
- Can they hire someone to do the work or engage helpers at their own expense?
- Within an overall deadline can they decide what work to do how and when to do the work?

Q What if I have more than one trade?

A Our policy is very flexible and you can select more than one trade or occupation. It is important to ensure that all business activities are fully covered under your public liability policy.

Q I know I get free tools insurance but what cover does this actually provide?

A You automatically receive tools insurance for a £1,000.00. This provides 24 hour cover against loss of or damage to your personal hand held tools and portable power tools. The cover includes theft from unattended vehicles providing that the vehicle is securely locked when unattended. You can increase the sum insured to a maximum of £5,000 by paying a small additional premium.

Q Why do I need Professional Indemnity insurance?

A During the course of your business you will provide advice on design and specification and if your professional advice is negligent you could be liable for damages and claimants costs. Our policy automatically provides £50,000 indemnity and we are able to arrange higher limits if required.

Q Does Public Liability cover include property being worked upon?

A No the policy wording contains an exclusion in respect of property being worked upon for example;
*If a window cleaner whilst cleaning a window breaks that window it is not covered. If the window cleaner's bucket is dropped through a conservatory roof the damage subsequently caused is covered.
* If a painter stripping old paint from a frame with a blow lamp damages the frame, it is not covered. If there is a fire and the damage spreads beyond the frame, the subsequent damage is covered.