

TRADES AND PROFESSIONS



Features & Benefits

PRODUCT OVERVIEW

Our Trades and Professions insurance products are designed to meet the demands and needs of self-employed individuals and small businesses (including limited companies) undertaking a variety of manual, clerical and professional trades. It is a public liability led product with optional extra covers available.

Features of our policy cover

- Our Tools cover is offered on a per insured person basis (e.g. if selecting 5 total insured people and £5k worth of Tools cover, each individual person is covered for £5k of Tools).
- Tools cover has no overnight restrictions and includes theft from an unattended motor vehicle as standard – with no requirement for the car to be parked in a secure compound.
- Public and Products Liability
- Accidental Death
- Up to 10 employees can be included
- 50-day extension for temporary employees
- Work Overseas Extension
- Indemnity to Principals clause included
- Available for premises-based or home-based workers
- Bona-fide subcontractors extension
- No claims/Years trading discount of up to 25%/5 years
- £100 property damage excess for most trades

The following optional covers are also available:

Trades

- Employers' Liability
- Tools including portable electronic equipment
- Goods in Transit included with Tools cover
- Contract Works
- Own Plant
- Hired in Plant

Professions

- Employers' Liability
- Tools including portable electronic equipment
- Goods in Transit included with Tools cover



COVER & LIMITS

Cover	Limits
Public and Products Liability	Up to £5,000,000
Employers' Liability	£10,000,000
Contract Works	Up to £50,000
Own & Hired Plant	Up to £50,000
Accidental Death	£10,000
Tools (including portable electronic equipment)	£5,000
Goods in Transit	£500



HAVE YOU GOT A REFERRAL?

Our experienced and knowledgeable trading underwriters will provide full support to you with decisions on referrals, trade selection and premium flex. Whatever your query, get in touch now.



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