

Liability Guide



Welcome to the Commercial Express Liability Guide.

Covering small to large businesses, land owners, hobby enthusiasts, market traders, contract cleaners and contractors, our range of liability schemes is designed to make sure your clients are protected when the unforeseen happens.

Meet Our Team	4/
Liability (Per Capita)	5/
Liability (Wages & Turnover)	6/
Land Liability	7/
Market Traders	8/
Hobby & Club	9/
Contract Cleaners	10/
Contractors All Risk	11/
Facts and Figures	12/

To speak to our team
of experts call us on
0800 978 8007

Meet Our Team

Our team is dedicated to providing the best products and the best service for our agents.



Camille Le Long

Senior Liability Underwriter

With 7 years experience in commercial insurance, Camille is our go-to solution for Liability policies. Her expertise in construction and higher risk trade liability insurance makes her an integral part of the Commercial Express underwriting team. Camille thrives on working in a fast-paced, varied and challenging work environment.

clelong@commercialexpress.co.uk



Warren Gibbs

Liability Underwriter

Warren has over 15 years experience in the industry. He's a team player who strives to make our agents' experiences with Commercial Express as straight forward as possible. Specialising in SME and Liability, Warren's vast experience and sound knowledge of the market make him an essential part of the Commercial Express team.

wgibbs@commercialexpress.co.uk



Richard Wilson

Liability Underwriter

Richard has over 17 years experience in the industry working on SME and mid market products, mostly on Combined, Property and Liability Cover.

Richard has joined Commercial Express to be part of a dynamic and expanding company. He is excited to learn from his colleagues and experience a new challenge.

rwilson@commercialexpress.co.uk



Zarrar Tariq

Liability Underwriter

Zarrar has worked in the insurance industry for over 13 years, writing a whole host of commercial insurance classes of business. He thrives on developing great relationships with our agents in order to deliver an MGA that offers a seamless journey, and at the same time providing great solutions for their clients.

ztariq@commercialexpress.co.uk

Liability (Per Capita) Policy

Liability (Per Capita) is quickly becoming one of the strongest liability schemes for small businesses in the market. Get great protection for your clients with our **Liability (Per Capita) Policy**.

Liability (Per Capita) provides the ideal cover for small businesses in over 300 trades with up to 10 employees.

Features

- Public & Products Liability available up to £10,000,000, excluding use of heat
- Bona Fide Sub Contractors included FREE of charge, for annual payments up to £100,000
- Unsatisfied Court Judgements
 - Products Liability, anywhere in the world (other than USA/Canada)
- Indemnity to other persons including Directors, Employees and Principals as standard
- Includes cover for Cross Liabilities
- Defence costs for breaches or alleged breaches of Part 1 of the United Kingdom Health & Safety at Work Act 1974 and any offence under Part II of the Consumer Protection Act 1987 and/or Part II of the Food Safety Act 1990 included subject to the underwriters providing consent
- Includes Compensation for Court Attendance
- Cover for claimants' costs, fees and expenses following a sudden, identifiable, unintended and unexpected pollution incident occurring in its entirety at a specific time and place
- Includes Motor contingent liability
- Housing Grants, Construction and Regeneration Act 1996 - Applies to process of adjudication or decision pursuant to the Act

Optional Extensions

- Employers' Liability cover up to £10,000,000
- Up to 25% Republic of Ireland work subject to UK jurisdiction
- Tools and Stock cover available

Liability (Wages & Turnover) Policy

With no limit on the number of employees or turnover and including Bona Fide Sub Contractors free of charge for annual payments up to £100,000, this scheme provides cover for over 250 trades. Protect your clients with **Liability (Wages & Turnover)**.

This facility provides the policyholder with a fully flexible policy that has no restriction on the size of the business.

Features

- Public & Products Liability available up to £10,000,000, excluding use of heat
- No limit on the number of employees or turnover
- Bona Fide Sub Contractors included FREE of charge, for annual payments up to £100,000
- Clerical employees included FREE of charge if non clerical occupation
- Unsatisfied Court Judgements
- Products Liability, anywhere in the world (other than USA/Canada)
- Indemnity to other persons including Directors, Employees and Principals as standard
- Includes cover for Cross Liabilities
- Defence costs for breaches or alleged breaches of Part 1 of the United Kingdom Health & Safety at Work Act 1974 and any offence under Part II of the Consumer Protection Act 1987 and/or Part II of the Food Safety Act 1990 included subject to the underwriters providing consent
- Includes Compensation for Court Attendance
- Cover for claimants' costs, fees and expenses following a sudden, identifiable, unintended and unexpected pollution incident occurring in its entirety at a specific time and place
- Includes Motor contingent liability
- Housing Grants, Construction and Regeneration Act 1996 - Applies to process of adjudication or decision pursuant to the Act

Optional Extensions

- Employers' Liability cover up to £10,000,000
- Up to 25% Republic of Ireland work subject to UK jurisdiction
- Contractors All Risk

Land Liability Policy

This caters for land including fields, private roads, moorlands, pastures, woodland and development land. Get the right protection with our **Land Liability Policy**.

Exclusively designed to cover your policyholder's legal liability for injury to third parties due to negligence in connection with the ownership of the land.

Features

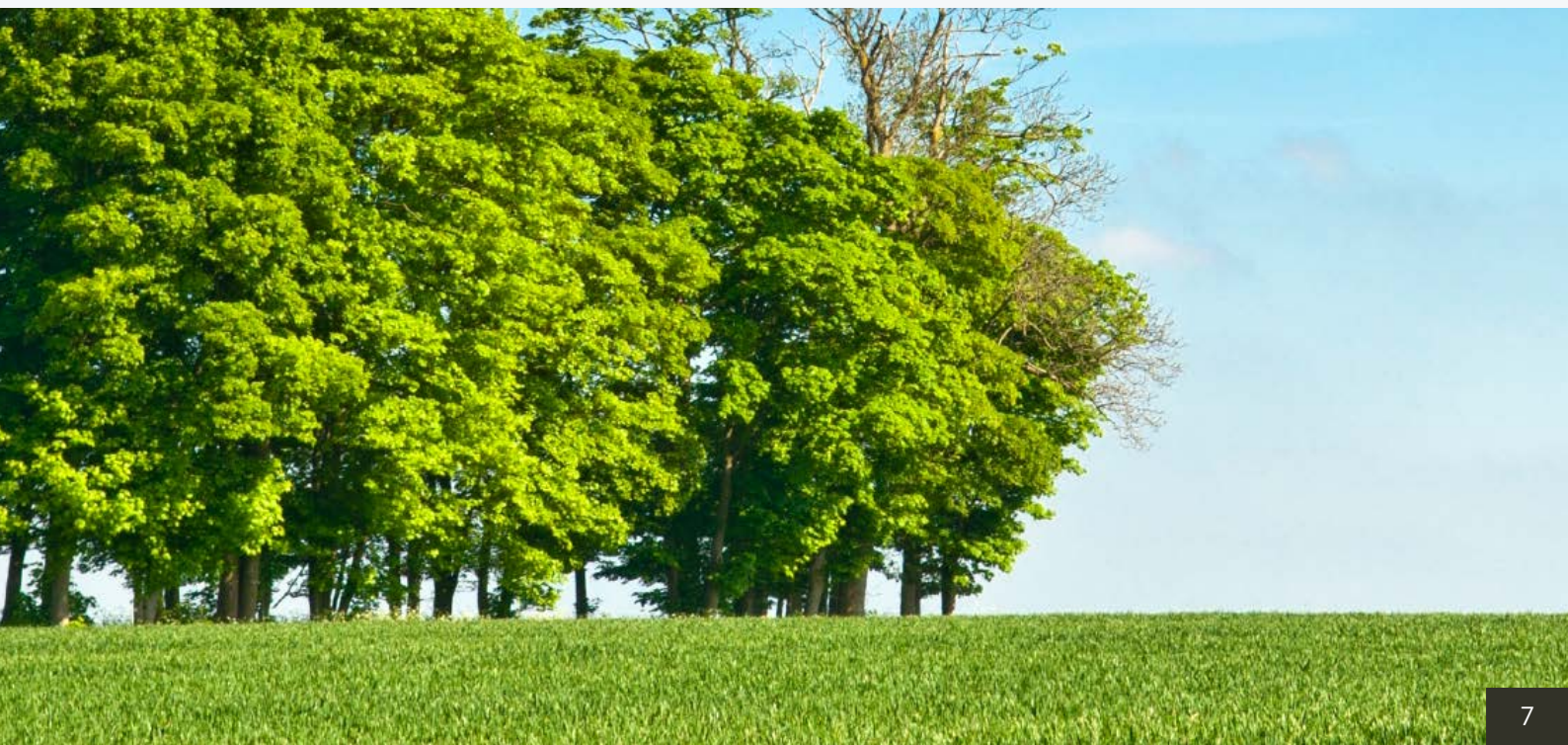
- Land Owners' Liability available up to £5,000,000
- Can accommodate plots of land which contain water courses
- Wide variety of trades accepted including development sites and private roads

Benefits

- Includes cover for Cross Liabilities
- Includes Compensation for Court Attendance
- Cover for claimants' costs, fees and expenses following a sudden, identifiable, unintended and unexpected pollution incident occurring in its entirety at a specific time and place

Optional Extensions

- Property Owners Liability for unoccupied buildings on the land



Market Traders Policy

Designed specifically for both indoor and outdoor market traders, selling is easy with our **Market Traders Policy**.

Offering heavily discounted liability premiums, and covering over 130 different trades, our Market Traders Policy keeps everyone happy and satisfied.

Features

- Public / Products Liability cover available up to £5,000,000

Optional Extensions

- Employers' Liability up to £10,000,000
- Ancillary online sales
- Up to 25% Republic of Ireland work subject to UK jurisdiction

Benefits

- Products Liability, anywhere in the world (other than USA/Canada)
- Worldwide cover for non-manual employees normally resident in the UK who are temporarily working overseas
- Indemnity to principal as standard
- Includes cover for Cross Liabilities
- Liability cover in respect of the Defective Premises Act
- Data Protection Act 1998 Defence Costs
- Liability cover for leased or rented premises
- Defence costs up to £50,000 any one occurrence of any prosecution or incurred in connection with appeal against conviction arising from Health and Safety at Work Act 1974 or the Health and Safety at Work (Northern Ireland) Order 1978 or the Corporate Manslaughter and Corporate Homicide Act 2007 and criminal proceedings brought for a breach of Part II of the Consumer Protection Act 1987 and Sections 7 and 8 of the Food Safety Act 1990 subject to the underwriters providing consent
- Includes Compensation for Court Attendance
- Unsatisfied Court Judgements
- Motor Contingent liability

Hobby & Club Policy

Specialist liability cover for organisations where members meet to discuss and/or participate in activities related to the club type (does not include sports clubs). Get the specialist cover your client needs with our **Hobby & Club Policy**.

As the facility covers up to 250 members for Employers Liability, Public and Products Liability £5m limit of indemnity, and the policy automatically includes member-to-member cover.

Features

- Public & Products Liability up to £10,000,000
- Employers' Liability £10,000,000
- Member to member cover included
- Includes Professional Indemnity up to £25,000 for most types of club

Optional Extensions

- Material Damage available offering cover for up to £5,000 worth of items owned by the club anywhere in the world

Benefits

- Worldwide cover for non-manual employees normally resident in the UK who are temporarily working overseas
- Indemnity to other persons including Directors, Employees and Principals as standard
- Includes cover for Cross Liabilities
- Defective Premises Act 1972
- Data Protection Act 1998 Defence Costs up to £100,000 any one claim
- Includes cover for Wrongful Arrest
- Defence Costs in respect of the Consumer Protection Act 1987, Food Safety Act 1990, Health and Safety at Work and Corporate Manslaughter with Insurers consent
- Includes Compensation for Court Attendance
- Unsatisfied Court Judgements
- Cover for claimants' costs, fees and expenses following a sudden, identifiable, unintended and unexpected pollution incident occurring in its entirety at a specific time and place
- Motor Contingent liability

Contract Cleaners Policy

Liability cover and extensions for a wide variety of trades including carpet & upholstery, contract cleaners, motor and domestic window cleaners. Choose from a range of covers with our **Contract Cleaners Policy**.

Provides tailored cover for cleaning companies including Treatment Cover and Misuse of Telephones as standard.

Features

- Public & Products Liability cover available up to £5,000,000
- Employers' Liability up to £10,000,000
- Turnover rated and no limit on the number of employees
- Treatment cover up to £30,000 FREE of charge
- Misuse of telephones up to £5,000 FREE of charge
- Bona Fide Sub Contractors included FREE of charge

Optional extensions

- Financial Loss available up to £30,000
- Lock and/or Key Replacement available up to £30,000
- Business Equipment & Stock cover can be added
- Up to 25% Republic of Ireland work subject to UK jurisdiction

Benefits

- Worldwide cover for non-manual employees normally resident in the UK who are temporarily working overseas
- Indemnity to principal as standard
- Includes cover for Cross Liabilities
- Liability cover in respect of the Defective Premises Act
- Data Protection Act 1998 Defence Costs
- Liability cover for leased or rented premises
- Defence costs up to £50,000 any one occurrence of any prosecution or incurred in connection with appeal against conviction arising from Health and Safety at Work Act 1974 or the Health and Safety at Work (Northern Ireland) Order 1978 or the Corporate Manslaughter and Corporate Homicide Act 2007 and criminal proceedings brought for a breach of Part II of the Consumer Protection Act 1987 and Sections 7 and 8 of the Food Safety Act 1990 subject to the underwriters providing consent
- Includes Compensation for Court Attendance
- Unsatisfied Court Judgements
- Motor Contingent liability

Contractors All Risk Policy

Contractors All Risk is available as a section extension under the Liability (Wages & Turnover) scheme or as a stand-alone product under the Liability heading when using the online system. The Contractors All Risk product is available under the Liability tab.

For small to medium sized contractors, cover for Contract Works, Owned Plant, Hired in Plant and Employees' Tools & Personal Effects, your clients are covered with our **Contractors All Risk Policy**.

Designed to provide protection for works during the contract period and benefiting from a contract limit up to £1,500,000 our Contractors All Risk Policy gives you the tools to protect your client's investment.

Features

- Contract Works available in isolation
- Contract Limit available up to £1,500,000

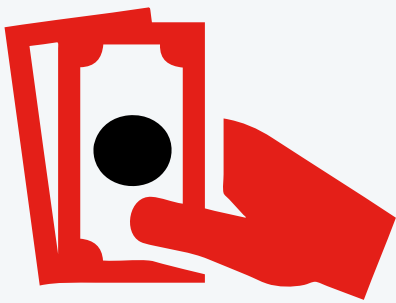
Optional Extensions

- Owned Plant available on an All Risks basis
- Hired in Plant available on an All Risks basis
- Employees' Tools & Personal Effects used on site/adjacent to the site
- Free issue materials' for which the insured is responsible for

Benefits

- Contract Works on or adjacent to the site of any Contract and whilst in Transit covered on an All Risks basis up to handover and 14 days thereafter where required by Contract
- 180 days additional cover beyond completion for private dwelling houses
- 12 month maintenance period for visits and defects liability
- Automatic cover for show houses and contents, subject to a limit of £50,000 for contents of any one show house
- Automatic cover for dismantling, demolition, removal of debris and clearing of drains
- Automatic cover for professional fees.
- Covers clerical costs for rewriting plans, drawings or other contract documents if damaged up to £25,000
- Covers continuing hiring charges for which you are liable following an incident.
- Legal expenses cover for Hired in Plant, provided we have consented in writing

A few facts and figures about our Liability Schemes



Public Liability Limit of
Indemnity on our Per
Capita and Wages
& Turnover facilities

Up to **£10 Million**
if heat is used the maximum
available is £5 million



Contingent Liability
for BFSC included free
of charge for annual
payments up to:

£100,000



Contractors
All Risk extension
applies to Wages and
Turnover only



Quote to Sale Conversion
on our Liability (Per
Capita)

29.05%



Quote to Sale Conversion
on our Liability (Wages &
Turnover)

32.59%



Average referral time:

14 minutes



B1 Custom House
The Waterfront
Level Street
Brierley Hill
DY5 1XH

commercialexpress.co.uk
hello@commercialexpress.co.uk
—
0800 978 8007



Midlands Business Awards
BEST SERVICE
Provider of the Year 2017