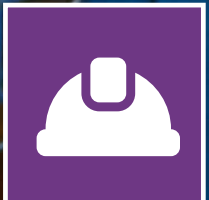


Liability Guide



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.

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To speak to our team
of experts call us on
01384 473021

Liability (Per Capita) Policy

Scheme: Argo & Covéa

Targeting contract trades and offering unique policy coverage. A flexible Per Capita facility which offers great protection for your clients with our **Liability (Per Capita) Policy**.

Features & Benefits

- FREE Tools cover up to £1,500 for all trades
- FREE Professional Indemnity up to £25,000 on the majority of trades including; Builders, Bricklayers, Carpenters, Painter & Decorator and Kitchen / Bathroom Installers
- Pro Rata Cancellation Terms
- 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
- 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

Optional Extras

- Employers' Liability cover up to £10,000,000
- Tools and Stock cover available
- Cover for Employees on a temporary basis for work within the EU, provided that Employee resides within the Territorial Limits ordinarily

Liability (Per Capita) Policy

Scheme: DTW 1991

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 & Benefits

- 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 Extras

- 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

Scheme: Argo & Covéa

Targeting contract trades and offering comprehensive policy coverage. A flexible facility which offers great protection for your clients with our Liability (Wages & Turnover) Policy.

Features & Benefits

- 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, cover can be increased at an additional premium
- Products Liability, anywhere in the world (other than USA/Canada)
- Unsatisfied Court Judgements
- 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 - up to £500 for directors and £250 for any employee for each day attendance is required
- 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 - up to £100,000 during any one period of insurance
- Includes Motor contingent liability
- No limit on the number of employees or turnover
- Pro Rata Cancellation Terms

Optional Extras

- Employers' Liability cover up to £10,000,000
- Cover for Employees on a temporary basis for work within the EU, provided that Employee resides within the Territorial Limits ordinarily if Employer's liability selected
- Contractors All Risk

Liability (Wages & Turnover) Policy

Scheme: DTW 1991

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 300 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 & Benefits

- 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
- 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 Extras

- 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**.

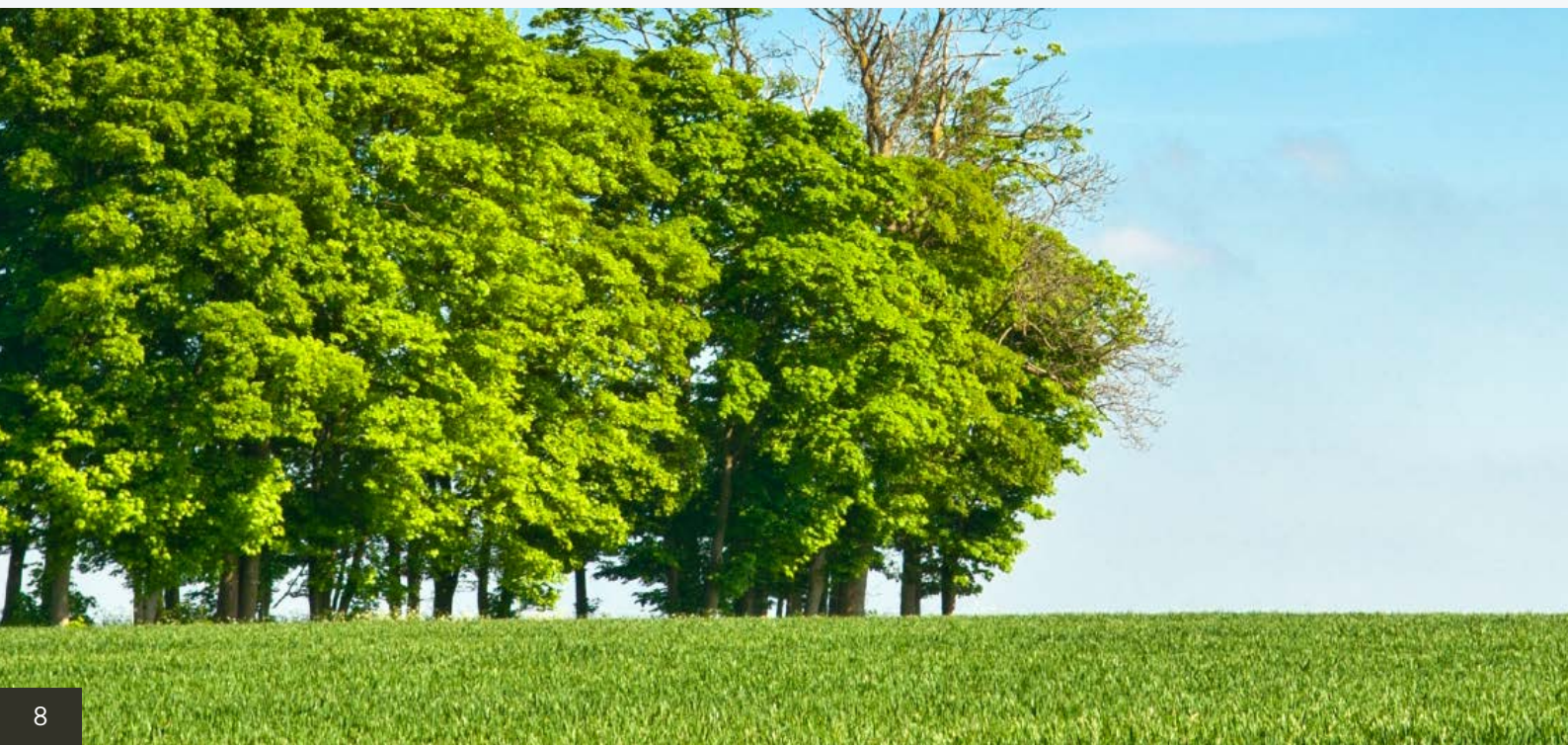
Exclusively designed to cover your policyholder's legal liability for injury to third parties due to negligence in connection with the ownership of the land.

Features & Benefits

- 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
- 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 Extras

- 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 & Benefits

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

Optional Extras

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

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 & Benefits

- 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
- 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

Optional Extras

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

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 & Benefits

- Public & Products Liability cover available up to £5,000,000
(cover up to £10,000,000 can be offered on request)
- 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
(in the event of liabilities arising from accidental bodily injury or accidental damage to property caused or rising from any treatment carried out by the insured or their employees)
- Misuse of telephones up to £5,000 FREE of charge
(in the event that the insured shall become legally liable to pay due to any act of fraud, dishonesty or embezzlement in connection with the misuse of customers telephones by an employee of the insured)
- Bona Fide Sub Contractors included FREE of charge
- 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

Optional Extras

- Financial Loss available up to £30,000
(in the event that the assured becomes legally liable to pay for financial loss by others)
- Lock and/or Key Replacement available up to £30,000
(in the event of losing or replacing a locking device to a third party property)
- Stock cover can be added up to £10,000
- Business Equipment can be added up to £50,000
(single article limit £10,000)
- Up to 25% Republic of Ireland work subject to UK jurisdiction

Contractors All Risk Policy

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**.

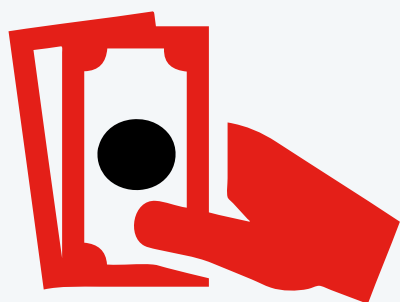
Features & Benefits

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

Optional Extras

- 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

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

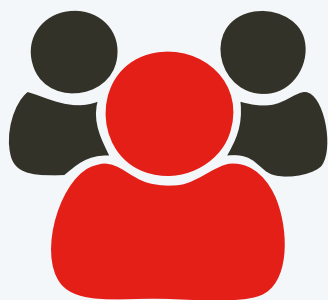


Contingent Liability for BFSC included free of charge for annual payments up to:

£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

01384 473021

