

June 2018



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# Liability Underwriting Update

## Liability Per Capita and Wages and Turnover

With effect from 15th May 2018 all New Business for the Liability Per Capita and Liability Wages and Turnover schemes will be transferred to Lloyd's Syndicate AXIS. Renewals for both schemes will follow on 9th June 2018.

We have always prided ourselves in working with rated, UK based insurers and we hope you agree with the importance we have placed on offering insurers with better financial security, greater flexibility and improved policy wordings.

### **New definitions have been included for Contracts Works Executed and The Works**

- Contract Works Executed means work carried out by or on behalf of You away from Your normal place of Business, or of that party who carried out the work on Your behalf, and which at the time of the Occurrence giving rise to a claim under this Policy

i) is no longer the property of

ii) is not under the control of

You or any Person(s) Employed by You

- The Works means all works executed or to be executed by or on behalf of You and all materials brought to the site of the Works, for incorporation therein and all plant tools and equipment temporary works temporary buildings, or any other property brought onto or adjacent to the site for the purpose of the execution of the Works

### **Unsatisfied Court Judgements has been included in the Policy Wording.**

A new Policy Extension for Housing Grants, construction and Regeneration Act 1996 has been added to the Public and Products Liability Sections. The extension applies to any process of adjudication or decision of any adjudicator pursuant to the Act.

### **The following trades will no longer be available on the Liability Wages and Turnover Scheme**

- Cladding Contractors
- Pipe Cleaners
- Pallet Manufacturers
- Skip Hirers

### **The following trades will no longer be available on the Liability Per Capita Scheme**

- Cladding Contractors
- Pipe Cleaners

### **Haulage and Associated Trades**

The following trades will now refer. This is to give us the opportunity to ask a few further questions so we can continue to write and grow this sector of business with the correct trade activities noted and rated.

We will be looking at the type of goods the client will be carrying, the locations worked at (delivered to and collected from) and the typical vehicle type the client owns or operates.

### **Wages & Turnover**

- Drivers of HGV's
- Haulage and Drivers of HGV's
- Couriers / Light Hauliers (excluding cycles & motor cycles)
- Freight Forwarders

### **Per Capita**

- Couriers / Light Hauliers (excluding cycles & motor cycles)

### **Liability Per Capita – Stock and Tools Extension**

We can no longer write Stock and Tools cover in Isolation - any existing cases you have with us will need to be requoted at renewal with PL/EL or PL included.



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