



Liability (Per Capita) Comparison Table

Scheme	Per Capita Protect	Per Capita Shield
		
Minimum Premium	£50 + IPT & Fee	£50 + IPT & Fee
Public Liability LOI	£1m, £2m, £5m, £10m*	£1m, £2m, £5m, £10m*
Employers Liability LOI	£10m	£10m
Tools Cover	Available up to £10,000	Available up to £10,000**
Tools - Unattended Vehicle Theft	Available	Available
Stock	Available up to £5,000	Available up to £5,000
Tools - Unattended Vehicle Theft	Available	Available
Contract All Risks Package Cover	Not Available	Not Available
Professional Indemnity @ £25,000	Not Available	Included free for certain trades
Height Limit	Available up to 20m	Available up to 20m
Heat Work	Available	Available
Temporary Overseas Cover	Included within the ROI up to 25%	Included within the EU
PL Excess	£500	£250
EL Excess	£0	£0
Tools & Stock Excess	£100	£500
Cover for Bonafide Sub Contractors	Available	Available
Cancellation Terms	Pro rata	Pro rata

*£10m is not available with heat

** £1,500 Included Free upon Input by Broker

*** Available up to £100k payments

**** Varies dependent on trade - average is shown