

Liability (Wages & Turnover)

Comparison Table

Scheme	Wages & Turnover Protect	Wages & Turnover Shield
Minimum Premium	£150 + IPT & Fee	£150 + IPT & Fee
Public Liability LOI	£1m, £2m, £5m, £10m*	£1m, £2m, £5m, £10m*
Employers Liability LOI	£10m	£10m
Maximum number of Employees	No Max	No Max
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 EU
PL Excess	£500	£250
EL Excess	£0	£0
Cover for Bonafide Sub Contractors	Included**	Included**
Cancellation Terms	Pro Rata	Pro Rata
Contractor All Risks	Optional	Optional
- Max Contract Value	£1,500,000 – refer if higher	£1,500,000 – refer if higher
- Max Contract Length	12 Months	12 Months
- Cover for Own & Hired in Plant	Optional - up to £250,000	Optional - up to £250,000
- Cover for Employees Tools	Optional - up to £1,000	Optional - up to £1,000

*£10m is not available with heat

** available FREE up to £100k payments