

UNDERWRITING NEWSLETTER



We are really excited to be able to bring this host of new products and scheme improvements to the Commercial Express offering for our brokers, and over the coming months, we'll be able to share a lot more with you. We always want to make improvements to our products and services where we can, we value our customers and we listen to your feedback. Our aim is to provide you, the broker with the very best experience. Keep an eye out for the next edition of the Underwriter's Newsletter to get the very latest updates from us all at Commercial Express. And thank you for being a valued broker.

Tom Bolstridge - Head of Underwriting

Please **click on** any of the below scheme updates to view...

Catering Trailer



New insurer update and savings up to £120

Land Liability



Rate Reductions and New Land Types on our popular Land Liability Product

Market Traders & Online Retailers



Significantly Improved Market Traders Scheme

Contract Cleaners



Great new cover at a reduced price for our popular Contract Cleaners Product

Liability Wages & Turnover



Liability Wages & Turnover underwritten by Tokio Marine HCC

Residential Property Owners



Save up to 40% on selected Property Owners Insurance Products

Commercial Property Owners



Rate Reductions on our popular Commercial Property Owners schemes

Event



Single & Multi Event schemes

Wholesale



Wholesale - Turnover threshold increased

New Scheme: PL Excess of Loss



COMING SOON

Our brand-new scheme PL Excess of Loss

Catering Trailer

Catering trailer – new insurer update and savings up to £120

Improvements and changes to the scheme

- Commercial Express catering trailer insurance is now underwritten by Covéa Insurance PLC
- Our Catering Trailer scheme now includes additional new turnover bandings as well as significant premium reductions
- Risks located in Northern Ireland will benefit from savings of up to 25%
- The risk appetite of the Catering Trailer scheme has been extended to include modified shipping containers and portable cabins
- Rates for popular food and drinks vehicles including Tuk Tuks have been reduced by 15%

Policies cover trailers, trikes, and static units including

- Converted shipping containers
- Portable cabins
- Tuk Tuks
- Piaggio Apé
- Pizza oven trailers
- Citroën H Van
- Peugeot J7
- Lambretta Lambro
- Airstream
- Teardrop

[View the features & benefits page here](#)



Land Liability

Rate Reductions and New Land Types on our popular Land Liability Product

We wanted to make you aware of multiple improvements to one of our most competitive and sought-after products Land Liability.

Rate Changes

- The underlying base rates across all land types have seen a reduction of around 5%
- The rates for Private Roads (and communal lands in housing developments) have been reduced and thus carry the same rate as the land type Rough Country. Dependent on land size and the PL Limit of indemnity the premium will be between 20% and 40% cheaper

New Land Types

- Allotments – this will benefit from the same rates assigned to Self Builds
- Fishing lakes (With the option to write fishing lakes that allow boat hire)
- Car Parks up to 200 Parking Spaces (Anything with more parking spaces can be considered upon referral)
- Arable Land – Land being used commercially to grow crops

[View the features & benefits page here](#)

[View our Land Liability Rating Guides](#)

Market Traders & Online Retailers

Significantly Improved **Market Traders Scheme**

Commercial Express are delighted to announce that we have made some significant improvements to our Market Traders scheme. We have expanded the product to cater for Online home and commercial traders and changed the name to Market Traders & Online Retailers scheme.

Improvements and changes to the scheme

- The scheme is now tailored to accommodate small online retailers
- Up to £500 Loss of money cover included for FREE. With the option to increase up to £5,000
- Up to £500 Loss of stock cover included for FREE. With the option to increase up to £5,000
- The option to cover up to £10,000 in business equipment
- Turnover restriction increased to £100,000 (previously £50,000)
- No limit to the number of employees

[View the features & benefits page here](#)

[View our Market Traders & Online Retailers Rating Guides](#)



Contract Cleaners

Great new cover at a reduced price for our popular **Contract Cleaners** Product

We've listened to your feedback and are delighted to announce that we've revised our Contract Cleaners product to make significant changes that will challenge any market-leading products.

- **Damage to items Works upon, £100k limit as standard**
- **FREE £1,000 Tools and Stocks cover**
- **PL now available in isolation**
- **No Claims Discount options now also available**
- **Reduced Rates for £1m and £2m PL Limits**

Top converting trades

- **Domestic Household**
- **Office and/or Shops**
- **Building Cleaners**
- **Hotels, Pubs and/or Schools**
- **Windows (Domestic/Commercial)**
- **Carpet & Upholstery Cleaners**
- **Offices (including Doctors and Dentist Surgeries) and/or Shops**
- **Motor and/or Commercial Vehicles**
- **Factories and Warehouses**
- **Patio and Drive Cleaners**

[View the features & benefits page here](#)

[View our Contract Cleaners Rating Guides](#)



Liability Wages & Turnover

Following a successful product review of our existing liability schemes, we are delighted to announce our new Wages and Turnover offering underwritten by A-rated Tokio Marine HCC.

The scheme has been specifically created to provide competitive rates for risks with a turnover of £250,000 or higher, across a wide range of trades, whilst maintaining the key covers required by your clients.

Tokio Marine HCC offers a no claims bonus facility and the optional Contractors All Risk add-on.



[View the features & benefits page here](#)

Residential Property Owners & Short Term Unoccupied

Save up to 40% on selected **Property Owners Insurance Products**

Commercial Express is delighted to announce that Ascot Syndicate 1414 at Lloyd's will provide our ever-popular Let Protect and Let Assured insurance products.

We are also thrilled to reveal base rates for short-term unoccupancy insurance have been reduced by up to 40% by our new provider Canopus.

The Short-Term Unoccupied scheme has the option to extend property owners liability up to £5 million. The unoccupancy load for properties empty between three and five years has also been significantly reduced to 15%, down from 25%.

[View the features & benefits page here](#)



Commercial Property Owners

Rate Reductions on our popular **Commercial Property Owners** schemes

Following feedback from our network of brokers, we are delighted to announce rate reductions on our ever-popular Commercial Property Owners schemes underwritten by Tokio Marine HCC and Covéa.

Tokio Marine HCC has continued to target high street trades and in particular food-related businesses.

Targeted trades include takeaways such as Chinese, Chicken and Pizza but also Estate Agents, Surgeries, Funeral Directors, Opticians and Travel Agents.

Covéa have announced a 15% rate reduction on the following trades.

- Angling Shops
- Art Dealers
- Art Gallery
- Artists Studios
- Barbers
- Beauty Parlour
- Bone/Horn/Ivory Works
- Butchers
- Chemist
- China & glass shop
- Clinics
- Clothing Hire
- Convents
- Cycle Repairers
- Cycle shop
- Day Nurseries
- Delicatessens
- Dental Labs
- Doctors Surgery
- Double Glazing (sales only)
- Estate Agent
- Florists
- Flowers wholesale
- Funeral Director
- Garage - lock up
- Glass Bevellers/Cutters
- Glass Manf Wholesale
- Greengrocers
- Greeting Cards retail
- Haberdashers
- Hairdressers
- Health foods shop
- Key Cutting
- Masonic Hall
- Motor Accessories wholesale - ex tyres
- Motor Accessory retail
- Museums/Art Galleries/Exhibitions
- Office (Excluding taxi offices)
- Offices
- Opticians
- Pet shop
- Precious Stone Cutters
- Record Shop
- Sculpture Studios
- Surgeries
- Vets
- Video shop

We are also pleased to inform you that the Covéa scheme has additional changes as below:

- **No Claims Discount has been increased to 25% from 15%**
- **Contents Referrals - The referral trigger on contents has increased from £10,000 to £20,000**
- **We can now consider risks up to £4,000,000 Total Sum Insured**

[View the features & benefits page here](#)



Single & Multi Event

Single & Multi Event schemes

We are pleased to present you with your first-class ticket to our single and multi event schemes, underwritten by Ascot Group's Syndicate 1414 at Lloyd's.

Single event is suitable for small private celebrations to larger public one-off events including light switch on's and exhibitions up to 30,000 attendees.

Multi event is designed for customers who require cover for hosting up to 45 events per year with a maximum of 5,000 attendees per event.

Both schemes have been specifically created to offer competitive rates, and coverage to target the needs of small event organisers who have a maximum turnover of up to £50,000 per event.

Our target appetite includes but is not limited to the following events:

- Christmas fairs
- Light switch on's
- Arts and crafts fair/Sales
- Car shows
- Family fun days/Carnivals
- Street parties
- Food/Wine festivals
- Exhibitions
- Pet shows
- Car boots
- Meetings/Seminars
- Drive in cinemas

[View the features & benefits page here](#)



Wholesale

Wholesale – Turnover threshold increased

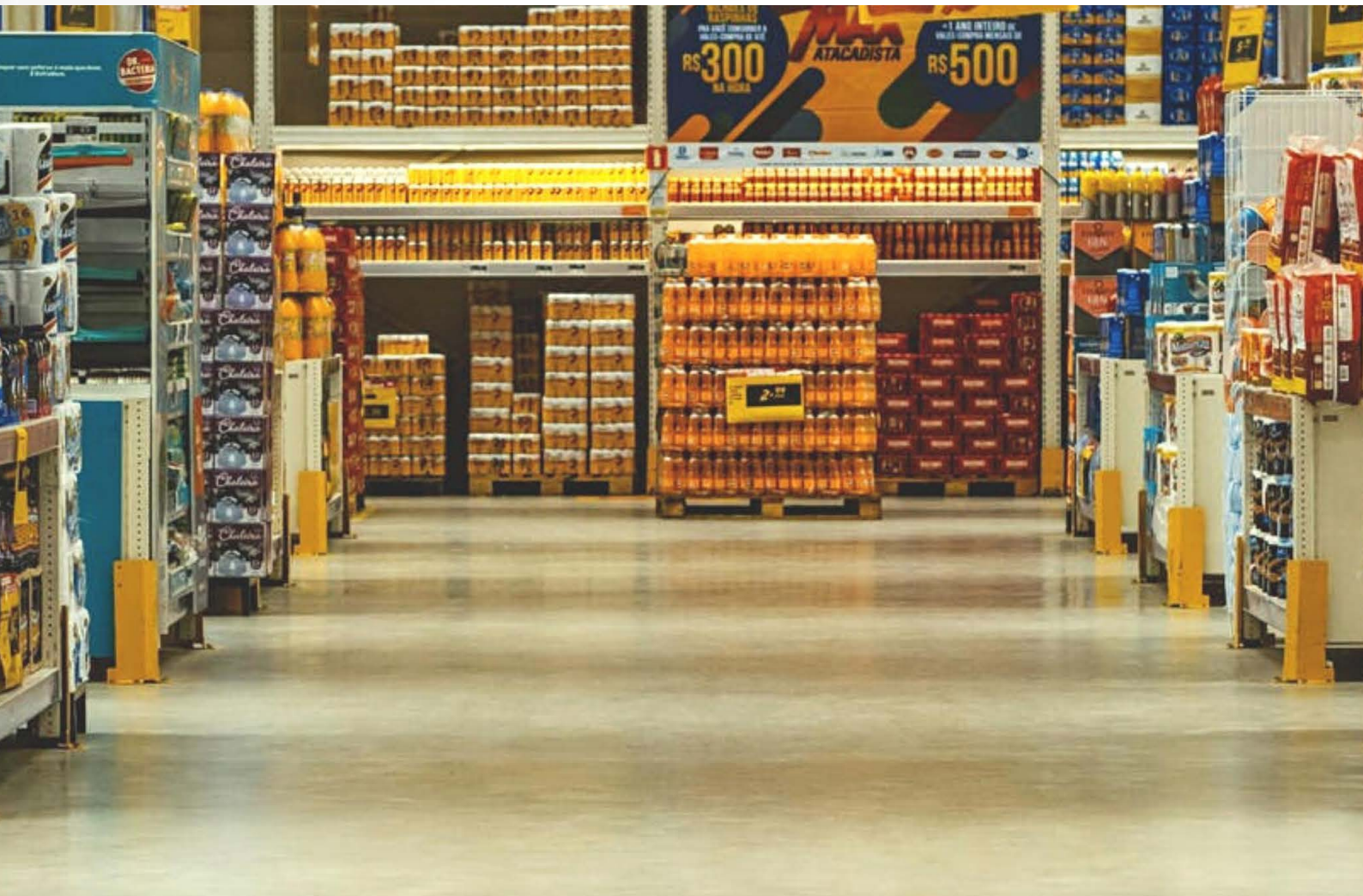
Our wholesale product is suitable for small to medium sized wholesalers and distributors that operate from high street premises or industrial units.

This is a material damage and liability package product that provides insurance cover for buildings, contents, stock, business interruption, money, goods in transit and book debts combined with public, products and employers' liability insurance.

In addition, the product also provides the option to cover legal expenses and terrorism cover.

The product is now suitable for companies and/or individuals that have a turnover of up to £1,000,000.

[View the features & benefits page here](#)





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