



## Liability and Contractors All Risks Insurance



TOKIO MARINE  
HCC

[tmhcc.com](http://tmhcc.com)

# We Know...Liability

To ensure we continue to closely match our brokers business needs as they evolve, we have shaped our liability offering to focus on key SME trades. At the same time, we have invested in new, online solutions to make transacting open market and schemes business much easier for our brokers.

We specialise in providing mono contractors liability and contract works cover for SME businesses, both open market and schemes providing cover for:

- Employers Liability (Not stand alone)
- Public Liability and Products Liability (primary and excess layers)
- Contractors' All Risks
- JCT 21.2.1/6.51 Insurance or equivalent

For selected trades we also offer a package product that includes.

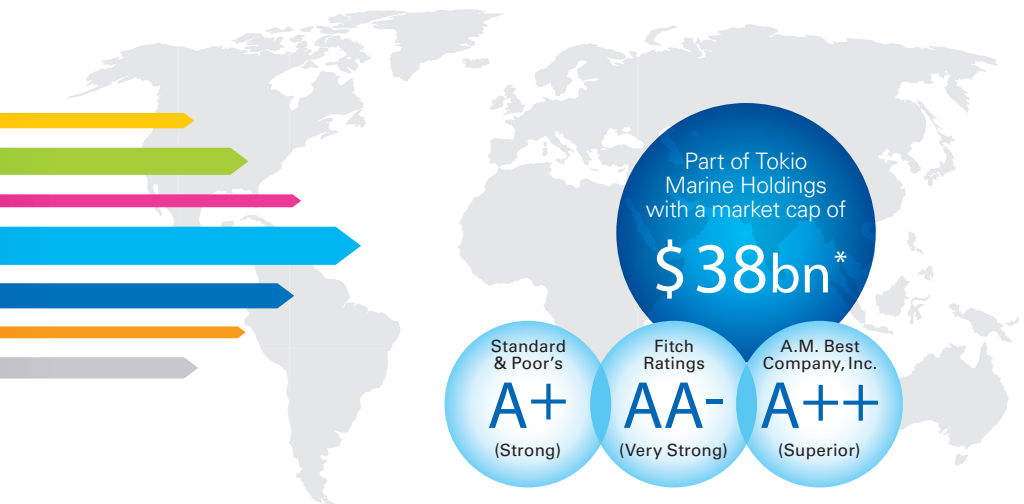
- Professional Indemnity
- Employers Liability
- Public / Products Liability
- Contractors' All Risks
- Property Cover (Office Protect)

## Our wording

Our standard wording covers:

- Pollution clean-up costs
- Financial loss
- Temporary overseas visits for manual workers.
- Automatic acquisition cover

In addition, there are no height or depth restrictions.



\*Figures as of 3/31/2023

## Liability broker portal. Quote to bind in 60 seconds

Our full range of SME Liability products are available via our online broker portal, offering brokers a quick, simple and seamless way to quote, bind and service SME clients, saving precious time and resource.

The portal is flexible offering the ability to quote, bind and add mid-term adjustments whenever it suits.

### The broker portal is suitable for:

- Client's with turnover up to £500,000.
- Employers Liability (Primary/Not Standalone)
- Contractors' All Risk – with a choice of limits
- Public and Products Liability – choose between limits of £1M, £2M or £5M
- White labelled products

### The broker portal offers:

- Comprehensive management information to help you with your client conversations
- Flexible payment options – monthly, annually and interest-free, or by credit card
- Tailored business descriptions
- No number of employees or per capita limitations
- No bona fide sub-contractor threshold limitation

## Small business schemes: helping you offer clients more

The schemes market is evolving. New technology is changing the way that schemes are managed by brokers and insurers while changes in the wider economy are giving rise to new professions and new scheme opportunities.

At the same time the market remains

competitive, especially for the most attractive schemes.

At TMHCC we have invested in our scheme offering, developing our broker portal so that it offers a seamless online solution, ideally suited to schemes

We have also invested in liability expertise and experience, all to make the job of managing schemes business easier and more productive for our brokers.

### TMHCC Liability Schemes:

- Truly tailored cover with fast, seamless referral process, supported by experienced underwriters
- Reliable claims handling from our experienced team
- Flexible approach to trades
- The reassurance of knowing everything has been thoroughly checked by our expert underwriters, making the managing of schemes business easier and more productive for our brokers.

We also understand that you know your clients, and you know the cover that will suit them best. Our experienced team have the flexibility to look at a wide range of trades and they are empowered to offer tailored policy wordings according to your client's needs.

If you are looking at a new opportunity or wish to transfer an existing scheme to a new insurer, please contact one of our team so we can discuss your specific needs.

## Target Trades

Audio Visual and Lighting Contractors
Carpenters and Joiners
Drilling and Cutting Contractors
Electrical Contractors
Fencing Contractors
Fit Out Contractors
Flooring Contractors
General Builders
Offshore Contractors
Paving Contractors
Plant Hire, CPA and non-CPA conditions
Woodworkers and Sawmills

## Other Trades

Air Conditioning/Refrigeration Contractors
Builder's Merchants
Building Material Manufacturers
Cable Laying and Utility Contractors
Domestic Appliance Manufacturers
Glazing Contractors
Groundwork Contractors
Haulage Contractors
Window and Door Manufacturers and Installers

Our Target Trades and Other Trades are a guide. If you have a client or scheme in a trade that is not listed, please contact us to discuss your specific requirements.

*“Fantastic service provided  
by underwriters whom*



### We know risk...

With most of our underwriters having at least 15 years of experience, we're proud to be acknowledged as global experts in understanding risk.

### ... so we can craft solutions that work for you and your clients

We have a large and growing book of liability. So whatever your question, however complex your need – we have the knowhow to answer it. Accurately, expertly, quickly. It's what we do every day.

### Because we focus on our core products...

Rather than aiming to cover every product, we carefully select areas where we know we can offer deeper insight and focused expertise. When we decided to focus on the liability market, we committed to it for the long term – so you can rely on us to partner you for years to come.

### ...and we empower experienced underwriters to match your needs

An experienced underwriter, trusted and empowered to tailor liability wording exactly, makes the difference between a one-size-fits-all scheme that leaves clients unsatisfied, and a scheme that's a perfect fit for their requirements.

### Because we know brokers...

We craft schemes that we know will boost your business and ease your everyday conversations with clients. And we build personal, supportive, consistent relationships designed to make your own expertise shine.

### ... so we work hard to create partnerships that help you succeed

We're good at making you look good. We pick up the phone: we get back to you when we say we will. From responsive personal service to our new liability portal, we're dedicated to providing you with the support you need to succeed, stand out, meet your own firm's targets – and exceed your clients' expectations.





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