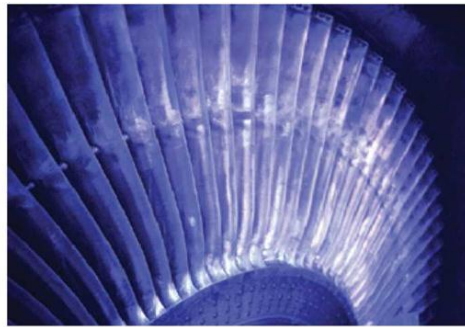




**sutton**  
specialist risks



# Per Capita Broker Referral Guide

## Contents

Overview and General Information.....	3
Will it fit Per Capita?.....	4
Security.....	4
Electrical.....	4
Cleaning.....	4
Pest Control.....	5
Employee Numbers.....	5
Business Descriptions.....	6
Covers Offered.....	7
Optional PL Extensions.....	7
Property.....	7
Administering Amendments and Renewals.....	8
Amendments.....	8
Renewals.....	8
Acturis Users.....	8
Guidance and Notes.....	9
Bona Fide Subcontractors.....	9
Declarations / Liquidations.....	9
Claims History.....	9
Turnover.....	9
Clerical Employees.....	9

# Overview and General Information

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Our Per Capita Product is aimed at smaller contractors in the following industries:

- Cleaning
- Security & Fire Protection
- Guarding
- Pest Control
- Electrical Contracting
- Ventilation, Air Conditioning and Refrigeration

If you need any further information, please visit our [Document Library](#) where you can view Wordings and Summaries of Cover on both Main Scheme and Per Capita products.

On Per Capita you can dictate your own commission levels, receive instant terms and manage the policy online which includes amendments and renewals.

Please use the link below to access our web portal. This will allow access to both Per Capita and Main Scheme products.

[SSR Web Portal](#)

To access our online system, you will need a login – if you do not currently have one, please send your request to:

[Per Capita Inbox](#)

Please note that should you have a client that does not fit our Per Capita system, we can consider terms on our Main Scheme product which will include wider covers, bespoke business descriptions and a manual underwriting approach.

# Will it fit Per Capita?

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The following activities will **not** fit our Per Capita system

## Security

- Door Work
- Guarding in Glasgow, Paisley, Kilmarnock or Falkirk postcodes
- Stewarding (including event work)
- Close Protection
- Carriage of cash / valuables
- Protestor Removal
- Breathing Apparatus
- Sprinkler & Wet Risers
- Passive Fire Protection involving Spraying
- Operation of own Central Stations

## Electrical

- Refrigeration Engineering other than Domestic, Retail (excluding supermarkets), Restaurants, Pubs, Offices, Schools or Hospitals
- Heating and Plumbing over 40% of turnover
- Renewable Energy including Solar Panels
- Data Cabling for any of the following:
  - Local or National Government
  - Aerospace or within Airports
  - Railway Networks
  - Banking or Stockbroking Facilities, Military or Defence or Power Generation Facilities

## Cleaning

- Use of Heat
- Use of Slings/Ropes/Cradles and work above 16 metres
- Silo / Tank Cleaning
- Confined Space Work
- Water Treatment
- Sand / Shot Blasting
- Clean Room Cleaning
- Crime Scene Clean Ups
- Kitchen Deep Cleans
- Duct Cleaning
- Drain Cleaning
- Railway track work where PTS (or Sentinel) card is required
- Clinical Waste including sharps / needles
- Pressure Washing above 2000 PSI
- Property Maintenance & Gardening above 25% of total turnover
- Machinery Cleaning

## Pest Control

- Crop Spraying & Soil Treatment
- Use of Heat
- Use of Slings / Ropes / Cradles and work above 16 metres
- Confined Space Work
- Clinical Waste including Sharps / Needles
- Pressure Washing above 2000 PSI

Work at or in the following locations will **not** fit our Per Capita product:

- Offshore
- At Nuclear, Petrol, Gas, Oil or Chemical Sites (other than retail garages, shops or offices)
- Any open line track work or where a PTS or Sentinel card is required
- Any work outside the European Economic Area
- Airside
- Work above 16 metres
- Work at a depth below 3 metres

## Employee Numbers

We can quote on companies that have up to 10 manual employees (cleaning will allow up to 10 full-time AND up to 10 part-time employees). Clerical employees do not count toward the employee limit, although we do ask further questions if there is a high number of clerical staff (covered in the Guidance and Notes section).

When generating new quote on our web system you will be presented with some preliminary questions which will dictate whether you receive Per Capita questions, or Main Scheme questions. It is imperative you answer these accurately in the first instance, but for guidance on how to access Per Capita, please see the information below:

Question	Answer
Are there 10 Manual Employees or Less (or 10 or less full time AND 10 or less part time for cleaning companies)?	You will need to answer 'Yes' to this question in order to access Per Capita
Are you involved in any of the following activities?	You will need to answer 'No' to this question in order to access Per Capita
Is any work undertaken in any of the following locations?	You will need to answer 'No' to this question in order to access Per Capita

Please note that should a client's business not fit Per Capita, we can still consider it on Main Scheme. Please either complete a Main Scheme submission online or send your enquiry to

[SSR Main Scheme](#)

## Business Descriptions

Policy Type	Business Description
Cleaning (can be with or without height work)	Cleaning Contractors including / excluding any height work but including ground level window cleaning, pressure washing up to 2000 PSI, car valeting excluding movement of vehicles, carpet & upholstery cleaning, litter picking & road sweeping, fire & flood clean ups, garden maintenance excluding tree felling & use of chain saws, light property maintenance excluding any structural work. Sales of Janitorial Products subject to it being less than 25% of turnover.
Electrical Contracting	Electrical Contractors including alarm, CCTV & Access control work, Installation of aerials & satellites, commercial & domestic audio-visual installation and data cabling.
Ventilation, Air Conditioning and Refrigeration	Ventilation, Air Conditioning and Refrigeration Contractors.
Heating and Plumbing	Heating and Plumbing Contractors.
Pest Control (please note use of firearms is available for separate charge)	Pest Control
Security & Fire Protection Installers	Supply, installation & maintenance of security & fire protection products. Electrical Contracting. Installation of aerials & satellites and commercial & domestic audio visual installation. Fire Risk Assessments
Guarding	Security Guarding & Key Holding. Security & Physical Intervention Training

Please note that our business descriptions are fixed and cannot be amended. The business description will appear on the schedule once cover has been bound to display the types of work they are undertaking.

We appreciate that some of your clients will be involved in more than one activity. We do cater for composite business descriptions on some of our products. An example is below:

Security & Fire Protection Installers **AND** Guarding:

As before, inputting turnover values against both activities gives your client **both** business descriptions.

## Covers Offered

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Public / Products Liability - £1,000,000, £2,000,000 or £5,000,000 (this is compulsory cover on our product)

Employer's Liability - £10,000,000

Legal Expenses - £100,000; Includes contract disputes

Professional Indemnity - £100,000 or £250,000 (£500,000 on Pest Control) subject to:

- No work outside the EEA
- No Professional Indemnity claims in the last Five years
- Less than 25% of turnover being pure Specified Professional Activities†

### Optional PL Extensions

Loss of Keys - £25,000

Fidelity Bonding - £50,000

Financial Loss - £50,000 (£500,000 on Pest Control)

Loss of Gas - £10,000 (not available on Cleaning Scheme)

Misuse of Phones - £10,000 (only on Cleaning Scheme as a separate cover, otherwise included within Fidelity Bonding)

Use of Firearms - £1,000,000 (Pest Control only)

### Property

Contents – Sums Insured up to £50,000

Increased Costs of Working up to £100,000 for a 12-Month Indemnity period (we can quote for 24 months if required)

Contract Works - £250,000 Sum Insured offered as standard (not available on cleaning & Pest Control)

Own Plant – Up to £50,000 sum insured

Hired in Plant - £100,000 sum insured as standard (maximum Hiring Charges of £50,000 per annum)

Employees Tools & Equipment – Up to £20,000 (Maximum of £3,000 per employee & £5,000 per Director)

Please ensure that if property cover is required, the client meets our minimum standards of security, which can be found here: [Minimum Standards of Security](#)

† Specified professional activities means the supply or performance by you as a professional of any training and advice undertaken only by or under the direction and direct control of a properly qualified person. A properly qualified person will mean personnel with appropriate professional qualifications of not less than five (5) years relevant experience for the specific professional activities in which they are engaged.

# Administering Amendments and Renewals

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Our Per Capita product is managed by brokers throughout the life of the policy. You can quote and book new business, but also retain the control of making changes and renewing policies online.

## Amendments

In order to make changes to existing quotes or policies – simply log in to our [Web Portal](#) and 'Locate Client'. From there you can view the quote and/or policy and 'Amend' as required.

## Renewals

If you administer the Per Capita policy using our web portal, this policy will **automatically renew on the expiring information**, should the renewal not be required, you will need to **abandon** the renewal on the website to prevent automatic acceptance.

Thirty days before renewal is due the quote will be available to view/amend on our [Web Portal](#) – you may wish to bind earlier than the renewal date to get earlier access to documents. This is fine to do.

## Acturis Users

If you are an Acturis user you can now gain access to our SSR Per Capita product directly through the Acturis system. In order to locate our product you will need to search for '**SSR Per Capita**' in the 'Product Target' when creating an RFQ – all the usual Per Capita benefits are there; with instant terms and documents and flexible commission rates.



# Guidance and Notes

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## Bona Fide Subcontractors

0 – 50 % of turnover relates to BFSC usage

This will be suitable for Per Capita

51% + of turnover relates to BFSC usage

This will **NOT** be suitable for Per Capita

## Declarations / Liquidations

If the client has a history of liquidations, winding up orders, dissolutions or company cessations the Per Capita quote will refer to SSR, but will give you the option to provide further information in relation to this history. When providing this information please confirm the following so SSR can consider:

- When the previous liquidation, bankruptcy, etc. happened;
- The reason behind it;
- Whether there exists any debts owing;

Please note that should there be evidence of obvious financial mismanagement we may decline to offer cover.

## Claims History

Please see the table below which gives some guidance on tolerances for claims history. Please note that these are for guidance only (and apply to New Quotes only) and SSR may choose to deviate from this on specific cases or may update this approach without notice.

### Liability Claims

Number of Claims	Claim(s) Value £0 - £2.5k	Claim(s) Value £2.5k - £5k	Claim(s) Value >£5k
1	OK	OK	Decline
2	OK	OK	Decline
3	OK	OK	Decline
>4	Decline	Decline	Decline

Any risk where property cover is requested and there has been a claim will refer to SSR. Each claim will be taken in to consideration following receipt of full details and circumstances on a risk specific basis.

## Turnover

Any risk with a turnover greater than £2,000,000 will refer to SSR. We will assess the risk on its own merit and, providing we are comfortable with the risk presented to us, will release back to the Per Capita system. Should we not agree cover we can consider this on Main Scheme

## Clerical Employees

Any risk with more than 5 (five) clerical employees will refer to SSR. Providing SSR are comfortable with the risk as presented to us, we will release the quote back to the Per Capita system. Should we not agree cover we can consider this on Main Scheme.