

Schemes at a Glance

Risk Appetite, Covers and Benefits

Facilities

A wording designed to meet the needs of Facilities Management firms, including those involved with:

- ✓ Security contracting (including security products and guarding)
- ✓ Fire protection products
- ✓ Cleaning contracting
- ✓ General maintenance and reactive repair
- ✓ Electrical, heating, ventilation, air con, refrigeration and plumbing contracting
- ✓ Home automation products
- ✓ Limited elements of construction work
- ✓ Flooring
- ✓ Gardening and landscaping
- ✓ Car park management
- ✓ Property management
- ✓ Pest control
- ✓ Interiors and shopfitting
- ✓ Front desk services
- ✓ Glazing and shop fronts
- ✓ Meeting room management
- ✓ Water treatment
- ✓ Roofing (up to 25% of turnover)
- ✓ Scaffolding (up to 25% of turnover)

Interiors

A trade-specific wording designed to provide something that satisfies Interiors firms looking for a high level of cover, including the following trades:

- ✓ Shopfitting
- ✓ Office fit out
- ✓ Racking and storage
- ✓ Interior refurbishment
- ✓ Interior design
- ✓ Office furniture installers

Cover Benefits

Both wordings are designed to bring specialist covers to these sectors, including:

- ✓ Inefficacy cover to the full PL limit as standard
- ✓ Cover for that part being worked on/cleaned
- ✓ Defective workmanship (where there is damage to third party property or injury)
- ✓ Failure to secure premises
- ✓ Wrongful arrest cover to the full PL limit
- ✓ Criminal & deliberate acts of employees
- ✓ Incorrect destruction of goods
- ✓ Treatment Risks cover (covers damage to carpets upholstery etc being cleaned)
- ✓ Asbestos "Grantback" Extension
- ✓ £500 third party property damage excess (increased in certain scenarios)
- ✓ Optional Loss/Consequential Loss of Keys Extension (legal liability for consequences of lost keys paid under Public/Products Liability)
- ✓ Optional Loss of Gas Extension (for extinguisher & fire companies to cover loss of gas in systems being worked on)
- ✓ Optional Financial Loss (including Products) Extension
- ✓ Optional Misuse of Phones Extension

Covers available include...

- Employers' Liability
- Public/Products Liability
- Professional Indemnity
- Management Liability
- Property Damage
- Business Interruption
- Contract Works
- Engineering
- Legal Expenses
- Crime
- Personal Accident
- Property Terrorism

To obtain a quotation, please submit a presentation to info@ssr.co.uk and we'll be in touch within 24 hours. Proposal forms are available on our website if required.

Note: This is only a brief overview of cover, please refer to our full summaries of cover & policy wordings for full details