

Commercial Risks Appetite

Our schemes are all designed to cover pretty much any company operating in these general sectors including both standard & high risk work. Listed below are the main activities we write but we are always happy to consider activities that may not be listed, either on an individual basis or as a book of business.

We operate the following schemes offering our specialist niche products on a wholesale basis to brokers. QBE Insurance (Europe) Ltd is our main carrier & has been since 1989.



Sectors we offer specialist cover for:



Per Capita option:

Security & Fire Protection Industries	Yes
Cleaning contractors	Yes
Electrical, Heating, Ventilation, Refrigeration & Air-conditioning	Yes
Renewable Energy Industries	Not yet
Pest Control	Yes
Facilities Management	Not yet
Drainage Contractors	Coming Soon
Airside & Aviation Liability	Not yet

Main Schemes v Per Capita

We also offer exclusive online versions of our products designed for companies with 10 or less employees. (10 full time plus 10 part time permitted for cleaning contractors). Still the same great core cover but with less automatic extensions & some lower limits.

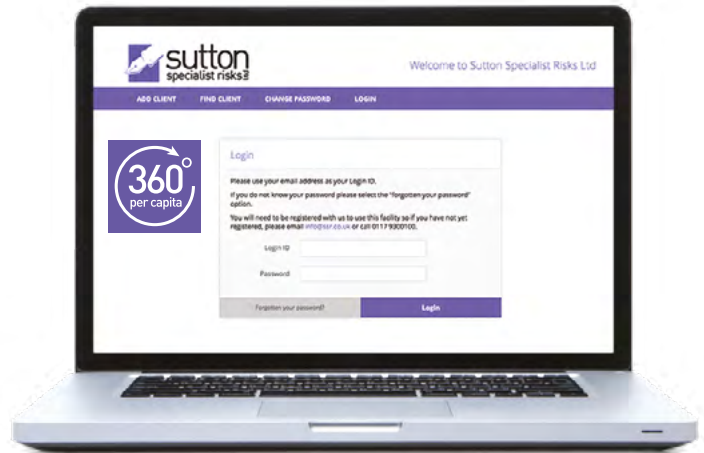
Per Capita is not suitable for:

- More than 10 employees (10 full time plus 10 part time permitted for cleaning contractors)
- Companies with a significant claims history
- Companies working on high risk premises
- Door supervision companies
- Sprinkler companies
- High risk cleaning work

However we can still insure these companies on our main schemes.

We have developed a range of per capita products aimed at the smaller end of the market with 10 or less employees. The policies still offer our excellent bespoke cover to meet the needs of smaller clients but without some of the add-ons, sections & with lower limits in some areas.

We can offer additional sections for contents, ICOW, contract works, plant, tools, legal expenses and personal accident.



Coming soon A2A trading for Acturis brokers removing the need to re-key.

Benefits:

- Brokers can select their required level of commission up to 25%
- Premiums from as little as £50 + IPT (nett)
- Full cycle trading
- Instant quotes, cover, renewals & MTAs through the system
- Cover meets trade body requirements (with inefficacy for NSI, SSAIB, BSIA etc)

Available for:

- Security & Fire Protection companies
- Cleaning Contractors (up to 10 employees + up to 10 part time)
- Electrical, Heating, Ventilation & Refrigeration Industries
- Pest Control Contractors
- Drain Cleaners - coming soon

Unsuitable for:

- Door supervision companies
- Sprinkler companies
- Renewable energy contractors
- Facilities management companies
- High risk activities
- Work at hazardous locations (airside, offshore, chemical, gas etc)
- More than 10 employees, though cleaners can have up to 10 full time plus 10 part time employees

Where your client does this type of work you should use our main schemes.

If you haven't dealt with us before & would like access to the system just send an email to percapita@ssr.co.uk letting us know your name & email address & your company name & address.



Bespoke Insurance Policy for the **Security & Fire Protection Industries**

We can insure most companies operating in this sector whether they are involved in the manufacture, supply, installation, testing or design of products. Cover is available for companies operating at height, using heat away or working in high risk environments or overseas.

Target trades:

- Intruder & Fire alarm installers & manufacturers
- Closed Circuit TV installation & manufacturers
- Access Control companies
- Operators of central monitoring stations (alarm receiving centres)
- Lone worker monitoring
- Nurse & warden call systems
- Retail Tagging
- Manned Guarding Companies
 - Guard & sniffer Dog work
 - Community safety officers
 - Key-holding & emergency response
 - Stewarding & Event work
 - Store detectives
 - Close Protection (body guarding)
 - Low value cash/valuables carrying
 - Physical intervention training
 - Parking enforcement
 - Car park management
 - Home watch companies
- Physical security
 - Gates, grilles & shutters
 - Locksmiths
 - Fencing
- Sprinkler manufactures & installers
- Wet & dry riser installers
- Fixed fire extinguishing systems (halon replacements)
- Portable fire extinguisher companies
- Fixed & passive fire protection – intumescent products & boards
- Smoke barriers & detection systems
- Emergency lighting
- Document removal & shredding
- Vehicle alarm manufacture & installation
- Associated electrical works
- Security & Fire consultants & training
- Tracking systems

Trades/Activities requiring Insurers referral:

- Door supervision companies
- Temperature alarm installation & monitoring
- Security with the use of handcuffs
- High value cash/valuable carrying
- Gas detection & monitoring
- Breathing apparatus
- Bailiffs, investigators & debt collection
- Protestor removal
- Prisoner escorting
- Street Marshalls
- Patient restraint
- Sniffer dogs for explosives
- Electric Fencing



Bespoke Insurance Policy for the **Cleaning Contracting Industries**

We can insure most companies operating in this sector including their ancillary activities. Cover is available for companies operating at height or working in high risk environments or overseas.

Target trades:

- Domestic Cleaners including ironing services
- Commercial cleaning
 - Supermarkets
 - Shopping malls
 - Shops & Offices
 - Hospitals
 - Hotels
 - Builders Cleans
 - Pubs & Clubs
- Factory & industrial cleaning
- Carpet & curtain cleaners
- Window cleaning
- Cleaning using the pole reach & wash system
- Slings & Cradle work
- Abseiling work
- Tank & silo cleaning
- Industrial cleaning
- Crime scene clean-up
- Hazardous waste work (needles & sharps)
- Computer cleaning
- Gutter cleaning
- Pest control (where not the main activity)
- Fire & flood clean up contractors
- Pressure washing
- Supply of cleaning & janitorial products
- Car valeting & commercial vehicle cleaning
- Drain cleaning
- Graffiti removal
- Stone cleaning
- Shot & sand blast cleaning (media blasting)
- Road sweeping
- Confined space work
- Machinery cleaning in the food/drink industry
- Specialist "Clean Room" cleaning
- Theatre/recovery wards in hospitals

Trades/Activities requiring Insurers referral:

- Deep kitchen & duct cleaning
- Pressure washing over 10,000 psi
- Water treatment
- Abattoir cleaning
- Movement of vehicles
- Chimney sweeps
- Launderettes & dry cleaners



Bespoke Insurance Policy for the **Electrical, Heating, Ventilation, Refrigeration & Air-Conditioning Industries**

We can insure most companies operating in this sector whether they are involved in the manufacture, supply, installation, testing or design of products. Cover is available for companies operating at height, using heat away or working in high risk environments or overseas.

Target trades:

- General Electrical Contractors
 - Domestic
 - Commercial
 - Industrial
- High voltage work
- Overhead power line work
- UPS Systems
- Ventilation contractors
- Air- conditioning contractors
- Refrigeration Engineers
- Mechanical engineering & process control
- Data Cabling
- Audio/visual system installers
- Security & Fire protection work
- Renewable energy
(solar, thermal etc. where not the main activity)

Trades/Activities requiring Insurers referral:

- Plumbing work over 40% of turnover
- Structural building work



Bespoke Insurance Policy for **Renewable Energy Contractors**

We can insure most contractors operating in this sector whether they are involved in the manufacture, supply, installation, testing or design of products. Cover is available for companies operating at height, using heat away or working in high risk environments or offshore.

Target trades:

- Solar panel installers (PV)
- Solar thermal Installers
- Wind turbines
- Small Anaerobic digestion
- Biomass
- Micro combined heat power (Micro-CHP)
- Small scale Hydro
- Ground source heat pumps
- Air source heat pumps
- Rainwater harvesting
- Under floor heating
- Insulation contractors
- Ancillary electrical, security, plumbing & roofing work

Trades/Activities requiring Insurers referral:

- Large scale anaerobic digestion
- Offshore wind farms
- Owner/Operator risks



Bespoke Insurance Policy for **Pest Control Contractors**

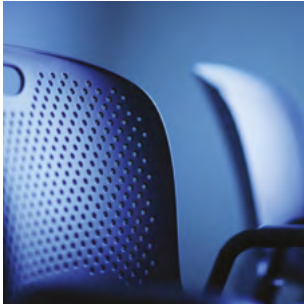
We can insure most companies operating in this sector including their ancillary activities. Cover is available for companies operating at height, working in high risk environments, with firearms or overseas.

Target trades:

- Pest & vermin contractors
- Removal of droppings
- Disinfection
- Bird & rodent prevention
- Fly control
- Use of baits & poisons
- Audits & surveys
- Height work
- Fumigation
- Wasp nest control
- Disposal of waste
- Use & sale of pesticides
- Use of hawks
- Timber preservation
- Camera surveys
- Rubbish clearance & sharps removal
- Pressure washing
- Use of firearms

Trades/Activities requiring Insurers referral:

- Crop spraying
- Removal of Japanese knotweed
- Soil treatment



Bespoke Insurance Policy for Facilities Management Contractors

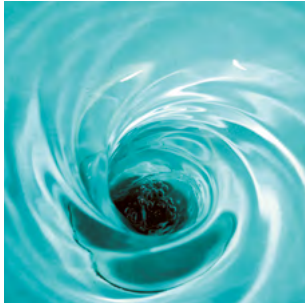
We can insure most contractors operating in this sector including contingent cover for the likely use of bona fide sub-contractors. Cover is available for companies operating at height, using heat away or working in high risk environments or overseas.

Target trades:

- Building management
- Catering & vending
- Cleaning
- Industrial Hygiene
- Building automation systems
- Lighting
- Meeting room management
- Property management
- Security (physical & manned guarding)
- Fire safety
- Lift service & maintenance
- Mailroom & porter services
- Gardening & landscaping
- Car park management
- General maintenance & repairs
- Painting & decorating
- Glazing & boarding up
- Flooring
- Risk assessments & consultancy
- Commissionaire & reception duties
- Waste management
- Water treatment
- Office planning
- Pest control
- Health & Safety
- Electrical & heating & ventilation services

Trades/Activities requiring Insurers referral:

- Structural building work
- Tree felling
- Licensable work in connection with asbestos
- Pure building contractors & roofers



Bespoke Insurance Policy for **Drainage Contractors**

We can insure most companies operating in this sector whether they are involved in the manufacture, supply, installation, testing or design of products. Cover is available for companies operating at height, using heat away or working in high risk environments or overseas.

Target trades:

- Drain rodding
- High Pressure drain jetting
- Drain repair and maintenance
- Root removal
- Groundworks
- Sewer cleaning
- CCTV drain surveys
- Vacuuming of septic tanks
- Gutter and gully cleaning

Trades/Activities requiring Insurers referral:

- Civil engineering
- Construction works
- Large scale drainage or sewer installation
- Drainage infrastructure developments



Airside & Aviation Liability

We can provide Airside Liability cover (including use of vehicles airside) for a wide range of clients. We can also provide covers for Aviation Product Manufacturers with covers up to £500m, both underwritten by an A+ rated (S&P) insurer.

- Limits to £100m for airside & £500m for aviation products
- War write back available
- Short term contracts

Target trades:

- All contractors working airside
- Short term airside contract
- Vehicle movements airside
- Ground support operations
- Infrastructure maintenance
- Construction
- Delivery
- Haulage to and from Airside locations
- Cleaning (including aircraft)
- Ground support equipment suppliers
- Security (including pass & baggage screening)
- Ground Handlers
- Refuellers
- Aircraft Maintenance and repair
- Aviation product manufacturers

Restricted appetite:

- Air Traffic Control operations
- Development of control tower software