

# Commercial Risks Appetite

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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	Yes
Renewable Energy Industries	Not yet
Pest Control	Yes
Facilities Management	Not yet
Drainage Contractors	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.

(Refer to our 'main scheme v per capita cover comparison' for full details).



## 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
- More than 5 employees working in Heating/Ventilation
- Door 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.

#### 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 & MTA's through the system
- Cover still 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

#### Unsuitable for:

- Door supervision companies
- Sprinkler companies
- Renewable energy contractors
- Facilities management companies
- High risk activities
- Work at high risk locations (air-side, offshore, chemical, gas etc)
- More than 10 employees (5 for HVAC), 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.

In addition to the liabilities we now offer additional sections for contents, ICOW, contract works, legal expenses & personal accident.

We have automatically created an account for all brokers who already deal with us so just go to the site [www.ssr.co.uk/insurance-quote](http://www.ssr.co.uk/insurance-quote) & choose the per capita quote engine & choose forgotten password to get an email back with your password so you can use the system.

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

# Security & Fire Protection



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## 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
- Keyholding & emergency response
- Door Supervisors
- Stewarding & Event work
- Store detectives
- Close Protection (body guarding)
- Low value cash/valuables carrying
- Physical intervention training
- Wheel clamping
- 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

## Trades/Activities requiring Insurers referral:

- Temperature alarm installation & monitoring
- Work offshore or on board ships
- Trackside work
- Work at high risk locations
- Security with the use of handcuffs
- High value cash/valuable carrying
- Work overseas
- Breathing apparatus
- Gas detection & monitoring
- Aviation security
- Protestor removal
- Prisoner escorting
- Bailiffs, investigators & debt collection
- Sniffer dogs for explosives
- Airside work
- Electric Fencing
- Patient restraint or guarding
- Street Marshalls
- Tracking systems



Sutton Specialist Risks Ltd, Bull Wharf, Redcliff Street, Bristol, BS1 6QR  
email:info@ssr.co.uk Tel:0117 930 0100 www.ssr.co.uk  
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# Cleaning Contractors



## 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

Deep kitchen & duct 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

Road sweeping

## Trades/Activities requiring Insurers referral:

- Work offshore or on board ships
- Cleaning work airside
- Trackside work
- Confined space work
- Abattoir cleaning
- Movement of vehicles
- Chimney sweeps
- Water treatment
- Machinery cleaning in the food/drink industry
- Specialist "Clean Room" cleaning
- Pressure washing over 10,000 psi
- Launderettes & dry cleaners
- Theatre/recovery wards in hospitals
- Work at high risk locations



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# Electrical & Heating/ Ventilation Contractors

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## Target trades:

General Electrical Contractors

- Domestic
- Commercial
- Industrial

Heating & Ventilation contractors

Data Cabling

Audio/visual system installers

Air conditioning contractors

Plumbing work

Security & Fire protection work (where not the main activity)

Renewable energy

(solar, thermal etc. where not the main activity)



## Trades/Activities requiring Insurers referral:

- Airside or offshore work
- Work at high risk locations
- Refrigeration engineers working primarily in cold rooms
- High voltage work
- Mechanical engineering
- Overhead power line work
- Plumbing work over 40% of turnover
- Work offshore or on board ships
- Trackside work



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# Renewable Energy Contractors

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## Target trades:

Solar panel installers (PV)  
Solar thermal Installers  
Wind turbines  
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:

Airside or offshore work  
Work at high risk locations  
Offshore wind farms  
Work offshore or on board ships  
Trackside work



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# Facilities Management

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All the normal trades you would expect a facilities management company to be involved in including the use of bona fide sub-contractors contracting out of a wide range of operations.

#### 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  
Work offshore or on board ships  
Trackside work  
Work at high risk locations



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# Pest Control



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## 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:

Rope access work  
Work offshore or on board ships  
Trackside work  
Work at high risk locations  
Heat treatment



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# Drainage Contractors

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## Target trades:

Typical companies we insure include:

- 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:

- Employers Liability
- Public & Products Liability  
(including inefficacy "failure to perform")
- Commercial Property All Risks
- Business Interruption All Risks
- Contract Works
- Professional Indemnity
- Property Terrorism cover
- Legal Expenses
- Directors & Officers Liability
- Fidelity Guarantee



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