



SELECT

per capita

Rating Guide

July 2006



0845 300 6232

www.premiercommercial.co.uk

Occupation	PL (£2M)	PL (£5M)	EL	Contract Works	Endorsements
Accountant	60	75	50	-	
Acoustic Engineer	90	113	110	-	
Actuary	70	88	50	-	
Acupuncture	100	125	70	-	
Advertising Agent	70	88	60	-	
Air Conditioning - PDH Only	400	500	100	-	PCS001, PCS006
Air Conditioning - Commercial	800	1,000	250	-	PCS006
Arbitrator	70	88	60	-	
Architect	70	88	60	-	
Aromatherapy	70	88	70	-	
Author	70	88	60	-	
Barber	70	88	70	-	
Barrister	70	88	60	-	
Bathroom Fitters	150	188	100	0.14	PCS001, PCS002
Blacksmith	330	413	198	-	
Boiler Services	400	500	100	-	PCS006
Book Keeper	70	88	60	-	
Bricklayers	120	150	120	-	
Builders – Commercial Alteration	160	200	150	0.14	
Builders – New Build Commercial & PDH	150	188	140	0.14	
Builders – New Build PDH Only	120	150	120	0.16	PCS001
Builders – PDH Alteration	130	163	130	0.16	PCS001
Butler	70	88	60	-	
Cake Maker and Decorator	80	100	90	-	
Calligraphist	70	88	60	-	
Car Valeting	125	156	100	-	PCS003
Caretaker	155	194	145	-	
Carpenter/Joiner	80	100	110	0.16	PCS002
Cartographer	70	88	60	-	
Cartoonist	70	88	60	-	
Catalogue Goods Distributor	90	113	70	-	
Caterer – ex mobile vans etc	100	125	110	-	
Ceiling Contractors	90	113	170	-	
Chartered Valuer	70	88	60	-	
Chef	100	125	110	-	
Chimney Sweep	120	150	240	-	
Chiropodist	100	125	70	-	PCS009
Chiropractor	100	125	70	-	PCS009
Cleaners	200	250	100	-	
Computer Installer & Repair	100	125	70	-	
Computer Programmer	100	125	60	-	
Conservatory installers	130	163	120	-	
Consultants	70	88	60	-	
Copy Writer	70	88	60	-	
Curtain, blind makers & fitters	70	88	60	-	
Damp proofing installer	190	238	150	-	
Dance Instructor (Adult Only)	120	150	90	-	PCS010
Data Processor	70	88	60	-	
Desk Top Publisher	70	88	60	-	
Dog Walker	100	125	90	-	PCS007
Domestic Appliance Repairs	100	125	90	-	PCS008
Domestic Services - (cleaning/ironing)	100	125	70	-	

PLEASE REFER TO THE INSTRUCTIONS ON PAGE 5 PRIOR TO QUOTING

Occupation	PL (£2M)	PL (£5M)	EL	Contract Works	Endorsements
Domestic Shed, garage, car port Erection	90	113	100	-	PCS002
Door to Door – Franchise	90	113	70	-	
Draughtsman	70	88	60	-	
Dress Maker	90	113	70	-	
Dry Lining	80	100	120	-	
Dry Stone Walling	100	125	100	-	
Electrical Contractors - PDH	90	113	90	0.19	PCS001, PCS008
Electrical Contractors - PDH & Commercial	375	469	200	0.14	
Embroider	90	113	70	-	
Engraver	80	100	70	-	
Exhibition Stand Erectors	90	113	100	-	PCS002
Fencing and Wall Builders	100	125	110	0.16	PCS002
Flooring Construction Surfacing	100	125	140	0.20	PCS002
Florist	80	100	70	-	
Flower Arranger	80	100	70	-	
Fork lift truck servicing	625	781	250	-	PCS003
French Polisher	90	113	100	-	
Garage plant installer	625	781	250	-	
Garden Designer	70	88	60	-	
Gas Fitter	750	938	100	-	PCS006
Glaziers including double glazing	120	150	170	-	
Graphic Designer	70	88	60	-	
Graphologist	70	88	60	-	
Grave Digger up to 3 metres depth	165	206	165	-	
Ground Worker – 3M depth limit	375	469	170	0.15	
Hairdresser	60	75	60	-	
Harling and Roughcasting	80	100	100	-	
House Sitter	135	169	70	-	
Hygiene and Cleansing Services	200	250	150	-	
Illustrator	70	88	60	-	
Insulation	150	188	160	-	
Insurance Agent	70	88	60	-	
Interior Designer	70	88	60	-	
Interpreter	70	88	60	-	
Journalist	100	125	90	-	
Kitchen, Bed & Bathroom Fitters	150	188	100	-	
Knitted Garment Maker	80	100	70	-	
Landscape Gardeners	90	113	90	0.15	
Lawyer	70	88	60	-	
Locksmith	90	113	100	-	
Machinery Installation, maintenance & repair	REFER	REFER	REFER	-	REFER
Magnet Consultant	70	88	70	-	
Make up Artist	70	88	70	-	
Manicurist and Pedicurist	140	175	70	-	
Market Researcher	70	88	60	-	
Mechanical engineers	625	781	250	-	PCS002
Milkman	135	169	110	-	
Milliner	90	113	70	-	
Mortgage Adviser	70	88	60	-	
Music Teacher (Adult Only)	70	88	60	-	
Nutritionist	100	125	70	-	PCS009
Occupational therapist	60	75	50	-	PCS009

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Occupation	PL (£2M)	PL (£5M)	EL	Contract Works	Endorsements
Office Equipment Repair	100	125	80	-	
Optician	100	125	70	-	PCS009
Osteopath	100	125	70	-	PCS009
Painter and Decorators	150	188	150	0.13	PCS001
Painter and Decorators - PDH & Commercial	190	238	150	0.13	
Party Planner	90	113	70	-	
Pet grooming	80	100	70	-	
Pet Minder	100	125	80	-	PCS007
Photographer	100	125	100	-	
Physiotherapist	100	125	70	-	PCS009
Piano Tuner	90	113	100	-	
Pipe fitters up to 3 Metres in Depth	750	938	100	-	
Plasterers	80	100	120	0.13	
Plumbing & Heating - PDH	400	500	100	0.19	PCS001, PSC006
Plumbing & Heating - PDH & Commercial	600	750	100	0.14	PCS006
Pools Collector	70	88	60	-	
Preacher	60	75	50	-	
Project Manager	70	88	60	-	
Proof Reader	70	88	60	-	
Property Auditor	70	88	60	-	
Publisher	70	88	60	-	
Reflexologist	70	88	70	-	PCS009
Refrigeration engineers	800	1,000	250	-	
Satellite Dish Installer	150	188	n/a	-	
Secretarial Services	70	88	70	-	
Shoe Polishers	70	88	60	-	
Shoe Repairers	80	100	90	-	
Shop & Office Fitters	170	213	110	0.17	PSC002
Solicitor	70	88	60	-	
Sprinkler installation	625	781	450	-	
Stone masons	250	313	250	-	
Surveyor:	70	88	60	-	
Swimming Pool Cleaners	245	306	110	-	
Tailor	90	113	70	-	
Teacher, Tutor and Trainer (Adult Only)	70	88	60	-	
Telemarketer	70	88	60	-	
Tiling contractors	90	113	140	0.15	
Tour Guide	80	100	80	-	
Translator	70	88	60	-	
Upholstery and Furniture Repair	120	150	100	-	PCS002
Videographer	110	138	100	-	
Web Site Designer	70	88	60	-	
Wheelie Bin Cleaner	135	169	110	-	
Window Cleaner	130	163	n/a	-	

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Rating Guide

GENERAL

- UK Based companies with a maximum turnover **£1,000,000**
- Maximum **10** manual operatives and 5 non manual at any one time
- PL Cover automatically includes Bona Fide Subcontractors (subject to max payments 20% of turnover)
- Insurers minimum premium £150.00
- Premiums exclude Insurance Premium Tax
- **Minimum 12.5% commission**
- **£40 fee applies to all policies**

UNDERWRITING INFORMATION

- All premiums shown below are per manual employee and labour only sub contractor
- Clerical/non manual operatives must be charged at £20 per person (note in non-manual occupations use rate which is listed beside that particular occupation)
- **Compulsory** personal accident for principals/partners/directors to be charged at £7 per person
- Contract works rated on turnover. Owned & hired plant only available for trades listed with a contract works rate
- Own plant (MAXIMUM SUM INSURED £25,000) rate 2.5% of sum insured
- Hired in plant (MAXIMUM ANYONE ITEM £50,000) rate 5% of annual hiring charges (MAXIMUM £10,000)
- All risks on tools available for all occupations rate 3% of sum insured (MAXIMUM £2,500)
- All risks on materials available for all occupations rate 3% of sum insured (MAXIMUM £2,500)
- Employees tools (MAXIMUM £500 ANY ONE EMPLOYEE) rate 2% of sum insured (MAXIMUM £2,500)

REFERRAL POINTS

- Any claims in last 3 years
- New Ventures
- Contract works not listed or sums insured/hiring charges above limit (available separately)

MAIN CONDITIONS

- 15M height limit
- 3M depth limit
- Heat condition
- Underground Services

MAIN EXCLUSIONS

- Work at hazardous locations
- Efficacy
- Damage to property being worked upon
- Financial Loss
- Hazardous Work
- Work underground
- Tree felling / lopping

EXCESSES (EACH AND EVERY LOSS IN RESPECT OF)

- | | |
|--|--|
| • Third Party Property Damage | £250.00 |
| • Underground Services | £500.00 |
| • Damage to fibre optic cables | £250.00 or 10% whichever greater to maximum of £2,500.00 |
| • Application of heat excess | £500.00 |
| • Contract works & plant | £500.00 |
| • All Risks on tools & Employees tools | £150.00 |

ENDORSEMENTS

- PCS001 – Work restriction to PDH/Shops/offices/pubs/hotels
- PCS002 – Ex fixed woodworking & metal machinery
- PCS003 – Ex motor contingent liability
- PCS004 – Excluding cradles/slings/harnesses
- PCS005 – Excluding manufacturing processes
- PCS006 – All gas connections/maintenance/repairs to be done CORGI registered engineers only
- PCS007 – Ex care/custody/control & restricted types of animals
- PCS008 – Exclusion of phase 3 electrical work
- PCS009 – Medical Malpractice exclusion
- PCS010 – Fitness advice exception

Hold Cover Request Form

please fax to 0131 623 6233

BROKER DETAILS

Broker Name			
Address			
Postcode		Email	
Tel Number		Fax Number	

RISK DETAILS

Insured's Name (include trading name)			
Address			
Postcode		Occupation	
Inception Date		Years trading	Refer if Nil
Indemnity Limit	£	Turnover	£ Max £1M

CALCULATIONS

Basis	Number	Rate	Premium
PL - Number of manual principals/partners		£	£
PL - Number of manual directors/employees		£	£
EL - Number of manual directors/operatives		£	£
EL - Number of clerical/non manual employees		£	£
Personal Accident - principals/partners/directors only		£7.00	£
Contract Works	Max Contract Value £	Turnover £	% £
Own Plant (Max Sum Insured £25,000)	Sum Insured	£	2.5% £
Hired In Plant (Max Hiring Charges £10,000)	Hiring Charges	£	5% £
All Risks on Tools (Max £2,500)	Sum Insured	£	3% £
All Risks on Materials (Max £2,500)	Sum Insured	£	3% £
Employees Tools (Max £2,500, £500 any one employee)	Sum Insured	£	2% £
PREMIUM		Min £150.00	£
IPT (5%)			£
Our Fee			£40.00
TOTAL DUE			£

NOTES

- No previous claims in last 3 years
- Cover not acceptable until confirmation given by Premier Commercial Ltd.
- Payment terms 28 days from inception

NAME:	
POSITION:	
DATE:	