

PREMIER

COMMERCIAL

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COMMERCIAL

PREMIER

PRODUCTS 2015-2016

Welcome to our 2015-2016 Product guide. We aim to offer a wide selection of facilities to you predominantly written in Lloyd's under exclusive binding authority agreements.

We are an approved Coverholder at Lloyd's with a wide authority to write most classes of property and liability business and we welcome enquiries from UK based insurance agents and appointed representatives.

We aim to respond to most enquiries on the day of receipt and we're always pleased to talk through your risks and expectations with you.

New enquiries - email sales@premco.co.uk
Phone 0845 111 0125

Our policy documentation is available for download on our website with summaries of cover.

I hope you will find us helpful, ethical and knowledgeable.

Crawford Boyd LLB
Underwriting Director

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Commercial combined

Our exclusive commercial combined facility offers you highly competitive premiums, a wide range of covers and extensive acceptance criteria on trade, construction and activities.

COVERS

Property damage	Business interruption
Money	Trade all risks
Goods in transit	Computer breakdown
Frozen foods	Employee dishonesty
Employers liability	Public liability
Products liability	Environmental liability
Legal expenses	Directors and officers liability

MANUFACTURING, DISTRIBUTION & CONTRACTING TRADES

- Low risk activities and products
- High risk activities and products
- International products liability
- International employers liability
- Installation and servicing work away from premises
- Standard & non-standard construction
- Up to £100,000,000 location exposure
- Warehousing
- 1200 trades Hazard category 1 to 14

General liability

Our exclusive general liability authority offers you competitive premiums and extensive acceptance criteria on all types of liability risks.

COVERS

Employers liability

Public liability

Products liability

Environmental liability

Directors and officers liability

MANUFACTURING, DISTRIBUTION, LEISURE, SEDENTARY & CONTRACTING TRADES

- Low risk activities and products
- High risk activities and products (exc. Roofers, scaffolders and demolition)
- International products liability
- International employers liability
- Defective workmanship extension
- Available in individual sections or combined
- Height work / depth work
- High risk premises & locations

Commercial property

Our exclusive commercial property facility offers stand alone property sections where we are not placing the other lines or are placing them separately for you. We offer you highly competitive premiums, a wide range of covers and extensive acceptance criteria on trade, construction and activities.

COVERS

Property damage

Money

Goods in transit

Frozen foods

Business interruption

Trade all risks

Computer breakdown

Employee dishonesty

MANUFACTURING, DISTRIBUTION & CONTRACTING TRADES

- Low risk activities and products
- High risk activities and products
- Standard & non-standard construction
- Composite panels
- Food risks
- Up to £100,000,000 location exposure
- Warehousing
- 1200 trades Hazard category 1 to 14

Property owners

Our exclusive and hugely popular property owners facility offers you highly competitive premiums, a wide range of covers and extensive acceptance criteria on trade, construction and activities.

COVERS

Property damage

Loss of rental income

Property owners liability

Employers liability

SINGLE OR MULTI LOCATION COMMERCIAL AND/OR RESIDENTIAL LETS

- Commercial / industrial use
- Warehousing
- Offices
- Retail units
- Leisure
- Unoccupied
- Student lets
- Holiday lets
- Asylum seekers / DSS
- Non standard construction

Office combined

Our exclusive office combined authority offers you highly competitive premiums, a wide range of covers and the option to include work away from the office for those slightly different risks.

COVERS

Property damage

Money

Goods in transit

Frozen foods

Employers liability

Products liability

Legal expenses

Business interruption

Trade all risks

Computer breakdown

Employee dishonesty

Public liability

Environmental liability

Directors and officers liability

SINGLE OR MULTI LOCATION OFFICE BASED RISKS

- Office blocks
- Non standard office trades with manual work away
- Single location up to £100,000,000
- International employers liability cover as standard
- Minimum premium £150

Retail combined

Our retail combined policy provides a package of covers for the modern retailer and highly competitive rates with the option to enhance the covers available.

COVERS

Property damage	Business interruption
Money	Trade all risks
Goods in transit	Computer breakdown
Frozen foods	Employee dishonesty
Employers liability	Public liability
Products liability	Environmental liability
Legal expenses	Directors and officers liability

SINGLE OR MULTI LOCATION RETAIL OUTLETS AND CHAINS

- Small to large / single to portfolio
- Non standard retail trades with manual work away
- Single location up to £100,000,000
- Minimum premium £200
- Non-standard construction
- Food risks

Leisure combined

Our exclusive leisure combined facility offers you highly competitive premiums, a wide range of covers and extensive acceptance criteria on trade, construction and activities.

COVERS

Property damage	Business interruption
Money	Trade all risks
Goods in transit	Computer breakdown
Frozen foods	Employee dishonesty
Employers liability	Public liability
Products liability	Environmental liability
Legal expenses	Directors and officers liability

SINGLE OR MULTI LOCATION LEISURE OUTLETS AND CHAINS

- Small to large / single to portfolio
- Hotels / Village pubs / Restaurants / Social clubs / City centre bars
- Single location up to £100,000,000
- Minimum premium £500
- Non-standard risks inc. swimming pools, play equipment, entertainment

Contract works

Our exclusive contract works facility offers you highly competitive premiums, a wide range of covers and extensive acceptance criteria on trade, construction and activities, it compliments our general liability facility.

COVERS

1. Erection of or alterations, extensions or repairs to private dwelling houses or flats either speculatively or otherwise
2. Erection of or alterations extensions or repairs to offices, shops, hospitals, schools, factories and other buildings being no more than 4 storeys, all of standard construction and roads and sewers immediately connected therewith

Contractors plant

Our Contractors plant facility offers you highly competitive premiums for all types of plant used in the construction industry and allied trades.

COVERS

Loss of or damage from any accidental physical cause including impact; fire (whether occasioned by breakdown or otherwise) lightning, explosion, aircraft, storm, tempest, flood, earthquake, water damage, frost, theft, malicious damage occurring whilst at work or at rest, during dismantling or erection, loading or unloading or transit (other than by sea or air) anywhere in the UK/Eire

In respect of plant hired-in cover is in respect of the Insured's legal liability under contract of hire for:

1. loss of or damage as described above
2. explosion, mechanical or electrical breakdown, failure, breakage or derangement occasioned by or arising out of the negligence, misdirection or misuse of or by the Insured
3. increased cost of hire charges incurred solely as a consequence of damage insured by 1 and 2 above

Motor trade combined

Our motor trade combined facility offers you highly competitive premiums, a wide range of covers and extensive acceptance criteria on trade and activities.

Access to this product is restricted and is only available with a minimum level of support.

COVERS

Property damage	Business interruption
Money	Trade all risks
Goods in transit	Engineering breakdown
Employee dishonesty	Road Risks
Employers liability	Public liability
Products liability	Sales and service indemnity
Legal expenses	Directors and officers liability

SINGLE OR MULTI LOCATION SITES

- Small to large / single to portfolio
- Mechanical repairs / body shops / sales
- Single location up to £100,000,000
- Minimum premium £2,500

Excess of loss

Our Excess of loss facility offers you highly competitive premiums, a wide range of covers and extensive acceptance criteria on trade and activities up to £35,000,000

COVERS

Employers liability

Public liability

Products liability

Directors and officers liability

MANUFACTURING, DISTRIBUTION, LEISURE, SEDENTARY & CONTRACTING TRADES

- Low risk activities and products
- High risk activities and products (exc. Roofers, scaffolders and demolition)
- International products liability
- International employers liability
- Height work / depth work
- High risk premises & locations

Cargo and transit

Our Cargo and Transit facility offers you highly competitive premiums, a wide range of covers and extensive acceptance criteria on trade and activities.

COVERS

cover for general cargoes, commodities and machinery, on either a one-off or annual basis. We provide comprehensive cover for inland transits as well as the worldwide import, export and cross voyage of goods.

Extensions are offered for storage outside the ordinary course of transit, international exhibitions, travellers' samples, engineers' tools and stock throughput.

COVER UP TO £10,000,000 FOR UK DOMICILE RISKS

- Small to large / single to portfolio
- Wholesalers and manufacturers
- Base commodities
- Frozen goods
- Textiles and clothing
- Machinery
- Wine
- Yachts
- Racing cars

Inspection

Our engineering and inspection facility offers you competitive premium and a swift service to compliment existing business.

COVERS

Inspection only

OPTIONS

Sudden and unforeseen damage

Own surrounding goods

Lifting goods

SINGLE OR MULTI LOCATION COMMERCIAL PREMISES

- Breakdown from internal defects.
- Explosion or collapse, caused by internal steam or fluid pressure.
- Accidental damage by extraneous cause.
- Own surrounding property damage caused by explosion of pressure plant.
- Machinery re-siting within the insureds situation
- All risks cover on equipment whilst temporarily removed.
- Hire of replacement equipment following an indemnifiable loss and all risks cover on • 25% escalation for replacement of insured property with a greener alternative.
- Emergency service charges.
- Debris removal costs.
- Clean up costs for insured property affected by hazardous substances.
- Expediting costs incurred to speed up repair or replacement.
- Costs incurred in taking exceptional measures to prevent or mitigate loss.
- Engineers fees incurred during repair investigations or tests following an incident.

Legal expenses insurance

Our exclusive legal expenses insurance policy is available as an add on to an existing Premco policy or as a stand alone add on. It comes built into our Commercial combined policies.

AVAILABLE COVERS

Employment disputes

Employment compensation awards

Health and safety appeals

Legal defence

Contract disputes and debt recovery

Property disputes

Court attendance

Tax protection

Licence protection

Personal injury