

Ensurance Casualty overview and Appetite

Capacity - Faraday Syndicate 435

Combined Liability

Acceptable Trade List

Builders written as such (excluding independent roofing contracts)
 Property Maintenance
 Garage Builders/Erectors
 Shed Erectors/Builders – Not steel Erectors
 Plant Hire Only / With or Without Operator – Excluding Hire or use of Tower Cranes and under CPA conditions
 Ground Workers up to 3 metre depth– Not Civil Engineers, Excluding Traffic Management
 Asphalt Surfacing Risks
 Kerbing Installers
 Surfacing Contractors (excluding traffic management)
 Artexing Contractors
 Bathroom Installers
 Bricklayers
 Carpenters and Joiners (No Roof Work)
 Carpet Fitters/Flooring Installers
 Cavity Wall Insulation/Insulation Contractors/Damp Proofing Contractors (Excluding Curtain Walling/External Facades)
 Ceiling Installers
 Decking Installers
 Dry Stone Wallers
 Fire Surround Installers
 Fitted Furniture Contractors
 Kitchen and Office Fitting Contractors
 Painter and Decorators
 Partitioning Contractors
 Paving Contractors (Not Ground Workers)
 Plasters and Dry Liners
 Rough Casting
 Stone Walling Contractors
 Alarm Installers (ex efficacy)
 Car Valeters
 Cleaning Contractors (Ex Breathing Apparatus and Working in Confined Spaces and Abseiling)

Domestic Appliance Repair
 Ductwork Installers
 Electrical Contractors (non Industrial)
 Exhibition Installers
 Fencing Contractors
 Formwork and Shuttering Contractors
 Garage Door Installers
 Gardeners (Including Landscape, Excluding Tree Felling)
 Glaziers and Glazing Contractors
 Grit Blasters
 Guttering Contractors
 Gym Equipment Installers
 Hod Carriers
 Hydraulic Engineers
 Locksmiths (Excluding Safe Installers and Efficacy)
 Pebble Dash Contractors
 Pest Controllers
 Pipe Fitting Contractors
 Playground Equipment Installers
 Pressure Washing Contractors
 Refrigeration Engineers
 Roller Shutter Installers
 Shelving and Racking Contractors
 Shot Blasting
 Sign Erectors/Writers
 Stone Cleaners
 Stone Masonry
 Street Furniture and Lighting Installers
 Street Sweepers/Cleaners
 Timber Treatment Contractors
 Haulage Contractors

Declinatures

Any risks domiciled outside the UK
 Medicine & Drug dispensing other than Retail Chemists
 Toxic waste site owners
 Railways (other than narrow gauge or for leisure related purposes)
 Crews of vessels
 Manufacture of cartridges, fireworks, fuses, powder dynamite or any substance intended for use as an explosive
 Crews of Aircraft
 Divers
 Known Asbestos risks
 Marine Risks
 Aviation risks
 Pharmaceutical, human blood products, cosmetic, tobacco products and insecticide manufacturers.
 Production drilling or refining of fuels.
 Risks where FARADAY are the holding Insurer

Limits of Indemnity

Employers Liability	£10,000,000
Public/Products Liability	£5,000,000 (in the aggregate in respect of Products)
Environmental Impairment Liability	£10,000,000 Limit of Indemnity available on referral in the aggregate on a 'claims made' basis

Minimum Premiums (plus IPT):

Employers Liability	£500
PL/Products Liability	£500
Combined Liability	£1,000

Periods of Insurance

Up to 18 months

Territorial Limits

Great Britain, Northern Ireland, the Channel Islands or the Isle of Man (Northern Ireland domiciled risks on referral)

Excess Public Liability

Underwritten in respect of Contracting Trades and split into the following 3 categories:-

Category 1 – Contractors risks where heat exposure exceeds 10%

Category 2 – Scaffolders, Steel Erectors and risks where heat exposure does not exceed 10%, measured by

Category 3 – Non-Contractors and all contractors not specified in a previous category and where use of heat is not a feature of the risk and is excluded.

Limits of Indemnity:-

£ 1,000,000 in excess of £ 1,000,000

£ 4,000,000 in excess of £ 1,000,000

£ 3,000,000 in excess of £ 2,000,000

£ 5,000,000 in excess of £ 5,000,000

Periods of Insurance

Up to 18 months

Short period risks considered subject to minimum premiums

Territorial Limits

Great Britain, Northern Ireland, the Channel Islands or the Isle of Man (Northern Ireland domiciled risks on referral)