



538
Underwriting

Annual Contractors Combined Product

The 538 Underwriting **Annual Contract Combined** product has been carefully considered and developed with a view to providing comprehensive coverage for clients whether Contractor or Employer driven.

Our Annual Contractors Combined policy meets and addresses many of the insurance requirements & risks that our clients may face on their contract sites. 538 Underwriting appreciates the unique exposures offering tailored solutions. The policy is underwritten by 'A' rated security.

Appetite

Our risk appetite is broad and includes the following:

- **Residential, Commercial & Industrial**
- **Light Civils**
- **General Builders**
- **Mechanical & Electrical**
- **Renovation Contractors**
- **Specialist Installation Contractors over 120 trades**

Outside of Appetite

- **Large Timber Frame Construction**
- **Heavy Civil Engineering, Wet Works & demolition contracts in isolation**
- **Heavy industries such as Oil, Gas, Petrochemical & major Manufacturing**
- **Waste Recycling**
- **Forestry & Farming risks**



Why Choose 538 Underwriting?

Our aim is to ensure clients get access to our experienced team of Underwriters for their Annual Contract Works requirements & will take great care of your business. Our dedicated team of Underwriters are passionate in delivering strong tailored made insurance solutions for you.

Coverages can include

- Employers Liability
- Public and Products Liability
- Employees tools
- DE4 (95) Defects Exclusion as standard
- DE5 (95)/LEG 3 (96) dependents upon risk & information
- Testing & commissioning periods
- Maintenance periods
- Provision for Joint Names/Multiple Insureds/Vitiation clauses

Limits

- Maximum Original Contract period 30 months
- Employers Liability – **GBP 10,000,000**
- Public and Products Liability up to **GBP 5,000,000**
- Turnover/Capital expenditure to **GBP 100,000,000**
- Maximum Any one Contract limit ECV Basis **GBP 35,000,000**
- Contractors Plant & Equipment to **GBP 20,000,000** Any one occurrence
- 100% capacity available utilising 538 Underwriting Wording

Also available

538 Underwriting also offers insurance solutions for:

- **Contractors All Risks** – Project Basis
- **Contractors Plant & Equipment**
- **Terrorism & Sabotage**
- **USA Builders All Risks**
- **Excess of Loss Liability**

Contact us

For more information or to obtain a quote please contact:

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