

PRINCIPAL INSURABLE RISKS

The list below details some of the principle “General” risks which are insurable. Whilst this list is not exhaustive, it is intended to be a guide to assist you in deciding which risks are insurable and which risks you may choose to insure against. We will be pleased to discuss any of these risks with you.

Property

Material Damage (Fire, “Perils”, Theft etc)
Business Interruption (including suppliers & customers extensions)
Book Debts
Computer (including breakdown, reinstatement of data
Increased cost of working)
Money (and Assault)
Employee dishonesty
Goods in transit
Marine
Contract works
Glass
Sprinkler Leakage
Terrorism
Public Liability insurance
Property Owners Liability insurance
All Risks Anywhere in the UK

Engineering

Inspection
Boiler & Pressure Plant damage
Breakdown
Consequential Loss following Breakdown / Damage
Mobile Plant & Tools
Plant Hired in
Machinery Movement & Dismantling

Miscellaneous

Malicious Product Tamper
Loss Assessor Fees
Commercial Legal Protection
Business Travel
Group Accident & Sickness
Credit
Kidnap & Ransom
Bonds
Contingency (e.g. Pluvius, Special Events,
Prize Indemnity)
Strikes (Customers or Suppliers)
Intellectual Property
Commercial Loss Recovery (Loss Adjusters Fees)

Liabilities

Employers Liability
Public Liability
Products Liability
Pension Trustee Liability
Retrospective Employers Liability
Product Guarantee
Pollution
Professional Indemnity
Financial Loss
Libel & Slander
Directors and Officers Liability
Property Owners Liability

Commercial Motor

Commercial vehicle
Motor Fleet
Uninsured Loss Recovery

Personal Insurances

Home Buildings and Contents
Private Motor
Boat
Caravan
Pet
Horse
Travel (individual & annual)
Wedding
Twins
Legal Expenses
Loss Adjusters Fees

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