



# Contractors Combined

**A new product for mid-market contracting risks.**

**Every project can be different, so contractors need to be open-minded, agile and adaptable. That's why we have the insurance to match.**

QBE Contractors Combined packages core insurance covers into a single policy to meet the specific needs of the contracting sector, including QBE's Risk Solutions offering.

This new mid-market product builds on our monoline offering and is a natural follow-on from our e-trade Contractors Combined and Tradesman products for the SME market.

## Main benefits

- > A single combined policy and schedule
- > New comprehensive wording
- > One underwriting point of contact handling quotations, MTAs and renewals
- > Non-negligence liability provisional cover extension, with cover for full period of contract considered subject to details
- > High technology plant extension
- > Wide trade and activity appetite, in line with our monoline offering for contractors
- > Access to new QBE Risk Solutions proposition including client self-assessment on numerous risks and exposures, Risk Snapshot guides, and a library of guidance notes, toolkits and other risk management material
- > Access to RoSPA accredited online health and safety e-learning
- > In-house claims handling expertise across all lines of business, from the most straightforward to the most complex of claims
- > Access to QBE's award-winning Rehabilitation team.

## Public and Products Liability

- > Standard limit of indemnity up to £5 million
- > Ability to uplift subject to trade appetite
- > Non-negligence liability provisional hold covered extension in PL section, with cover for full period of contract considered subject to full information.

## Employers' Liability

- > Limit of indemnity; £10 million
- > Ability to uplift subject to trade appetite.

## Contractors All Risks

- > Contract works - standard contract value limit up to £10 million, with flexibility to consider larger limits
- > Excesses variable by trade, exposure and size of risk
- > UK only
- > Cover includes debris removal, expediting expenses, continuing plant hire charges, offsite storage, show houses and speculative housing (subject to individual limits).

## Plant

- > Own plant, tools and equipment with a maximum item limit of £250,000
- > Specified plant that individually exceed the item limit of £250,000
- > Unspecified plant with flexible limits
- > Hired in plant with a flexible maximum item limit
- > Temporary buildings with a flexible maximum sum insured
- > Employees' personal tools and effects up to a maximum limit per person of £10,000.

## Material Damage

- > All risks cover with optional subsidence, ground heave and landslip
- > Day one reinstatement (except stock)
- > Includes buildings, contents, stock in trade and specified all risks.



## Contractors Combined

### Business Interruption

- > Gross fees, gross profit, gross revenue/income and increased cost of working cover available
- > Indemnity periods of 12, 18, 24, 30 or 36 months available
- > Optional extensions available for rent receivable, additional increased cost of working and book debts.

### Money (only available with Material Damage)

- > On the premises during business hours; £7,500
- > In transit; £7,500
- > In a locked safe on the premises out of business hours; £5,000
- > In the dwelling of an authorised director/employee; £500
- > On the premises out of business hours not in a locked safe; £500
- > Includes Personal Accident Assault cover.

### Computer Breakdown (only available with Material Damage)

- > Optional extensions of increased cost of working, loss of income and reinstatement of data.

### Deterioration of Stock (only available with Material Damage)

- > Optional limits of £2,500 or £5,000.

### Goods in Transit

- > Load/consignment limit up to £25,000.

### Terrorism

- > Cover available with Material Damage and Business Interruption and/or Contractors All Risks and Plant.

### We're particularly good at covering

We have an extensive trade and activity appetite, in line with our mid-market monoline offering for contractors.

We are particularly good at covering, but not limited to:

- > Building and bricklaying
- > Building repair, maintenance, refurbishment and renovation
- > Office and shop fitting
- > Carpentry and joinery
- > Electrical contracting and engineering
- > Plastering, dry lining, partitioning and artexing

- > Groundworking
- > Civil engineering
- > Painting and decorating
- > Air conditioning, refrigeration and ventilation.

We remain open for business in respect of roofers, scaffolders, demolition contractors and steel erectors, although minimum premium and rate considerations continue to apply.

We will consider a wide range of other trades, so please talk to us.

### Risk management

Construction is one of the largest industry sectors in the UK, employing 3.1 million people, or around 10% of the workforce. Though there have been significant improvements in recent years, construction is not without its risks.

QBE customers have exclusive and unlimited online access to our range of self-assessment questionnaires and risk management toolkits which are focused on the key causes of claims, and on generating action plans for improved outcomes - including protecting employees, reducing risk and making claims less likely.

Customers can also access a library of Risk Snapshot guides, guidance notes and other risk management material, along with RoSPA accredited online health and safety e-learning. You can find out more [here](#).

### Mental health and well being

Mental health issues are the single biggest cause of workdays lost in the UK, accounting for approximately 57%, and costing businesses up to £45 billion a year in lost revenues. To help businesses meet the mental health challenge, we have collaborated with renowned charity Mind and other trusted mental health providers to launch an organisational mental health self-assessment optimisation tool, unique in the insurance market. QBE customers can access it [here](#).

### Claims

With a heritage of technical claims expertise, combined with extensive experience of tailored insurance programmes, our claims team provide an integrated claims service with a real emphasis on achieving the right outcome for customers.

We believe it is our collaborative partnership approach which sets us apart. We carefully select our partners when it comes to claims

services to bring together a group of experts focused on the total cost of claims, all of whom share our ethos and approach of putting the customer first. We are proud of our record for handling of claims, regularly receiving industry recognition for our Major Loss, [Rehabilitation](#) and Fraud teams. We are confident when it comes to claims you can judge us on what we do, not what we say.

### QBE Premiums4Good - working for a better world

Our ground-breaking initiative [Premiums4Good](#), gives customers the choice to have up to 25% of their insurance premium go to impact investments that deliver an environmental or social impact or return, such as reducing homelessness, renewable energy, improving chances for foster children and agricultural productivity. See our website or ask us for more information.

### Did you know?

We can accommodate large, complex or hazardous risks on a monoline basis. Please speak with your local QBE underwriting team or account manager.

For smaller risks, we offer two SME e-trade products. QBE Contractors Combined and Tradesman products are available on QBE FastFlow and Acturis. You can find information [here](#).

### Get a quotation

As specialist insurance providers for almost every kind of business, our people have the experience, detailed knowledge and positive attitude you need to achieve your goals.

Please contact your local QBE underwriting team or account manager for a quote or more information.

We're focused on making it as easy as possible for brokers to trade with us. On quote requests that fall outside our appetite, we'll offer a quick 'no quote' response, so we don't waste your time. For everything else, we aim to get back to you with an initial acknowledgement and view within 24 hours.

You can find more information on our website at [qbееurope.com/products/contractors-combined/](http://qbееurope.com/products/contractors-combined/)

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