

Flexible business insurance solutions for your mid-market and SME customers

# Welcome to QBE.

**We're here to help you grow your business by helping your customers move forward with confidence and peace of mind.**

In a fast-changing world, businesses of all sizes need to be adaptable and resilient. The ones who succeed will be those best prepared to embrace fresh opportunities and handle unexpected challenges.

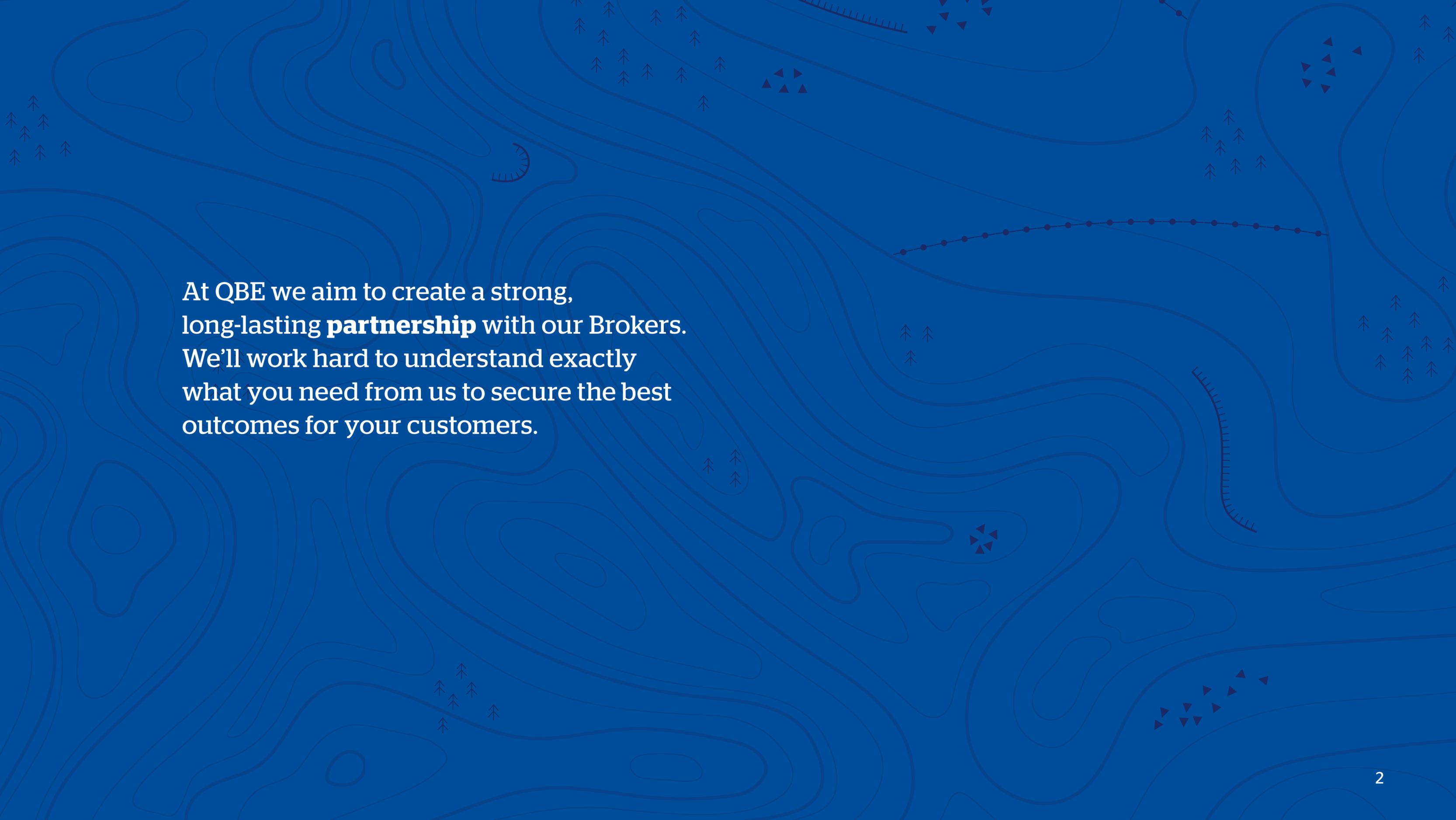
QBE Insurance Group is one of the top insurers and reinsurers globally. We have more than 130 years' experience trading in markets right across the world.

We're continually learning from every new challenge. Above all, we've learned that a flexible approach to risk can make the difference between success and failure.

We're committed to building long-lasting partnerships based on a detailed current understanding of exactly what you need from us to provide your customers with the solutions they need.

Our flexible and constantly evolving suite of mid-market and SME products fully reflects that commitment.





At QBE we aim to create a strong,  
long-lasting **partnership** with our Brokers.  
We'll work hard to understand exactly  
what you need from us to secure the best  
outcomes for your customers.

# Truly global insurance solutions.

Wherever around the world they operate, your customers need cover they can count on - backed by outstanding service and support. QBE is one of a small number of international insurers able to deliver exactly that.

Your customers need robust and dependable multinational insurance solutions that truly fit their complex cover needs as well as adhering fully to locally applicable regulations.

That's where our Multinational offering comes in. We have the global footprint, resources, partnerships, technology and expertise to deliver locally appropriate and compliant cover right around the world.

We have the experience and expertise to handle large and complex multinational claims - and a centrally coordinated service platform that delivers powerful management information.

## The benefits to customers

Our Multinational offering provides:

- > Significant underwriting capacity across a wide range of products
- > Transparency over local insurance cover requirements
- > In-depth knowledge of local markets, regulations and tax requirements
- > Multinational insurance solutions tailored to customers' specific needs
- > Policies issued promptly and accurately right around the world
- > Access to high-quality management information, particularly on claims
- > Advice and insight on global risk management and coverage
- > The confidence customers need to enter new markets and territories
- > Tools to ensure customers avoid fines or penalties for non-compliance
- > Premiums and claims paid either globally or locally, as locally required
- > Secure movement of money right around the world
- > Ongoing advice and support from our dedicated multinational teams.

## How we deliver worldwide

**Partnerships:** our Global Network Team appoints network partners, based on local knowledge and rigorous due diligence to ensure customers can always count on a compliant professional service.

**Central guidance:** our Multinational Client Centres offer regulatory, compliance, and tax guidance, and coordinate communications throughout our Global Network. Our specialist teams support customers and brokers and manage the implementation of each customer's global programme - cutting through the complexities that can otherwise prove very time-consuming for customers and brokers alike.

**Global claims:** our dedicated Multinational Claims Managers minimise disruption for the customer, providing regular updates on the progress of claims, wherever they arise.

**Global Risk Solutions:** a designated Risk Management Account Coordinator provides customers and brokers with ongoing expert insight and conducts review and feedback meetings.

For more information about our multinational solutions please visit [QBEurope.com/multinational](https://qbeurope.com/multinational)

# Mid-market solutions.

As businesses explore new markets and new opportunities, the risks they face become more complex and diverse.

Our mid-market insurance solutions give growing businesses the confidence they need to pursue their ambitions. We focus on supporting you as a broker to partner confidently with QBE, providing maximum clarity across our entire proposition.

## Defining mid-market

There are around 350,000 medium-sized firms in the UK employing between 50 and 250 employees. Collectively, they account for roughly 13% of private-sector employment and 15% of turnover.

Our offering is all about making the process quick and easy for you – however you choose to trade with us. That could mean putting relatively simple cases through e-trade or talking to our product-expert decision-makers when your customers have larger or more complex insurance needs.

Typically, our mid-market solutions focus on businesses with an annual premium spend of between £10,000 and £250,000. In other words, businesses who need broad and flexible cover for their evolving operations.

For more information about our mid-market solutions please visit [QBEurope/midmarket](https://www.qbe.com/uk/midmarket)

## Our key focus areas

- > Manufacturing
- > Transport and distribution
- > Construction and engineering
- > Wholesale and retail
- > Infrastructure and utilities
- > Technology, media and telecoms
- > Leisure and hospitality
- > Educational services
- > Charities, public administration and office
- > Financial institutions

## Our flexible solutions

- > Commercial combined
- > E-trade
- > Multinational
- > Monoline or package
- > Flexible payment plans
- > Brexit-ready

## Our risk solutions

- > Tailored to real business needs
- > Industry-specific insights
- > Subject matter experts with experience in industry
- > Best-practice guidance
- > Online guidance and rating tools
- > Services that reduce business risks
- > Improved employee safety
- > Improved business resilience

## Our claims service

- > Major loss specialists
- > Prompt and fair
- > 24/7 365
- > Crisis management
- > Data analytics
- > Robotic process automation solutions
- > Proactive rehabilitation
- > Award-winning fraud unit

# E-trade solutions.

As specialist insurers for businesses of all shapes and sizes, our people have the experience, the knowledge and the positive attitude you need to help your customers achieve their goals.

We don't believe one size fits all, and we don't believe in following the herd. At every stage in the process, from policy inception to claims settlement, we work hard to understanding your customers' needs. It's this attention to detail that enables us to deliver truly tailor-made insurance cover.

Our e-trading capabilities make it fast, efficient and easy to do business with us. Through our dedicated SME e-trade centre in Stafford, we offer products across a range of platforms. These include Acturis, Applied, Powerplace and SSP - as well as our own easy-to-use QBE FastFlow broker portal.

We offer a wide range of insurance products for SMEs, and we're committed to supporting our broker partners with:

- > Flexible, tailored products that are purpose-designed for SMEs and mid-market businesses
- > Direct access to underwriters who are empowered to make decisions
- > A refreshingly 'open for business' attitude to both risk and rates.

## SME products at a glance

	FastFlow	Acturis	SSP	Applied	Powerplace
 <b>Business Combined</b>	✓	✓			✓
 <b>Contractors Combined</b>	✓	✓			
 <b>Commercial Property Owners</b>	✓	✓	✓	✓	
 <b>Professional Indemnity Combined</b>	✓	✓			
 <b>Office</b>	✓	✓			✓
 <b>Tradesman</b>	✓	✓	✓	✓	
 <b>CyberCrime</b>	✓	✓			
 <b>Mini Fleet</b>	✓	✓	✓	✓	✓
 <b>Minibus</b>	✓	✓			

# Business Combined.

Running a business gives your clients plenty to think about. One thing they shouldn't have to waste time on is worrying about their insurance. That's why we make it easy for you to ensure their peace of mind.

Our Business Combined cover is flexible and modular - so it can be customised to your clients' precise needs.

Alongside the core Contents cover, we offer a range of other options including Business Interruption extensions, Employers' Liability and Public and Product Liability.

One of the major benefits of our Business Combined product is its ability to include specific property cover - for example, for contractors' premises.

Though particularly well suited to the manufacturing, engineering, wholesale and supply industries, this product meets the needs of the vast majority of SMEs.

## We're particularly good at covering

- > Technology and electronics
- > Metalworking, precision and light engineering
- > Minerals, ceramics and glass
- > Printing
- > Plastics and paper
- > Warehousing, wholesale and distribution

## Acturis

Category Package

Policy type Commercial Combined

Product target Commercial Combined

## FastFlow

[fastflow.qbe.com](https://fastflow.qbe.com)

## Not suitable for

- > Leisure and sport
- > Waste and recycling
- > Food manufacture, storage and distribution
- > Agriculture and farming
- > Hospitality, including restaurants, bars and nightclubs

# Contractors Combined.

**With no two projects exactly alike, contractors need to be flexible and responsive. We offer insurance to match.**

Our Contractors Combined e-trade product - the first of its kind to be offered through Acturis - is purpose-designed to meet contractors' needs.

It's a flexible wages-and-turnover rated product, built from the ground up around the specific needs of contractors. It covers Employers' Liability, Public and Product Liability and Legal Expenses as standard, with optional cover available for contract works, material damage and non-negligence.

This product is ideally suited to traditional contracting firms, from building contractors to civil engineers.

## We're particularly good at covering

- > Building and bricklaying
- > Carpentry and joinery
- > Damp proofing and dry rot treatment
- > Electrical contracting and lighting
- > Plastering, dry lining, partitioning and artexing
- > Shop and office fitting
- > Landscape gardening
- > Tiling (walls and floors)
- > Insulation (loft, draught-proofing, cavity walls)
- > Painting and decorating (internal)
- > Fencing and hoarding
- > Glazing

## Acturis

Category Package

Policy type Contractors

Combined Package

Product target Contractors Combined Package

## FastFlow

[fastflow.qbe.com](http://fastflow.qbe.com)

## Not suitable for

- > Asbestos removal
- > Waste and recycling
- > Haulage, transport and removals
- > Security and fire protection
- > Demolition and explosives
- > Scaffolding and roofing
- > Tunnelling
- > Crop spraying

# Commercial Property Owners.

When businesses invest their hard-earned money in property, they want to be sure that investment is 'as safe as houses'. Our Commercial Property Owners product gives your clients that peace of mind.

It can be tailored to fit each client's precise needs. We insure a variety of commercial property types across a wide range of sectors, including office and retail, wholesale and distribution, light manufacturing and assembly.

We offer all-risks cover, including subsidence, as standard, along with property and loss of rent sums cover up to £5m per location.

## We're particularly good at covering

- > Office and retail
- > Wholesale and distribution
- > Light manufacturing and assembly (electronics, technology, engineering, etc.)
- > Long-established businesses with a low claims frequency
- > Single-tenancy buildings including retail, office and surgeries with flats above

## Acturis

Category Property  
Policy type Property Combined  
Product target Property Owners

## FastFlow

[fastflow.qbe.com](https://fastflow.qbe.com)

## Not suitable for

- > Residential properties
- > Student accommodation
- > Residential and care homes
- > Mainly unoccupied properties

# Professional Indemnity Combined.

Businesses providing professional advice or services come in all shapes and sizes, but one thing all of them dread is a liability claim from a dissatisfied client.

Our Professional Indemnity Combined Product combines a core Professional Liability product with a wide range of optional covers, including Directors' and Officers' Liability and Cyber Liability. Standalone Professional Indemnity cover is also available, along with fully retroactive cover.

Professional Indemnity is a real area of strength for QBE. We offer some exceptionally broad covers, with a range of policy wordings tailored to the specific needs of particular professions.

## We're particularly good at covering

- > IT providers and IT consultants
- > Marketing, advertising and communications
- > Software and hardware supply and maintenance
- > Telecommunications installation and consultancy
- > Software, website and app developers
- > Estate agents
- > Property managers
- > Consultants
- > Quantity surveyors
- > Interior designers
- > Landscape gardeners
- > Carpentry and joinery
- > Unique specialist professional trades

## Acturis

Category Liability  
Policy type Liability Combined  
Product target PI Combined

## FastFlow

[fastflow.qbe.com](http://fastflow.qbe.com)

## Not suitable for

- > Finance, investments and IFAs
- > Debt collection
- > Solicitors
- > Insurance broking
- > Surveying and valuation
- > Contaminated land, pollution and asbestos

# Office.

**An office is an office, right? Up to a point, yes. But in practice offices vary quite a bit, and so do the needs of their occupants. That's why our Office insurance product has flexibility built in.**

Suitable for almost any kind of office, it offers cover to suit the needs of most SMEs. Contents, Business Interruption, Employers' Liability, Public Liability, and Legal Expenses are all included as standard, with additional covers like Personal Accident and Computer Breakdown also available.

We can insure almost every kind of office, including home office workers and multi-tenanted premises - provided all of the tenants are office workers and offices are fully self-contained.

## **We're particularly good at covering**

- > Home office workers
- > Multi-tenanted premises

## **Main benefits**

- > Fast e-trade quotes for around 400 trades, 24 hours a day
- > Statement of Fact based for reduced paperwork and improved workflow
- > Third-party storage locations
- > Automatic cover for Fidelity, Money, Glass and Goods in Transit

## **Acturis**

Category Package

Policy type Office Package

Product target QBE Office Package

## **FastFlow**

[fastflow.qbe.com](http://fastflow.qbe.com)

## **Not suitable for**

- > Manual work away exposures
- > Money lending
- > Debt collecting
- > Courier services

# Tradesman.

**Your tradesman clients take pride in a job well done. Our insurance has the tools to help them keep on doing just that.**

Our tradesman product is a flexible per-capita rated insurance product designed for traditional trades as well as contractors, professionals, administrative and service industries.

Suitable for firms with a turnover of up to £2.5 million and up to 25 employees, it includes Public Liability and Legal Expenses as standard, with optional covers available to suit your clients' needs.

## **We're particularly good at covering**

- > Consultants in marketing, management, business and IT
- > Building contractors and bricklayers
- > Carpenters and joiners
- > Electrical contractors
- > Painting and decorating
- > Pest and vermin control
- > Sports and personal training
- > Tuition
- > Damp proofing contractors
- > Fencing contractors
- > Surveyors
- > Consultant engineers
- > Computer repair, service and maintenance
- > Tilers - walls, floors or ceilings
- > Flooring contractors
- > Plastering, dry-lining, partitioning and artexing

### **Acturis**

Category Package

Policy type Tradesman

Product target Tradesman Package

### **FastFlow**

[fastflow.qbe.com](http://fastflow.qbe.com)

### **Not suitable for**

- > Cleaning
- > Hair and beauty
- > Haulage, transport and removals
- > Medical/treatments
- > Security and fire protection
- > Scaffolding and roofing
- > Offshore

# CyberCrime.

**Cyber criminals are increasingly targeting small and medium-sized businesses. Our CyberCrime product is tailor-made to provide the comprehensive cover SMEs need to keep them safe.**

Reflecting our pioneering role in developing innovative e-trade products that go that one step further, our CyberCrime product was the first of its kind offered through the Acturis platform.

This product is suitable for almost every kind of business and includes cover for Social Engineering Fraud as standard. We can also include Cyber Business Interruption cover and full Crime cover for added peace of mind.

## **We're particularly good at covering**

- > **Social engineering fraud**
- > **Cyber business interruption**
- > **Crime**
- > **Data security**
- > **Cyber extortion**

### **Acturis**

**Category** Liability

**Policy type** Liability Combined

**Product target** Cyber Package and CyberNow

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### **FastFlow**

[fastflow.qbe.com](http://fastflow.qbe.com)

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### **Not suitable for**

- > Education
- > Healthcare and social services
- > Financial institutions
- > Telecommunications
- > Energy, oil, gas and utilities

# Mini Fleet.

Finding fleet insurance that's flexible enough to meet your SME clients' specific needs can prove a challenge. That's where QBEs e-trade Mini Fleet product comes in.

Our Mini Fleet insurance has the flexibility to cover cars, vans, trucks, minibuses, agricultural, special types, or a whole mix of business vehicles.

Our product can deliver a tailored set of protections for your clients, with options including AA breakdown cover and uninsured loss recovery. We can consider any driver, including those aged 17 - 24 or over 70.

We can accommodate most small fleets (between 2 to 20 vehicles) of cars, vans, trucks, minibuses, agricultural, or special vehicles.

## We're particularly good at covering

- > Cars and commercial vehicles up to 7.5 tonne gross vehicle weight
- > Drivers over 25
- > Schedules of fewer than 8 vehicles
- > Confirmed claims experience rated risks
- > Limited companies in operation for 2 years or more
- > Car biased schedules
- > Clerical trades
- > Tradesman and associated trades

### Acturis

Category Commercial Motor  
Policy type Motor (Commercial)  
Product target Fleet Rated  
Commercial Motor

### FastFlow

[fastflow.qbe.com](http://fastflow.qbe.com)

Mini Fleet is also available on **SSP, Open GI and Applied**

### Not suitable for

- > Taxis and private hire
- > Motorcycles
- > Haulage and courier type occupations
- > Self-drive hire
- > Motor trade
- > New ventures

# Minibus.

It's not always easy finding minibus insurance that exactly fits your clients' requirements. But, with more than 30 years' experience as market leaders in minibus insurance, we can help you give them what they need.

We insure thousands of minibuses on Britain's roads each year, and we're ready to consider any minibus and any driver. We offer optional AA accident recovery, a nationwide repair network, legal and technical support, in-house engineering expertise, strict service level agreements, support with fraud prevention, uninsured loss recovery, and optional public liability cover for private and public hire operators.

## We're particularly good at covering

- > Education, including schools, colleges and universities
- > Charities, community transport, voluntary organisations and youth groups
- > Nursing homes, care homes, and residential homes
- > Places of worship and religious orders
- > Amateur sports clubs
- > Outdoor pursuits companies
- > Private and public hire
- > Hotel/courtesy vehicles
- > Business use by commercial organisations
- > Social, domestic and pleasure use by private individuals

## Acturis

Category Commercial Motor  
Policy type Motor (Commercial)  
Product target Minibus

## FastFlow

[fastflow.qbe.com](http://fastflow.qbe.com)

## Not suitable for

- > Self-drive hire
- > Couriers and delivery services
- > Cleaners
- > Security
- > Gangmasters
- > Professional sports
- > Newly badged hire
- > City-based hire



# Working for a better world.

**At QBE, we believe in seeking, securing and nurturing sustainable partnerships in everything we do. And that focus is not limited to commercial concerns. It is also reflected in how we invest our premiums and support our communities.**

## **Premiums4Good**

Like all insurers, QBE invests customers' premiums until they're needed to pay claims.

Not afraid to do things a little differently, our ground-breaking initiative Premiums4Good, gives our customers the choice to have up to 25% of their premium diverted to impact investments that deliver an environmental or social impact or return.\*

These investments make a real and sustainable difference to communities around the world, benefiting causes such as reducing homelessness, renewable energy, improving chances for foster children and agricultural productivity. What's more, Premiums4Good has played a vital part in the Covid-19 response, with funding directed to global initiatives that support communities hit hard by the health and economic impact of the virus.

Customers have embraced this approach. By December 2021, QBE had invested US\$1.4 billion and is well on track to meet its impact investment target of US\$2 billion by 2025.

## **QBE Foundation**

We want to help find solutions to the problems of tomorrow, but we also want to tackle those the world is facing today. The QBE Foundation directs our charitable efforts to the most pressing issues.

We aim to create meaningful, sustained impact in the communities in which we operate by working towards ending homelessness and supporting those suffering from mental health problems.

We are an international company, but our local teams are part of local communities and we are proud to support them while we work to support our clients. Since 2016 the QBE Foundation, alongside our employees, has donated more than \$23 million to worthy causes.

\*Please engage with your QBE representative to find out your eligibility.

## Let's talk

Why not start a conversation with us today, and find out more about how QBE can bring a fresh approach to meeting the needs of your customers and your business. For more information please contact your regular QBE contact.

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