



QBE SME Product Sheet

Excess Liability

Employers' and general liability

An excess of loss liability policy provides a business with additional cover for losses exceeding a specified underlying limit. Affording protection from large individual losses, as well as aggregated claims, excess liability offers peace of mind for catastrophic or cumulative losses that may otherwise not be adequately insured.

QBE SME Product Sheet

When a primary insurer is unable to provide the limits required to meet a customers' needs an excess liability policy, or series of policies, can 'top-up' the cover to the level required.

Main benefits

QBE are among the first insurers to offer an e-trade excess liability product providing:

- Fast e-trade quotes for over 3200 trades, 24 hours a day
- Statement of Fact based for reduced paperwork and improved workflow
- Cover for work undertaken outside the UK available (maximum turnover limits apply)
- Online MTAs and renewals, so faster turnaround for customers
- Delivery of policy documents when you want them puts you in control
- Broad underwriting appetite for UK domiciled risks including
 - those where work is undertaken and/or products are exported outside the UK
 - contracting trades presenting heat, height and depth exposures (within parameters)
- Ability to 'follow' the underlying primary wordings of most UK liability insurers (subject to our own comprehensive wording).

QBE for SME

We want to help our broker partners win more business by giving you:

- Flexible, tailored products specially designed for SMEs
- Direct access to empowered underwriters
- An 'open for business' attitude to risk and rates.

Get a quote

QBE FastFlow

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Acturis

Category: Package
Policy Type: Excess Liability Combined
Product Target: Excess Liability Combined
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Cover available

Employers' liability – fully flexible over a £10 million minimum attachment point with cover in £5 million increments thereafter. Maximum limits of £25 million available depending upon attachment point and individual risk features.

Public and products liability – fully flexible over a £2 million minimum attachment with cover available in £1 million increments thereafter. Maximum limits of £25 million available depending upon attachment point and individual risk features.

Some areas where this product isn't suitable are:

- Asbestos exposures
- Offshore exposures
- Waste and recycling
- Security and fire protection
- Agriculture and farming
- Extensive US exports exposure.

Some claims examples

Use of sub-contractors

Main contractors employing sub-contractors were left to pick up the tab when hot works on a school roof led to the school burning down, when stored insulation materials caught fire. Sub-contractors only carried £2 million Limit of Indemnity (LOI) and their insurers declined liability due to breaches of policy conditions. The total cost of the claim exceeded £7.5 million.

Employee injury

The claimant was working in the warehouse of a hot tub supplier. Whilst moving a hot tub from high racking using a forklift truck the tub fell and crushed the claimant, resulting in horrific injuries rendering them quadriplegic. The Insured's EL LOI at £10 million was insufficient to meet the overall cost of the loss. An excess liability policy would have provided additional protection.

Blow torch damage

A painting contractor was working on a historic property burning off paint with a blow torch. An unsafe system of work resulted in significant fire damage. The total claim cost was £23.5 million.