



## QBE SME Product Sheet

# 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.

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## Main benefits

- Fast e-trade quotes for over 200 trades, 24 hours a day
- Statement of Fact based for reduced paperwork and improved workflow
- Liability sections extend to work undertaken within the EU (maximum 25% of turnover)
- Non Negligence Liability extension available for specific contracts
- Height and depth limitations are appropriate for individual trades (no standard referral limits)
- Online MTAs and renewals, so faster turnaround for clients
- Delivery of policy documents when you want them puts you in control
- Comprehensive wording.

## Why choose QBE?

### Because we make it possible

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.

We don't believe that one size fits all. Nor are we influenced by what others do. From policy inception through to claims settlement, we apply our energy and expertise to really understanding our clients' needs. It's this attention to detail that enables us to tailor the solution that's exactly right for them.

## QBE for SME

### We want to help you 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.



### Did you know...?

For smaller risks we have an e-trade Tradespeople product.

Our SME insurance products cover property, casualty, motor and specialist lines.

See [www.QBEurope.com/sme](http://www.QBEurope.com/sme)

## Standard cover

### Public and Products Liability

- Standard limit of indemnity £2 million
- Options to upgrade to £5 million or £10 million for certain trades.

### Employers' Liability

- Limit of indemnity £10 million.

### Legal Expenses

- £100,000 standard sum insured
- Includes contract disputes cover.

## Optional cover

### Contractors All Risks

- Contract Works — limits up to £2.5 million
- Standard £500 all claims excess with options to increase to £1,000 and £2,500
- UK only.

### Plant

- Unspecified own plant, tools and equipment up to a new replacement value of £350,000
- Hired in Plant up to a maximum item limit of £250,000
- Temporary buildings up to a maximum sum insured of £100,000
- Employees personal tools and effects up to a maximum limit per person of £10,000
- Specified plant that individually exceed the item limit of £250,000.
- UK only.

### Material Damage

- All Risks cover with optional subsidence, ground heave and landslip
- Day One Reinstatement (except stock) standard 15%, option for 25%
- Includes Buildings, Contents, Stock in Trade and Specified All Risks
- Other covers available with Material Damage Section:
  - Money
  - Computer Breakdown
  - Deterioration of Stock
  - Fidelity.

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## 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.

## Group Personal Accident

- 24 hour or employment only cover
- Death and Capital benefits – variable units of cover up to maximum £250,000
- Weekly benefits – variable units of cover up to maximum £750 per week temporary total disablement plus up to 40% of selected amount for temporary partial disablement.

## Goods in Transit

- Load/consignment limit up to £50,000.

## Terrorism

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

## We're particularly good at covering

- Building and bricklaying
- Carpentry and joinery
- Damp proofing and dry rot treatment
- Electrical contracting and lighting
- Kitchen and/or bathroom installation
- Flooring contractors
- Plastering, dry lining, partitioning and artexing
- Shop and office fitting
- Landscape gardening
- Tiling (walls and floors)
- Painting and decorating (internal)
- Fencing and hoarding
- Glazing.

## Some areas where this product isn't suitable are

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

## Get a quote

### QBE FastFlow

fastflow.qbe.com  
SMEcommercial@uk.qbe.com  
0800 917 9369

### Acturis

Category: Package  
Policy Type: Contractors Combined Package  
Product Target: Contractors Combined Package  
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