



## QBE SME Product Sheet

# Tradespeople

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

Our tradespeople product is 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.

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## Main benefits

- Fast e-trade quotes for around 800 trades, 24 hours a day
- Public and Products Liability limits of indemnity of £1 million, £2 million and £5 million available for all trades with a £10 million limit available for certain trades
- Caters for up to 15 manual workers
- Automatic cover for bona fide subcontractors provided payments to them don't exceed 35% of annual turnover
- Statement of Fact based for reduced paperwork and improved workflow
- Delivery of policy documents when you want them puts you in control
- Online MTAs and renewals, so faster turnaround for clients
- 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.



### Did you know...?

For more complex risks we have an e-trade Contractors Combined product.

Our SME insurance products cover property, casualty, motor and specialist lines. See [www.QBEurope.com/sme](http://www.QBEurope.com/sme)

## 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.

## Standard cover

### Public and Products Liability

- Limits of indemnity of £1 million, £2 million and £5 million available for all trades with a £10 million limit available for some
- Third-party property damage excess £250 or £500 dependent on trade.

### Legal Expenses

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

## Optional cover

### Employers' Liability

- Limit of indemnity – £10 million.

### Business Goods

- All risks of loss or damage excluding breakdown
- Business equipment contained within Insured's own premises up to a maximum of £30,000
- Business stock contained within Insured's own premises up to a maximum limit of £30,000.

### Business Interruption

- Increased Cost of Working only up to a maximum sum insured of £200,000
- Indemnity periods of 12 to 36 months.

### Contractors All Risks

- Contract works – limit up to £500,000
- Own plant and business equipment – maximum sum insured £100,000
- Hired in plant – maximum sum insured £250,000
- Employees tools and business equipment maximum £10,000 per person.

### Personal Accident

- Named individuals
- Death and capital benefits – available in £10,000 increments, ranging from £10,000 to £100,000 with linked weekly benefit for temporary total disablement plus up to 40% of temporary total disablement amount for temporary partial disablement.

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## 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
- Consultant engineers
- Computer repair, service and maintenance
- Tilers – walls, floors or ceilings
- Flooring contractors
- Plastering, dry-lining, partitioning and artexing.

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

- Cleaning
- Hair and Beauty
- Haulage, transport and removals
- Cavity wall insulation
- Drain repairers
- Ductwork installation
- Insulation engineers
- Medical/treatments
- Security and fire protection
- Scaffolding and roofing
- Offshore.

## Get a quote

### QBE FastFlow

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

### Acturis

Category: Package  
Policy Type: Tradesman  
Product Target: Tradesman Package  
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