



## CONTRACTORS LIABILITY

**Our Contractors Liability facility provides wide bespoke contracting cover with flexible wordings. Focus' main providers for these facilities are all 'A Rated' partner insurers. We also have other facilities for specific trades.**

### BENEFITS

- Efficacy & Financial Loss (tort only £50,000) included
- Higher limits of indemnity available
- Legal expenses including contract disputes

- No bona-fide subcontractors warranty unless otherwise outlined
- No end of year declaration unless otherwise stated
- Statement of fact basis – no proposal form required
- 30 day automatic JCT 6.5.1. cover as standard
- Turnovers up to £10m

### CORE COVER

- Employers Liability £10m
- Public/Products Liability £5m

### ADDITIONAL COVERS

- Contractors All Risks £500

- Excess with no increase for malicious damage or theft
- 6 month speculative build extension included
- Excess of Loss Employers Public/Products Liability

### TARGET BUSINESS

- Builders
- Carpenters & joiners
- Double glazing
- Fencing contractors
- Groundworkers
- Painters & decorators
- Shopfitters

### SPECIALIST PRODUCT

- Roofers & scaffolders

# focus

Insurance Solutions Provider

## Product Range



### **Business Combined**

**Computers**

**Excess Loss PL/**

**Products & EL**

**Health & Safety**

**Legal Expenses**

**Manufacturing Premises**

**Non-Standard Trades**

**Property Owners**

**Retail/Shops/Packages**

**Unoccupied Buildings**

### **Building and Allied Trades**

**Contractors All Risks**

**Contractors Excess Loss**

**Public/Products Liability**

**Contractors Liability**

**Design and Construct PI**

**Excess Loss PL/**

**Products & EL**

**Group Personal Accident**

**Hazardous Location**

**Liability**

**Health And Safety**

**High Risk Liability**

**Jct 6.5.1.**

**Larger Contractors**

**Combined**

**Legal Expenses**

**Performance Bonds**

### **Buildings & Property**

**Home Workers**

**Legal Expenses**

**Office Insurance**

**Performance Bonds**

**Personal Accident**

**Professional Indemnity**

**Public/Employers Liability**

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