



HIGH RISK LIABILITY

Focus' facility for High Risk Liability caters for many high-risk trades. Brokers often experience difficulty in placing certain trades, and in the main this facility caters for SME clients in the higher risk sector.

BENEFITS

- Most high-risk trades quoted
- Statement of fact basis – no proposal form required
- Wide policy wording, often

with no height or depth limits

- Legal expenses including contract disputes included

CORE COVER

- Employers Liability £10m
- Public/Products Liability up to £5m (£10m for certain trades)

ADDITIONAL COVERS

- Contractors All Risks available separately
- Excess of Loss Public/Products Liability available up to £10m

TARGET BUSINESS

- Civil engineers
- Diamond drillers
- Ground workers
- Plumbing & heating contractors
- Refrigeration & ventilation engineers
- Rope access
- Steeplejacks
- Welding & fabrication

SPECIALIST PRODUCT

- Roofers & Scaffolders Liability

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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