

Insurance Solutions Provider

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Focus has arranged this facility, which has Lloyds security and benefits from an A+ rating from Standard & Poor's. The facility caters for the larger contractor who requires tailor-made wording and includes contractors all risks as required. Larger Contractors Combined is suitable for contractors with £1 m turnover plus and where a package of CAR/EL/PL cover is required.

### **BENEFITS**

- No increased excess for theft and malicious damage on CAR
- Statement of fact basis – no proposal form required
- Unlimited contract period included in CAR cover

#### **CORE COVER**

- Employers Liability £10m
- Public/Products Liability \$10m
- 6 months' speculative build cover provided as standard
- Legal expenses including contract disputes

# **ADDITIONAL COVERS**

- Contractors All Risks
- Automatic 30 day JCT 6.5.1. cover available

### **TARGET BUSINESS**

- Contractors with good trading and claims record, and main works to SMEs
- Builders
- Carpenters & joiners
- Electricians
- New builds
- Painters & decorators
- Shop fitters

## SPECIALIST PRODUCT

 Contractors with £5m plus turnover



# **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** 

Buildings & Property
Home Workers
Legal Expenses
Office Insurance
Performance Bonds
Personal Accident
Professional Indemnity
Public/Employers Liability

**Performance Bonds**