

# CONTACT US

## IF YOUR POLICY IS DUE FOR RENEWAL...

Take immediate advantage of our special insurance arrangements by contacting us to discuss your requirements.

## IF YOUR POLICY IS NOT YET DUE FOR RENEWAL...

Please still advise us of your renewal date and we will contact you nearer the time to discuss your requirements.

## ONLINE BENEFITS...

To obtain a firm quotation a Proposal Form will need to be completed and this is available to either download or complete online.

Alternatively, a short form is available which simply asks you to complete a few details about your business and we will then contact you at your convenience to discuss further.

## CAMBERFORD LAW PLC


### HEAD OFFICE:

Lygon House  
50 London Road  
Bromley, Kent  
BR1 3RA

### CITY OFFICE:

2 Royal Exchange  
London  
EC3V 3DG

 **020 8315 5000**

 020 8460 2118

@ [flooring@camberfordlaw.com](mailto:flooring@camberfordlaw.com)

[www.camberfordlaw.com/flooring](http://www.camberfordlaw.com/flooring)

Authorised and Regulated by the Financial Conduct Authority  
Registered in England No. 608819



INNOVATIVE INSURANCE

## A Comprehensive Insurance Scheme For The Flooring Industry



**FLOORING CONTRACTORS**

**STONE/CERAMIC TILE WORKERS**

**CONCRETE FLOOR CONSTRUCTION**

**CARPET, VINYL, WOOD/LAMINATE FLOORING**

**SCREEDING AND FLOOR PREPARATION**

Insurance Brokers • Underwriting Agents  
Lloyd's Brokers

# THE COMPANY



INNOVATIVE INSURANCE

Camberford Law Plc. was established in 1958 and has become highly regarded within the commercial insurance industry as a “**Scheme Specialist**”. Concentrating in particular sectors we undertake substantial research in order to determine the needs of our customers and translate this into policy covers with consistently competitive premiums.

Currently we have developed over 20 schemes and facilities, each having their own particular niche areas of coverage. These are handled by **specialist teams** of insurance professionals dedicated to offering you insurance cover to meet the needs of your business.

Experienced and specifically knowledgeable, we have a proven track record of **more than 50 years in the insurance** industry.

We pride ourselves on our **excellent customer service** and through a combination of our quality products and client service we have received a number of awards from a wide range of insurance organisations.

# THE SCHEME

Our Scheme has been carefully put together in order to provide comprehensive insurance cover specifically for the Flooring Industry. Cover can include:

## EMPLOYERS' LIABILITY

This insurance is required by law and provides cover for legal liability in respect of Accidental Death, Bodily Injury or Disease to any person employed arising out of, and in the course of, his or her employment. The Limit of Indemnity provided is £10,000,000 in respect of any one occurrence and unlimited in any one period of insurance.

## PUBLIC/PRODUCTS LIABILITY

This section provides indemnity for legal liability for Accidental Bodily Injury (other than an employee) or Damage to Property arising during the course of your company's business. The insurance also includes cover for Products Liability. This covers Products supplied - anything which is (a) manufactured, sold, supplied, processed, altered or treated (b) repaired, serviced or tested (c) installed, constructed, erected or transported.

## FINANCIAL LOSS

This section provides indemnity in respect of legal liability for Financial Loss as a direct result of Products supplied. The policy would provide Indemnity within defined limits for the loss.

## DEFECTIVE WORKMANSHIP

This extension provides cover for liability in respect of damage to, or the cost incurred in, repairing, removing, replacing, re-applying, rectifying or reinstating Products Supplied and The Works.

## DAMAGE TO GOODS BEING WORKED UPON

This extension provides aggregate cover in respect of liability for damage to customers' property whilst removed from their premises and in the Insured's custody and control. Full Public Liability cover applies to customers' property being worked upon if damaged at the customers' premises.

## CONTRACT WORKS (CONTRACTOR ALL RISKS)

Cover is provided on an All Risks basis for work in progress, materials, offsite storage, plant and equipment. Cover can be extended to include loss or damage to employees' tools and your plant and equipment or hired-in plant including continuing hire charges.

## RISK MANAGEMENT/HEALTH & SAFETY

We strongly believe that it is in everybody's interest to prevent accidents and losses wherever possible, particularly in today's difficult insurance market conditions where

insurers are looking for better working practices and standards for acceptance of risks. We have connections with surveyors and consultants who will work with you on all matters relating to risk management and health and safety in order to formulate solutions for prevention of accidents, claims and losses.

## PROPERTY INSURANCE

Insurance can be arranged for buildings, office contents, stock and any other property against the risks of All Risks, Theft, Computer, Business All Risks, Goods in transit, Money and Assault, Glass, Engineering, Business Interruption and Book Debts.

## MOTOR FLEET INSURANCE

We are able to provide insurance for vehicles on a Fleet basis.

## DIRECTORS' & OFFICERS' LIABILITY

Provides valuable protection to you and your employees following an inadvertent wrongful act resulting in litigation. Also includes cover against a legal action arising out of employment practice.

## PROFESSIONAL INDEMNITY

This covers legal liability sustained as a result of wrong, negligent, or misleading advice, design, specification, and calculations.

# THE PREMIUM

We believe we offer amongst the widest package of insurance cover currently available and at the most competitive premiums.

We can also offer premium payments by flexible monthly instalment arrangements.