

Made possible



 QBE Europe

 @QBEO

# Contractors Combined

**Every project can be different, so contractors have to be open-minded and flexible.**

**That's why we have the insurance to match.**

QBE Contractors Combined has been uniquely designed around the specific needs of a contractor, and was the first e-trade product of its type on Acturis.

A flexible wages and turnover rated insurance product, Contractors Combined offers a natural progression from our QBE Tradesman per capita product by being suitable for larger or complex contracting risks.

## **Did you know...?**

*For smaller risks we have a Tradesman per capita product.*



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

## **Main benefits**

- Fast e-trade quotes for over 200 trades, 24 hours a day
- Statement of Fact based for reduced paperwork and improved workflow
- Liability sections extend to work undertaken within the EU (maximum 25% of turnover)
- Non Negligence Liability extension available for specific contracts
- Height and depth limitations are appropriate for individual trades (no standard referral limits)
- Online MTAs and renewals, so faster turnaround for your clients
- Delivery of policy documents when you want them puts you in control
- 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.

## **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

## We're particularly good at covering:

- Building and bricklaying
- Carpentry and joinery
- Damp proofing and dry rot
- Electrical contracting and lighting
- Plastering, dry lining, partitioning and artexing
- Shop / office fitting
- Landscape gardening
- Insulation (loft, draught-proofing, cavity wall)
- Tiling (wall and floor)
- Painting and decorating (internal)
- Fencing and hoarding
- Glazing contractors

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

- Asbestos
- Waste and recycling
- Haulage, transport and removals
- Security and fire protection
- Demolition and explosives
- Scaffolding and roofing
- Tunnelling
- Crop spraying

## Standard cover

### Public and Products Liability

- Standard limit of indemnity £2 million
- Options to upgrade to £5 million and £10 million for the majority of trades.

### Employers' Liability

- Limit of indemnity £10 million.

### Legal Expenses

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

## Optional cover

### Contractors All Risks

- Contract Works – limits up to £2.5 million
- Standard £500 all claims excess with options to increase to £1,000 and £2,500
- UK only
- Cover includes debris removal, expediting expenses, continuing plant hire charges, offsite storage, show houses and speculative housing (subject to individual limits).

## Plant

- Unspecified own plant, tools and equipment up to a new replacement value of £350,000
- Hired in Plant up to a maximum item limit of £250,000
- Temporary buildings up to a maximum sum insured of £50,000
- Employees personal tools and effects up to a maximum limit per person of £10,000
- Specified plant that individually exceed the item limit of £250,000.

## Material Damage

- All Risks cover with optional subsidence, ground heave and landslip
- Day One Reinstatement (except stock)
- Includes Buildings, Contents, Stock in Trade and Specified All Risks.

## Money (only available with Material Damage section)

- On the premises during business hours £7,500
- In transit £7,500
- In a locked safe on the premises out of business hours £5,000
- In the dwelling of an authorised director/employee £500
- On the premises out of business hours not in a locked safe £500
- Includes Personal Accident Assault cover.

## Computer Breakdown (only available with Material Damage section)

- Optional extensions of ICOW, Loss of Income and Reinstatement of Data.

## Deterioration of Stock (only available with Material Damage section)

- Optional limits of £2,500 or £5,000.

## Business Interruption

- Gross Fees, Gross Profit, Gross Revenue/Income and ICOW cover available
- Indemnity Periods of 12, 18, 24, 30 or 36 months available
- Optional extensions available for Rent Receivable, additional ICOW and Book Debts.

## Fidelity Guarantee (only available with Material Damage section)

- Limits of Indemnity of £5,000, £10,000, £15,000 and £25,000 available.

## Group Personal Accident

- 24 hour or employment only cover
- Death and Capital benefits – variable units of cover up to maximum £250,000
- Weekly benefits – variable units of cover up to maximum £750 per week temporary total disablement plus up to 40% of selected amount for temporary partial disablement.

## Goods in Transit

- Load/consignment limit up to £50,000.

## Terrorism

- Cover available with Material Damage and Business Interruption and/or Contractors All Risks and Plant.

## Non Negligence Liability

- Cover considered for specified contracts and upon referral.



Get a quote or more information

### QBE FastFlow

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### Acturis

Category: **Package**

Policy Type: **Contractors Combined Package**

Product Target: **Contractors Combined Package**

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