



Made possible



QBE Europe



@QBEEo

Tradesman

Business professionals and tradespeople take pride in offering high levels of service.

That's why our insurance has all the right tools to help them.

Whilst many insurers are a 'jack of all trades', QBE are business insurance specialists, so you can rest assured that your clients are in safe hands.

QBE Tradesman is a flexible per capita insurance product for traditional trades plus contractors, professionals, administrative and service industries. We can cover firms with a turnover of up to £2.5million and 25 employees.

The product provides Public Liability and Legal Expenses as standard, with optional covers to suit your client's needs.

Did you know...?

For more complex risks we have a Contractors Combined product.



Our SME insurance products cover property, casualty, motor and specialist lines.

See www.QBEurope.com/sme

Main benefits

- Fast e-trade quotes for over 700 trades, 24 hours a day
- Public and Products Liability limits of indemnity of £1 million, £2 million and £5 million available for all trades with a £10 million limit available for most
- Caters for up to 25 manual workers
- Automatic cover for bona fide subcontractors provided payments to them don't exceed 35% of annual turnover
- Statement of Fact based for reduced paperwork and improved workflow
- Delivery of policy documents when you want them puts you in control
- Online MTAs and renewals, so faster turnaround for your clients
- 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:

- Landscaping / garden services
- Building contractors and bricklayers
- Carpenters and joiners
- Electrical contractors
- Plastering, painting and decorating
- Pest and vermin control
- Sports and personal training
- Tuition
- Damp proofing contractors
- Fencing contractors
- Surveyors
- Consultant engineers
- Consultants – marketing, management, business and IT
- Computer repair, service and maintenance
- Tilers – wall, floor and ceiling
- Flooring contractors

Some areas where this product isn't suitable are:

- Cleaning
- Hair and Beauty
- Haulage, transport and removals
- Medical/treatments
- Security and fire protection
- Scaffolding and roofing
- Offshore

Standard Cover

Public and Products Liability

- Limits of indemnity of £1 million, £2 million and £5 million available for all trades with a £10 million limit available for most.

Legal Expenses

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

Optional cover

Employers' Liability

- Limit of indemnity £10 million.

Business Goods

- All risks of loss or damage excluding breakdown
- Business equipment contained within Insured's own premises up to a maximum of £30,000
- Business stock contained within Insured's own premises up to a maximum limit of £30,000.

Business Interruption

- Increased Cost of Working only up to a maximum sum insured of £200,000
- Indemnity periods of 12 to 36 months.

Contractors All Risks

- Contract works – limit up to £750,000
- Own plant and business equipment – maximum sum insured £100,000
- Hired in plant – maximum sum insured £250,000
- Employees tools and business equipment maximum £10,000 per person.

Personal Accident

- Named individuals
- Death and capital benefits – available in £10,000 increments, ranging from £10,000 to £100,000 with linked weekly benefit for temporary total disablement plus up to 40% of temporary total disablement amount for temporary partial disablement.



Get a quote or more information

QBE FastFlow

Web: fastflow.qbe.com

Email: SMEcommercial@uk.qbe.com

Phone: 0800 917 9369

Acturis

Category: **Package**

Policy Type: **Tradesman**

Product Target: **Tradesman Package**

Email: SMEnew@uk.qbe.com

Phone: 0800 917 9362

Also available on **SSP, PowerPlace, Applied TAM** and **CDL Strata**

Intended for broker use only. Please refer to our policy wordings for full terms and conditions and any exclusions that may apply.

Disclaimer

This publication has been produced by QBE Insurance (Europe) Ltd ("QIEL"). QIEL is a company member of the QBE Insurance Group. Readership of this publication does not create an insurer-client, or other business or legal relationship.

This publication provides information about the law to help you to understand and manage risk within your organisation. For full details of the disclaimer surrounding this publication please visit www.QBEEurope.com/legal/publication-disclaimer.asp

QBE Insurance Group Plantation Place 30 Fenchurch Street London EC3M 3BD
tel +44 (0)20 7105 4000 www.QBEEurope.com

7799/SMEProductInfoSheets/April2017

QBE European Operations is a trading name of QBE Insurance (Europe) Limited and QBE Underwriting Limited, both of which are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

Made possible

