

Expect more.

ECIC
Specialist Underwriters

Contractors' combined

ECIC is a specialist provider of insurance solutions to the contracting market.

Our policy is targeted at building services contractors. Contractors can undertake contracts across a range of areas from straightforward domestic installations to commercial and industrial projects.

Policy cover offers:

- Employers' Liability
- Public Liability
- Efficacy
- Contractors' All Risks
- All Risks Property
- Business Interruption
- Money
- Goods in Transit
- Personal Accident

The following additional extensions are available:

- Financial Loss and Directors' & Officers' Liability

Why choose ECIC

- Direct access to our team of underwriters who have expertise across the building services sector
- Each risk is individually underwritten
- Trade specific wording with wide policy cover
- Track record with trade associations and affinity groups
- Highly rated in-house claims service*
- Broker support and training
- Interest free instalment facility
- National coverage

If you would like any further information please contact your regional Business Development Manager:

Mark Wright (Scotland and North): 0330 221 0259

John Flaherty (West, Midlands and South): 0330 221 0258

Alternatively please visit our website: www.ecic.co.uk

* In 2017, our client satisfaction rating was 4.71 out of 5. A rating of 4 relates to where our claims service is deemed 'better' than our competitors and 5 is 'much better' than our competitors.

ECIC core products	General contractors	Decline
<ul style="list-style-type: none"> – Air conditioning and heating engineers – Building services contractors – Escalator and lift engineers – Mechanical services contractors – Electrical contractors including alarm installers – Heating and ventilating contractors – NFRC roofing contractors 	<ul style="list-style-type: none"> – Bricklayers – Builders – new build and refurbishment – Carpenters – Ceiling and partitioning – Dry lining – Fencing contractors – Flooring and surfacing – Glazing Contractors (excluding curtain walling) – Interior fit-out contractors – Loft insulation contractors – Joiners and carpenters – Kitchen, bedroom and bathroom installers – Landscapers – Loft conversions – Painters and decorators – Plasterers and tilers – Shop and office fitters – Sports surfacing contractors <p>This list is not exhaustive</p>	<ul style="list-style-type: none"> – Asbestos removal – Demolition contractors – Civil works contractors – Manufacturing risks – Piling contractors – Scaffolding contractors – Steel fixing <p>And similar high risk trades</p>

Additional considerations:

Bona fide subcontractors (BFSC)

We are able to consider risks where there is a high percentage usage of Bona fide subcontractors (BFSC) where we have a full understanding of the activities the BFSC are undertaking.

The insured must be able to demonstrate adequate levels of supervision, quality control and have a documented system in place for checks and records of BFSC insurance.

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