



# CONSTRUCTION

## PERSONALLY UNDERWRITTEN FOR A BESPOKE QUOTE

### HOW DOES THIS PRODUCT COMPARE TO A "STANDARD" OFFERING?

Being construction insurance specialists, we know where building in something extra will create the most value for your client.

Take liability risks, we cover:

- Fees charged by the HSE for on-site interventions
- Professional Negligence
- Part Product Liability
- Environmental Impairment Liability - for when pollution isn't "sudden and identifiable"
- Plus, we offer high limits for Financial loss

On contract works, we offer:

- Joint Names/Multiple Insureds/Vitiation Clause
- Cover for completed speculative builds awaiting sale
- Optional Defects extensions

On plant risks, we cover:

- Own plant "new for old" replacements up to 24 months
- Replacement hire costs following damage to owned plant

You'll find us easy to do business with, our insurance can be offered on annual or single project basis and our quotes are exclusive.

### WHAT ELSE DO YOU NEED TO KNOW?

- Public & Products Liability
- Employers' Liability
- Contract Works
- Own Plant
- Hired-in Plant
- JCT 6.5.1
- Terrorism
- Media Management Crisis Costs
- Property Owners' Liability
- Legal Expenses

### WHO QUALIFIES?

Companies with a minimum annual turnover of £1M. No height or depth limits. Special terms for CPA members. 70+ trades covered including:

- Groundworks & Excavation
- General Builders
- Plant Hire
- Basement Contractors
- HVAC Engineers
- Bricklayers
- Carpenters & Joiners
- Formwork & Shuttering
- CCTV & Alarm Installers



# WHY DO BUSINESS WITH PEN?

When we set up Pen in 2014, we brought together some of the UK's best known and most respected underwriting businesses, many with decades of underwriting expertise.

**Our values – Differentiation, Expertise, Added Value and Ease of Doing Business – are built on these strong foundations.**

## DIFFERENTIATION

Across Pen we offer more than 60 products, underwritten by industry specialists, providing cover in hard to fill niches.

As well as one of the most varied product ranges in the market, we understand the value of doing business differently – of handling ordinary needs in extraordinary ways - so that standard becomes superior.

## EXPERTISE

Being “technical underwriters who trade” defines everything we do.

That means technical expertise from backroom specialists such as analysts, actuaries, pricing experts and capacity managers – not many other underwriting businesses can say the same.

But most of all, business and market acumen so you can trade and negotiate with empowered underwriters.

## ADDED VALUE

Whichever Pen product you choose, we believe there should always be an advantage – something in it for you – whether you are a policyholder, capacity provider or broker:

- Claims management that is bespoke to each product, and many products serviced by in-house specialists
- Wide range of capacity supporting £500M GWP
- Hard to find clauses that give brokers an advantage and clients better protection
- Built-in services, like environmental consultancy, so we improve businesses, not just insure them

## EASY TO DO BUSINESS WITH

We recognise that although the business landscape is ever-changing, what people value remains unaltered – support, expertise and old-fashioned service.

That's why:

- You can contact our 400 staff on the phone, via our app, or face to face in one of our 15 offices across the UK.
- You choose how to trade with us: most of our products are personally underwritten but we also offer e-traded products and delegated authorities.
- And whether you want to discuss an opportunity, resolve a problem or close a deal, you'll find our leadership hands-on.

## BUSINESS DEVELOPMENT CONTACT

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