



# ROOFERS AND SCAFFOLDERS

## PERSONALLY UNDERWRITTEN FOR A BESPOKE QUOTE

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

Our expertise means we can underwrite each case on its merits, rather than letting the computer say "no".

- Terms are available both on a per capita and wages/turnover basis
- We can offer discounts rates for companies that are members of a trade association

Key differentiators in our policy include no upper height limit when offering wages/turnover quotes.

You'll find us easy to do business with. We'll aim to respond to your query within 24 hours of when we receive your presentation. A dedicated underwriter will then work with you to provide our most competitive terms.

### WHAT ELSE DO YOU NEED TO KNOW?

- Employers Liability – up to £10m
- Public Liability – up to £5m with excess layer available
- Legal Costs cover available
- Defective Workmanship and Financial Loss available
- Cover for companies based throughout UK including Northern Ireland

### WHO QUALIFIES?

Roofers and scaffolders up to £500k turnover.



# 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

**Name** Central Sales Team

**Direct** 01403 321196

**Email** UKGeneralEnquiries@penunderwriting.com

## UNDERWRITING CONTACT

**Name** Jack Trennery

**Job title** Senior Underwriter - Pen SME

**Direct** 01622 312301

**Email** Jack\_Trennery@penunderwriting.com

**Name** Scott Colyer

**Job title** Divisional Director - Pen SME

**Direct** 01622 312304

**Mobile** 07920 813038

**Email** Scott\_Colyer@penunderwriting.com

