

A man wearing a white cap and a light-colored shirt is painting a ceiling with a roller. The background is a bright, overexposed ceiling. The text is overlaid on a dark grey rectangular area on the left side of the image.

TRADESPEOPLE & HOMeworkERS

FROM BUILDERS TO HAIRDRESSERS – OUTSTANDING
COVER FOR ALL SORTS OF TRADES

Specifically designed to suit the needs of the self employed, sole traders, small traders and home workers, our Tradespeople offering gives you the choice of two tailored policies. The Tradespeople product caters for construction and contractors trades which includes Builders, Domestic Plumbers, Electricians, and Cleaners. The Homeworkers product caters for manual and non-manual trades that are run from home trades such as surveyors, accountants, hairdressers and cake decorators.

RSA 

STANDARD COVER

Our standard cover consists of:

- Public / Products Liability £1m limit of indemnity with potential to increase to £5m
- Legal Defence Costs up to £250,000 in respect of alleged breach of the Health and Safety Act, or Consumer Protection Act.

...AND A RANGE OF FLEXIBLE OPTIONS

Add a range of modular options to suit your clients' needs:

- Employers' Liability up to £10m limit of indemnity
- Tools and equipment up to £5000 per person with an option of cover for theft from vehicles overnight.

TRADESPEOPLE ALSO CAN SELECT:

- Contract Works up to £500,000 sum insured
- Contractors' Own Plant up to £25,000 sum insured
- Contractors' Hired in Plant up to £50,000 sum insured.

KEY SELLING POINTS

- A competitive package of covers with flexible limits to suit the needs of most sole or small traders
- Broad eligibility across trades
- Eligibility for up to 8 persons
- Automatic additional cover for Temporary Persons Employed up to an aggregate of 50 days in any period of insurance.

The background of the advertisement features three cupcakes with pink frosting. The cupcake in the foreground is in sharp focus, showing a swirl of pink frosting topped with a gold heart and a gold bead. It is tied with a light-colored ribbon. Two other cupcakes are visible in the background, slightly out of focus.

AN APPETITE FOR BUSINESS

RSA's Tradespeople & Homeworkers product is extremely competitive for:

- Hair and Beauty
- Professional consultancy and Catering
- Contracting trades such as Plastering, Carpentry, and Electricians.

WHERE TO BUY

You can buy our new Tradespeople & Homeworkers product on RSA Online (rsaonline.rsagroup.com) and Acturis.

WHY RSA FOR SME?

1. NEW, REFRESHED, EASY-TO-TRADE SME PRODUCTS

Our new and refreshed SME products are price-competitive, with increased levels of eligibility – creating more opportunities for business. Our simple products offer modular covers for even greater flexibility.

2. ATTENTIVE SERVICE AND RESPONSIVE TURNAROUND TIMES

We've improved response times for new business and MTAs. We've also improved our renewals processes with regular e-bulletins and an online dashboard on RSA Online, where you can access Live Chat to make e-trading with us faster, easier and more efficient.

3. STRONG REPUTATION FOR FAIR CLAIMS

As a market-leading SME claims provider we will deliver an effective and efficient claims service encompassing speed of action, technical excellence and payment in accordance with the policy. Your SME customers benefit in particular from the following RSA Claims:

- “Express 5” Commitment: On receipt of a full presentation* of any property claim under £2,500 we will express process your claim within 24 hours, or the same day if received before 12.00. Cheques are issued within 24 hours and if further information is required we will call you to ensure your claim can still be expressed the same day.
- Bespoke Supply Chain - exclusive access to a large network of vetted suppliers who provide a range of property services at specially negotiated rates.
- Unique In-house Loss Adjusting Services to investigate all types of material damage and business interruption claims enabling swifter on-site settlement and with no fees for in-house cases.

We recognise communication is key to a successful partnership and work to agreed service levels to ensure we respond effectively at key points of the claim.

* Presentation to include full details under key 5 areas: Policy number and schedule, Loss details, Estimate for repair or replacement, Settlement method and Payee details.

4. FINANCIAL STRENGTH AND HERITAGE

We're the UK's largest commercial insurer, with a heritage stretching back over 300 years. Our solid credit ratings, A+ Negative from Standard & Poor's and A2 Stable by Moody's, show we've achieved sustainable, profitable performance in a competitive and challenging market.

5. A COMPREHENSIVE RANGE OF ONLINE PRODUCTS

As well as our range of SME products, including Mini Fleet, Offices, Properties, Shops, Small Business Combined and a new product coming soon, Hotels & Restaurants, we also have several specialist products on RSA Online. These include Professional Indemnity, eComputers, and our Marine products: Haulage eSolutions, Transit eSolutions and Cargo eSolutions.

6. ACCESS TO SME E-TRADING EXPERTS

Our SME e-trading experts provide support in person or by phone, including system demos, coaching, and product and market expertise. If you need help e-trading Offices, Shops, Small Business Combined, Properties, Mini Fleet or our Tradespeople & Homeworkers products, speak to your local e-trader to arrange a call or visit.

OUR NEW AND REFRESHED SME PRODUCTS ARE PRICE-COMPETITIVE WITH INCREASED LEVELS OF ELIGIBILITY - CREATING MORE OPPORTUNITIES FOR BUSINESS



YOUR QUESTIONS ANSWERED

Here are the answers to our most frequently asked questions about Tradespeople & Homeworkers:

Q DO YOU PROVIDE TREATMENT RISK FOR HAIR AND BEAUTY TRADES?

A Yes, provided that all treatments (not involving invasive or medical type treatments) are carried out either by qualified staff or under the supervision of qualified staff.

Q DO YOU PROVIDE COVER FOR PERSONS EMPLOYED TEMPORARILY?

A Yes, provided that the total number of days during which all temporary Persons Employed are engaged does not exceed 50 days during any one Period of Insurance.

Q HOW MANY PEOPLE CAN BE INSURED?

A Businesses with a maximum of 8 people may be insured.

Q ARE LIMITED COMPANIES ELIGIBLE?

A Yes, provided it has no more than 8 people employed.

YOUR QUESTIONS ANSWERED

Q MY CLIENT CARRIES OUT MORE THAN ONE TRADE, ARE THEY ELIGIBLE?

A Yes, we can provide cover for up to 7 trades – you'll just need to additionally indicate which their main trade is.

Q I WORK UP TO 10M IN HEIGHT – AM I ELIGIBLE?

A Yes, we can provide cover for most trades up to a 10m height limit and 2m depth limit.

Q MY CLIENT OPERATES FROM A BUSINESS PREMISES, ARE THEY ELIGIBLE?

A Our Tradespeople & Homeworkers product is for those without a business premises who normally work at home or at other people's property. Our Shops, Offices or Small Business Combined products are better suited for your clients' needs.

Please refer to the policy documentation or contact your usual RSA contact for further details if required.



rsabroker.com/sme

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UKC04740