



## Bespoke Insurance Policy for Home Automation & Audio Visual Contractors

We are able to insure most companies operating in this sector whether they are involved in the manufacture, supply, installation, testing or design of products. Cover is available for companies operating at height, using heat away or working overseas.

### Typical companies we insure include:

- Home Automation contractors
- 'Smart Home' installers
- Data and Network Cabling contractors
- Domestic Audio/Visual contractors
- Associated security contractors

### We can provide cover for:

- Employers Liability
- Public & Products Liability (including inefficacy "failure to perform")
- Commercial Property All Risks
- Business Interruption All Risks
- Contract Works
- Professional Indemnity
- Property Terrorism cover
- Legal Expenses
- Directors & Officers Liability
- Fidelity Guarantee

## WHAT MAKES THIS POLICY BETTER THAN OTHERS?

- Inefficacy cover to the PL limit
- Damage to that part worked on for alarm, extinguishing or security services (this provides cover for damage to carpets being lifted for example)
- Defective workmanship
- Temporary removal of customers goods
- Financial Loss (including Products)
- Terrorism cover on PL/Prods/Inefficacy
- Accidental Exposure to asbestos
- £250 third party property excess (increased in certain scenarios)
- Fidelity Bonding
- Free Professional Indemnity section £100,000 limit
- Free Directors & Officers section £100,000 limit

Note: This is only a brief overview of cover please refer to our full summaries of cover & policy wordings for full details

