

# CASUALTY EXCESS OF LOSS

### WHO IS IT FOR?

Manchester Underwriting Management's Excess of Loss product is designed for all types of industry and trade sectors ranging in size from wholesale and service trades, through to construction and civil engineering or manufacturing. Our approach means we welcome all enquiries for risks and can cover on an annual or specific contract cover basis.

MUM's Excess of Loss offering provides competitive premiums and direct access to experienced underwriters who provide prompt responses.

## CASUALTY EXCESS OF LOSS



#### CONTACT

If you have any questions please contact:

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#### **ARE YOUR CURRENT** PRIMARY LIMITS OF £IM, £2M OR £5M LARGE ENOUGH TO COVER A CLAIM?

- Contractual requirements
- · Long tail claims
- Government and Local Authority requirements
- Increasing claims inflation
- The Discount Rate tables changed in 2017 meaning significantly increased injury awards for damages

#### **COVER**

- Employers' Liability
- Public and Products Liability
- Combined Employers' Liability & Public and Products Liability
- Non-Negligent Liability (6.5.1)

#### WHAT MUM OFFERS:

- Fast, reliable service
- Competitive commission levels
- A-rated security
- Limits from £Im to £25m
- Annual and Single Project construction policies (maximum 5 years)
- · Ability to follow all UK registered insurers
- · Ventilation of layers
- Worldwide cover
- Claims expertise
- Competitive premiums starting from £1,000
- · All trades considered

#### **CLAIMS SERVICE**

MUM is known as a market-leader for providing great claims service. We know how important it is that claims are dealt with fairly, effectively and with clear communication. For Casualty claims, we have partnered with Sedgwick Vericlaim, who share our client-focused approach.

Sedgwick Vericlaim have a dedicated team, supported by experienced chartered loss adjusters with nationwide coverage.

We can be flexible as to the adjuster where required.





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For more information, please see www.manchesterunderwriting.com.When we offer insurance products we will state clearly which insurer will underwrite the policy. Any description of cover in this brochure does not include all terms, conditions and exclusions of any cover we may provide, which will be contained in the policy wording itself.