

PRODUCT OVERVIEW

GENERAL LIABILITY

A stand alone combined liability product covering a wide range of manufacturing and wholesale trades

KEY FEATURES

- ✓ Wide underwriting appetite - including unusual and higher risk activities
- ✓ Up to £10m Public/Products/Employers liability indemnity limit
- ✓ Available in isolation

Security: Lloyd's & Company Market – A Rated (A.M. Best)

Minimum Premium: £500 + IPT



COMMERCIAL COMBINED

Designed for a wide range of manufacturing, wholesaling and distribution trades

KEY FEATURES

- ✓ Up to £25m MD/BI sum insured
- ✓ Flexible underwriting approach
- ✓ Non-standard construction and composite panels considered
- ✓ Equipment and computer breakdown, inspection, legal expenses and terrorism options

Security: Lloyd's & Company Market – A Rated (A.M. Best)

Minimum Premium: £500 + IPT



CRAFT BREWERS, CIDER MAKERS & DISTILLERS

Designed for the unique operations of microbrewers and distillers

KEY FEATURES

- ✓ Property extensions include; cover at exhibitions, beer festivals and trade fairs, damage caused by change in temperature, malt, hops, grain and other ingredients at third party premises, damage caused by bursting bottles or barrels
- ✓ BI extensions include; contamination of yeast cultures, essential personnel, infectious disease, failure of refrigeration plant, prevention of access
- ✓ Events, tours and visitors to the premises
- ✓ Non-standard construction premises considered

Security: Lloyd's – A Rated (A.M. Best)

Minimum Premium: £500 + IPT



PROPERTY OWNERS - COMMERCIAL

Designed for commercial properties and mixed portfolios

KEY FEATURES

- ✓ Property sum insured up to £25m
- ✓ Flexible commission rates
- ✓ Wide underwriting appetite
- ✓ Full range of tenant types considered
- ✓ Covers available include; prosecution defence costs, legal expenses, waiver of subrogation, legionellosis, loss of market value, inadvertent omission to insure and others

Security: Lloyd's & Company Market – A Rated (A.M. Best)

Minimum Premium: £500 + IPT



**CALL OUR UNDERWRITERS DIRECT ON: 01702 713636 OR EMAIL
YOUR PRESENTATION TO: ENQUIRIES@THAMESUNDERWRITING.COM**

PROPERTY OWNERS - RESIDENTIAL

Designed for residential properties and buy to let portfolios

KEY FEATURES

- ✓ Property sum insured up to £25m
- ✓ Full range of tenant types considered
- ✓ Individual properties or portfolios considered

Security: Lloyd's & Company Market – A Rated (A.M. Best)

Minimum Premium: £500 + IPT



PRINTERS

Designed for a wide range of printing and allied trades

KEY FEATURES

- ✓ Trades considered include; printers, consultants, manufacturers and wholesalers, sign design, manufacture and installation, vehicle wraps, web design and textiles
- ✓ Cover extensions include; inching & crawling, libel and slander and breach of copyright
- ✓ Material damage and liability sections considered in isolation

Security: Lloyd's – A Rated (A.M. Best)

Minimum Premium: £500 + IPT



COMMERCIAL PACKAGES

Package product designed for cafes, coffee shops, restaurants, retail shops, offices, hotels and guest houses

KEY FEATURES

- ✓ Complete package covers available

Security: Lloyd's & Company Market – A Rated (A.M. Best)

Minimum Premium: £500 + IPT



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