COMMERCIAL PROPOSITION

PRODUCT GUIDE

#preparetodayprotecttomorrow

Follow us: Camberford Underwriting











Camberford Underwriting

www.camberford.com

Your Risk. Our Business.

Camberford Underwriting is a specialist commercial MGA, backed byA rated capacity. Established for over 65 years, we operate a diversified portfolio of products.

Our experienced underwriters dive deep, work fast, and deliver solutions that help you grow with confidence.

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Built on trust.
Driven by expertise.

At Camberford Underwriting, we believe underwriting is not just about numbers - it is about understanding, engaging, and unlocking potential.

We have a wide network of over 1,000 supporting brokers throughout the UK and we believe that a combination of our empowered underwriters and specialist products can help our broker partners win and retain more business.

WHAT WE DO

We offer a broad range of commercial products, which are generally designed to cover the business and its employees, and protect against risks that could impact their success, with covers of Employers' and Public/ Products Liability, Business Interruption and Property included.

Our Terrorism product covers risks located within the UK and Europe, insuring both commercial and residential properties.

We also cater for the Life Sciences and Technology sector.

Prepare Today. **Protect** Tomorrow.

WHY CHOOSE US

- A Rated Capacity
- Experienced & Empowered Underwriters
- Broad Appetite
- Specialist Products
- 65+ Years Presence In The Market

> *The New Business team is pivotal in supporting the growth of our Commercial Programs business. We continue to provide our brokers with niche commercial solutions and expert underwriting support to meet their ever-changing clients' needs in an increasingly competitive market.*

Barry Driscoll,
Chief Trading Officer at Brown & Brown Europe Underwriting

MEET OUR NEW BUSINESS TEAM

Michael Leonardi

Heidi Saxty

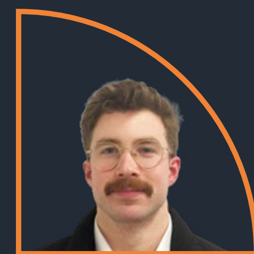
Nathan Sollosi

Lucy Karamath

Nick Atkinson

Luke Mulvaney

Santa Dzuigyte



Dylan Nerval

Angus Heal

Crawford Boyd

Andy Woodhams

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Contact Us:

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E: newbusiness@camberford.com

SECURITY GUARDS/ALARMS & PHYSICAL INSTALLATION

36%

of front-line security staff are physically attacked monthly.*

In a world where security is more important than ever, those who protect us deserve the utmost protection themselves. We understand the risks faced by your clients and the importance of their role in a diverse and rapidly growing industry.

The continuous advancements made in technology have resulted in security systems becoming more sophisticated and widely accessible than ever before. As the demand increases for electrical contractors specialising in security technology, so does the importance of ensuring specialist cover is in place. Our market leading insurance solutions ensure they are protected every step of the way.

Appetite

- Fire Alarms installation, including Emergency Lighting systems
- Fire Extinguishers
- Intruder Alarm systems
- CCTV systems
- Access Control & Door Entry systems
- Security gates, fences, barriers & shutters
- CCTV monitoring stations
- Locksmiths
- Mobile & Static security guards
- Key Holding & Alarm Response
- CCTV & Alarm monitoring services
- Concierge & Front of House security

We can also consider:

- Event Security, including stewards
- Dog handlers/ Canine security
- Cash Carrying services

Core Features & Benefits

Our product provides an extensive range of cover, including:

- Efficacy & Contractual Liability, equal to the Public Liability limit of Indemnity
- Products Liability
- Indemnity to Principal Cover
- Wrongful Arrest
- Loss of Keys, including Consequential Loss
- Financial Loss
- Brand Protection
- Environmental Clean-Up Costs
- Fidelity Bonding/Guarantee
- Misuse of Customer Phones
- Professional Indemnity
- Professional Advice
- Loss of Extinguishing Gas

Additional Cover Options

- Commercial Legal Expenses
- Excess of Loss Liability
- Directors' & Officers' Liability
- Property Material Damage
- Contractors' All Risks

Speak to an underwriter:

T: 020 8315 5000
E: newbusiness@camberford.com

*Source: www.workingthedoors.co.uk | Camberford Underwriting is a trading name of Camberford Law Limited which is authorised and regulated by the Financial Conduct Authority. FRN: 121476

3,000

serious accidents involving cleaners are reported to the Health & Safety Executive.*

CLEANING CONTRACTORS & SUPPORT SERVICES

The Cleaning & Support Services product has been established for over 25 years. We continue to offer an insurance product that includes our expert knowledge of the risks within this sector, with experienced underwriters being able to provide tailored solutions for our brokers and their clients.

Appetite

- Commercial cleaners including window and gutter cleaning
- Domestic cleaners
- Carpet & upholstery cleaners
- Fire & Flood restoration contractors
- Pressure Washing
- Sole traders through to the largest corporate companies
- Franchise arrangements

We can also consider:

- Profile of locations at which the policyholder works: certain locations can be excluded
- Full scope of work undertaken. There is a wide range of activities undertaken by cleaners that can also include support services such as gardening, painting & decorating and the like
- Height work by reach and wash pole system, ladders, MEWP, Scaffold etc
- Product sales (rights of recourse, country of origin/ manufacture, export territories, etc)

Core Features & Benefits

- Treatment Risks – Damage to Property being worked upon (up to the Public Liability limit selected)
- Efficacy and Contractual Liability (up to the full Public Liability limit of Indemnity selected)
- Loss of customer's keys & consequential loss following loss of keys
- Fidelity bonding (theft by employees)
- Employee misuse of customer telephones
- Environmental clean up costs
- Damage to property held in trust
- Brand protection & product recall
- Includes Products Liability

Additional Cover Options

- Directors' & Officers' Liability
- Professional Indemnity
- Commercial Legal Expenses
- Excess of Loss Liability
- Property Material Damage
- Contractors' All Risks

Speak to an underwriter:

T: 020 8315 5000
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*Source: www.peoplesafe.co.uk | Camberford Underwriting is a trading name of Camberford Law Limited which is authorised and regulated by the Financial Conduct Authority. FRN: 121476

CONSTRUCTION & ENGINEERING

We have in-depth construction and engineering knowledge, and our wins are often the more complex cases which fall outside the appetite of the conventional composite insurers. These tend to be larger premium cases although we are happy to write at any size.

138

fatal injuries at work across all industries in the UK, with 51 of these occurring in the construction sector.*

Appetite

Super structure:
Commercial and residential property design, manufacture and construction
- Structural erection
    - Concrete
    - Timber
    - Steel
- Mechanical/ electrical/ utility
- Fit out
- Plastering & rendering
- Cladding
- Roofing

Commercial and domestic renovation and repair
- All of the above

Sub-structure:
- Ground preparation
- Foundations
- Formwork
- Shoring
- Boring
- Utilities
- Landscaping
- Car parking
- Underpinning
- Piling

Hazardous work and locations:
- Light demolition
- Unlicensed asbestos
- Power stations/ chemical works etc
- Work at height
- Work at depth
- Sea defences

Core Features & Benefits

- Large Single Location Capability
- International (inc. USA) Products Liability
- Adverse Claims Experience
- Non-Standard Construction
- Scheduled Risks

Additional Cover Options

- Contract Works
- Contractors Plant
- Public & Products Liability*
- Professional Indemnity
- Directors' & Officers' Liability
- Property Sections

* Including efficacy, financial loss and/or defective workmanship rectification.

Outside of Appetite

Contracts in isolation for:

- Roofing
- Scaffolding
- Demolition
- Asbestos
- Plumbing

Speak to an underwriter:

T: 0330 165 2000
E: insure@premco.co.uk

LLOYD'S Coverholder

*Source: www.hse.gov.uk I Premier Commercial Limited is authorised and regulated by the Financial Conduct Authority, firm reference number 303287.

70%

Construction worker fatalities in the UK are 70% higher than before the COVID-19 pandemic.*

HVAC & ELECTRICAL CONTRACTORS

Over many years we have developed a deep understanding of this sector, our policy has evolved alongside the industry, and we have a current and comprehensive offering that can adapt with your clients. Our skilled underwriters are ready to help assist you in finding a solution for their needs.

Appetite

- Electrical contractors
- Testing and Certification of electrical systems and items
- Heating, Ventilation and Air Conditioning contractors
- Refrigeration work
- Solar Panel Installation contractors
- Demonstrable experience in their specialist sector
- Qualifications/Accreditations
- Policyholders domiciled and registered (and working) within the UK, Isle Of Man and the Channel Islands

We can also consider:

- Sprinkler contractors
- Plumbing contractors
- Commercial and Industrial premises
- Other ancillary works undertaken by the proposer or sub-contractors
- Product sales

Core Features & Benefits

- £10 million Employers Liability
- Up to £5 million Public & Products Liability
- Efficacy and Contractual Liability
- Defective Workmanship and Products
- Legionellosis Extension (Public and Products Liability): limit £1 million

Additional Cover Options

- Property & Business Interruption
- Contractors All Risks
- Professional Indemnity
- Directors' & Officers' Liability
- Legal Expenses
- Public & Products Liability Excess of Loss

Speak to an underwriter:

T: 020 8315 5000
E: newbusiness@camberford.com

*Source: www.constructionnews.co.uk | Camberford Underwriting is a trading name of Camberford Law Limited which is authorised and regulated by the Financial Conduct Authority. FRN: 121476

1,400

During the last 10 years, 24 tree surgeons and arborists have been killed during work and nearly 1,400 have suffered an injury.*

ARBORICULTURAL CONTRACTORS

Our team understands that each client in this sector needs a tailored solution for their business. Our market leading product not only protects your client comprehensively, but also gives them piece of mind so they can carry out their work without insurance being a worry.

Appetite

- Tree Surgeons
- Landscapers (hard and soft landscaping)
- Fencing
- Forestry Felling (manual and mechanical)
- Power line work
- Some Green Zone Railway work
- All sizes of business/ company
- Risk domiciled in United Kingdom, the Channel Islands or the Isle of Man

We can also consider:

- Security measures for tools and machinery
- Potential for unexpected exposure to a duty of care for a subcontracted groundsman or similar
- Employees and sub-contractors must be commensurately qualified for work undertaken (for example, NPTC, City and Guilds)
- Increased Public & Products Liability Excess of Loss up to £10 million

Core Features & Benefits

- £10 million Employers Liability
- Up to £5 million Public Liability
- Up to £5 million Products Liability
- No height limit (if qualifications met)

Additional Cover Options

- Property Material Damage
- Business Interruption
- Contractors All Risks (this includes Owned Plant and tools, Employees Tools and Hired in Plant)
- Professional Indemnity
- Directors' & Officers' Liability
- Legal Expenses
- Public & Products Liability Excess of Loss

Speak to an underwriter:

T: 020 8315 5000
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*Source: www.shepwedd.com | Camberford Underwriting is a trading name of Camberford Law Limited which is authorised and regulated by the Financial Conduct Authority. FRN: 121476

36%

of all work-related fatal injuries occurred in the construction sector.*

GENERAL CONTRACTORS

Whether your client is a sole trader, SME or even a large corporate business, we aim to provide peace of mind to your client to get on with their job. Whatever their specialty, our experienced underwriters can assist in tailoring coverage to meet your client's requirements.

Appetite

A range of trades, our focus being on demonstrably well managed contractors (whether sole traders or large companies), including:

Bathroom and kitchen fitters, blind and curtain fitters, carpenters and joiners, doors and shutters installation and locksmiths, drain cleaners, facilities management, fencing, flooring, glazers, lift engineers, painters and decorators, paving and surfacing, pest control, plant hirers, plasterers, shop and office fitters, stone masons, flooring contractors, carpet fitters, screeding, wood floor fitters, lift and escalator maintenance, lift and escalator installation, ancillary electrical work for lift engineers, stair-lift and similar installation and maintenance. Simple per capita risks in these trades will be considered.

Outside of Appetite

Outside of our acceptance criteria:
Adverse financials or financial history, architects, asbestos removal, basement or swimming pool construction/ installation, cladding, demolition, engineers (unless lift engineers), frequency of claims, roofers or scaffolders, work in the Republic of Ireland.

If a risk falls outside of these target trades, please call the team and have a discussion before submitting the risk online.

Core Features & Benefits

- Broad range of acceptable trades
- Portfolios can be considered
- Flexible underwriting
- Passive Fire Protection

Additional Cover Options

- Material Damage and Business Interruption
- Contract Works
- Maximum Contract Periods & Phased Projects
- Owned Plant, Hired In Plant
- Employees Tools
- Professional Indemnity
- Directors' & Officers'
- Legal Expenses
- Public & Products Liability Excess of Loss

Speak to an underwriter:

T: 020 8315 5000
E: newbusiness@camberford.com

*Source: www.hse.gov.uk I Camberford Underwriting is a trading name of Camberford Law Limited which is authorised and regulated by the Financial Conduct Authority. FRN: 121476

£21.6bn

The annual costs of workplace injury and new cases of work-related ill health is £21.6 billion.*

Speak to an underwriter:

T: 020 8315 5000

E: newbusiness@camberford.com

RECRUITMENT AGENCIES & EMPLOYMENT BUSINESSES

Our specialised Recruitment product has been available for over 15 years, continuously evolving to provide our brokers and clients with tailored coverage and specific extensions that enhance the core insurance offering.

Appetite

- Agencies operating purely under standard contract conditions
- Agencies and consultancies specialising in permanent placements

Accommodation Businesses:

- Umbrella companies
- Payroll companies
- Recruitment Agencies accepting liability for supplied personnel under contract
- Recruitment Agencies providing training, PPE and elements of direction, supervision and control over supplied persons

Core Features & Benefits

- No Vicarious Liability Exclusions applying to the policy
- Dishonesty of own Employees Extension, equal to the Professional Indemnity limit of Indemnity
- Libel & Slander Extension, equal to the Professional Indemnity limit of Indemnity
- Fidelity Guarantee
- Legionellosis Extension
- Intellectual Property Rights Extension
- Up to £20 million Employers' Liability, £10 million Public & Products Liability and £5 million Professional Indemnity
- Legal and Tax Advice helpline as part of the Legal Expenses cover

Additional Cover Options

- Drivers Negligence Insurance – AOC limits up to £25,000 and £125,000 in the Aggregate
- Commercial Legal Expenses – which has been specifically tailored to the recruitment industry, including employee restrictive covenants and contract disputes
- Property Material Damage
- Directors' & Officers' Liability
- Professional Indemnity
- Errors and Omissions of supplied persons
- Non-Standard placement Extension including Contractual Liability

*Source: www.hrsolutions-uk.com | Camberford Underwriting is a trading name of Camberford Law Limited which is authorised and regulated by the Financial Conduct Authority. FRN: 121476

12,000

Care workers in the UK suffered more than 12,000 violent attacks during the last 10 years.*

DOMICILIARY CARE SERVICE PROVIDERS

In the highly sensitive world of Domiciliary Care Provision it is essential to have the right cover. We have been writing these risks for a long time, as a result we know the intricacies of the industry and have a top tier offering that will mean your client can just get on with what they know and leave the insurance concerns to us.

Appetite

- Domiciliary Care services providers
- Policyholders domiciled and registered (and working) within the UK, Isle Of Man and the Channel Islands
- Minimum Premium: variable based on risk profile and coverage options selected

We can also consider:

- Abuse coverage
- Professional Liability, malpractice and treatment cover
- Limits of abuse and Professional Liability cover
- The potential impact of any coverage on a 'claims made' basis
- Any requirements following inspection by the CQC (England) (or CSIW (Wales), Care Commission (Scotland), RQIA (Northern Ireland) should be completed or a commensurate action plan available
- The scope of Legal Expenses coverage varies greatly within care policies. As a perceived 'ancillary' product to core liability covers, this may at times have limited impact when selecting a policy, but it can prove very important to have a bespoke care cover; for example, Coroner's inquest costs protection
- Service user profiles and management thereof are critical to appraisal of risk
- Complex care

Core Features & Benefits

- If previous policy was on a claims made basis, we can offer a Retrospective protection for Abuse & Medical treatment cover
- Loss of Keys protection
- New ventures can be considered
- Specialist underwriters

Additional Cover Options

- Property and Business Interruption
- Legal Liability - Core Public/ Product Liability (including Professional Liability) and optional Employers' Liability and Fidelity Bonding cover
- Legal Expenses - Includes Coroner's Inquest costs protection

Speak to an underwriter:

T: 020 8315 5000
E: newbusiness@camberford.com

*Source: www.homecareinsight.co.uk | Camberford Underwriting is a trading name of Camberford Law Limited which is authorised and regulated by the Financial Conduct Authority. FRN: 121476

49%

As at June 2024 there were 242 terrorism related arrests in the UK which represents a rise of 49% on previous years.*

UK TERRORISM & SABOTAGE

With rising conflict across the globe, the United Kingdom faces an increased threat from domestic terrorism, which is less predictable and harder to detect. There are many emerging drivers of Terrorism threats which increase the possibility that individuals in the UK, without links to groups abroad, could be inspired or radicalised to conduct terrorist attacks in response to conflicts across the world. With this in mind, the need for insuring against these risks under a standalone policy, offering broad coverage, is of greater importance.

Appetite

- Real Estate – commercial & residential property including domestic household
- Leisure & Hospitality – pubs, restaurants, hotels, nightclubs, sports clubs/ stadiums, casinos
- Education – schools, colleges, universities
- Healthcare – hospitals, surgeries, dentists, care homes
- Industrial – wholesalers, manufacturers, recycling
- Office & Retail – office blocks, SME retailers, department stores, jewellers block
- Contract Works – annual and specific contracts
- Motor traders
- Religious properties
- Embassies & consulates
- Charities

Core Features & Benefits

- Automatic BI extensions given, up to £5 million sub-limit
- No adverse selection rules
- Risk based competitive rating
- Differentiation between residential & commercial
- Private individuals are able to purchase cover
- Flexible, tailored cover to suit client – including first loss limits
- Can insure properties in the Channel, Isle of Man & Northern Ireland
- Policy periods can be greater than 12 months
- Pro rata cancellation
- No requirement for HMT to certify an incident an act of Terrorism

Additional Cover Options

Maximum limit any one location MD & BI	**£455 million**
Non-Damage Denial of Access	**£5 million**
Loss of Attraction	**£5 million**
Brand Rehabilitation	**£5 million**
Utilities	**£5 million**
Seepage & Pollution	**£5 million**
Customers & Suppliers BI Extension	**£1 million**
Capital Additions	**£1 million**
Looting Post Damage	**£250,000**
Customers Goods	**£100,000**
Terrorism Liabilities	**On Request**
Nuclear, Chemical, Biological & Radiological	**Sub-Limits Available**
First Loss Limits	**Available**

Speak to an underwriter:

T: 01622 755218
E: newbusiness@beechunderwriting.co.uk

*Source: www.gov.uk | Beech Underwriting Agencies Limited is authorised and regulated by the Financial Conduct Authority. FRN: 304391

LIFE SCIENCES AND TECHNOLOGY

A niche underwriting appetite targets the needs and demands of UK start-ups, micro-businesses and medium-sized enterprises in the Life Science, Science, Innovation and Applied Science/Technology sectors. We offer a commercial package, including UK Clinical Trial Liability/Professional Liability; and Management Liability.

£20.4bn

The Chancellor announced £20.4 billion in investment for UK R&D.*

Appetite

UK start-ups, micro-businesses and medium-sized enterprises whose focus is on the research, development, sale and distribution of:

- Medicinal products and medical devices
- In vitro diagnostics
- Cosmetics
- Dietary supplements and medical foods
- Laboratory-grown food products
- Laboratory chemicals, culture media, and biocides
- Laboratory equipment
- Electronics and robotics products
- Carbon capture technology products
- Waste and exhaust capture technology products
- Materials science products (for example ceramics, composites, metals, nanomaterials, textiles, and polymers)
- PPE products (including category 3 life-threatening risks)
- Transportation products (excluding products vital to their safe operation)
- Space and aviation products (excluding products vital to their safe operation)
- Military products (excluding firearms, ammunition, and explosives)

Core Features & Benefits

- Specialist underwriters
- Start-ups, micro-businesses and enterprises turning over less than £10 million (although we can and do write larger)
- Premiums start at £500 + IPT for R&D start-ups
- Capacity:
    - Employers' Liability - £10 million; Public & Products Liability - £10 million
    - UK Clinical Trials - £5 million
    - Professional - £5 million
    - Property and Business Interruption – up to £10 million
    - Management Liability £5 million

Outside of Appetite

- Foods (other than lab-grown food products)
- Firearms, explosives, fireworks and ammunition
- Primary nano particle production
- Critical Transportation Component products (products vital to the safe operation)
- Contractors and civil engineers
- Major chemical and petro-chemical operations
- Transportation operational risks
- Significant professional risks exposures
- High hazard public and employers liability exposures
- High hazard property and business interruption exposures

Speak to an underwriter:

T: 020 8315 5000
E: newbusiness@nucleusunderwriting.com

*Source: www.gov.uk | Nucleus Underwriting Limited is authorised and regulated by the Financial Conduct Authority. FRN: 763994

£32.6bn

The UK commercial combined insurance product market is projected to reach approximately £32.6 billion in 2025.*

COMMERCIAL COMBINED

We provide specialist capacity for general hospitality, leisure, and active sports risks, combining technical discipline with the expertise and agility brokers need in a fast moving sector. Our underwriters understand the operational pressures facing hospitality venues, attractions and activity providers, and offer quick and transparent decisions with a genuine appetite for well managed risks.

We focus on delivering reliable and comprehensive cover, a responsive service, and underwriting that considers and reflects real world risk management - not box ticking. Whether it is a busy bar, a family entertainment centre, or an adventure sports operator, we bring sector insight, consistent terms, and a partnership mindset that helps brokers win and retain clients.

For brokers, that means direct access to decision makers, fast turnaround, and products built for the way hospitality and leisure businesses actually operate.

Appetite

- Hotels/Guest Houses
- Services Apartments
- Public House/Bar
- Restaurants
- Fast Food Outlets
- Social Clubs
- Coffee/Sandwich Shops
- Gyms & Fitness Centres
- Soft Play and Trampoline Centres (excluding Liability)
- Bingo Halls
- Adventure Parks
- Mountain Bike Circuits
- Amateur Non-Contact Sports

Core Features & Benefits

- Up to £20 million sum insured per single location – higher limits can be considered
- Large multi-location portfolios supported
- Up to £10 million Public/Products Liability
- Cover available for exports to the USA

Additional Cover Options

Additional trades considered within hospitality, leisure, and active sport sectors as well as further trades including Retail, Distribution, Manufacturing, Engineering and more.

Speak to an underwriter:

T: 0203 649 7000

E: enquiry@pardusunderwriting.com

*Source: www.bankofengland.co.uk | Pardus Underwriting Limited is registered in England & Wales Company Registration No. 08641930 and is authorised and regulated by the Financial Conduct Authority, reference number 826750.

OUR SALES TEAM

Meet our Broker Development Team, who are dedicated to supporting our broker partners across UK, Northern Ireland and ROI. The team are on hand to discuss broker needs and queries, and also help to connect you with the relevant people within our business.

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Non-Standard UK Home

Home

Real Estate

Property Owners

Unoccupied Home

Residential Building Works

Commercial Building Works

Bed & Breakfast

Second Home, Family & Friends, Paying Guests

UK Holiday Home

Overseas Holiday Home

Caravan & Lodge

OTHER PRODUCTS WE OFFER

Property Programs. Powered by Plum Underwriting.

Our specialist property insurance products are backed only by UK based, A rated capacity and cover a wide range of residential and non-residential niches.

From non-standard owner occupied homes, landlords, portfolios, UK and overseas holiday homes, unoccupied properties and major building works, our property products are accessible via multiple distribution channels; from online portals to eTrade (via Acturis) as well as specialist off system schemes.

To enquire more about Property Programs, please speak to the relevant team for more information.

Plum UNDERWRITING	**T:** 0345 130 0802 **E:** underwriting@plum-underwriting.com
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Camberford Underwriting	**T:** 020 8315 5000 **E:** realestate@camberforduw.com
U-SURE	**T:** 01633 838976 **E:** info@u-sure.com
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