

General Contractors

Appetite Guide



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, glaziers, 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.

Core Features & Benefits

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

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.

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' Liability
- Legal Expenses
- Public & Products Liability Excess of Loss

Get in touch:

T: 020 8315 5000

E: newbusiness@camberford.com

W: www.camberford.com

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