

THE  
FASTER  
WAY  
TO  
BETTER  
BROKING



INSTANT  
UNDERWRITING

Product Guide 2025

V1.01.26

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**Turul Brown, Managing Director**  
Instant Underwriting

# WELCOME

Reflecting on many years working as a broker in the UK market that suffered from slow turn-around times and dated legacy systems, it was strikingly obvious that there needed to be an insurance provider to help brokers become better, faster and more efficient.

This insight led to the innovation that brought to life Instant Underwriting - an MGA that leverages technology to optimise the agent journey.

This model quickly gained traction and within a year of launching we were honoured to be shortlisted for the Customer Experience Award at the Digital and InsurTech Awards. This pivotal moment set the tone for the years to come and we have since continued to evolve by staying committed to raising the bar.

# GET IN TOUCH

We're fast because we're responsive on various touchpoints. Here are the multiple ways in which you can reach us:

ONLINE	Trade online at <a href="https://instantuw.co.uk">instantuw.co.uk</a> .
NEW BUSINESS	<a href="mailto:newbusiness@instantuw.co.uk">newbusiness@instantuw.co.uk</a>
	0203 931 7280
RENEWALS	<a href="mailto:renewals@instantuw.co.uk">renewals@instantuw.co.uk</a>
	0203 931 7281
GENERAL	<a href="mailto:agency@instantuw.co.uk">agency@instantuw.co.uk</a>
	0203 931 7279
SOCIALS	Find us on Linked In - <b>Instant Underwriting</b>

# BUSINESS DEVELOPMENT



**Shenayde Waugh**  
Head of Business Development

Meet our dynamic business development managers – a team equipped with extensive insurance background in underwriting. They're ready to re-energise your business placement and maximise your growth. Our stellar connections with brokers aren't just a result of top-notch teamwork and unparalleled service – it's about putting underwriters right at your fingertips.

## HOW DO I JOIN?

Our commitment to speed and top-tier service isn't confined to business placement. It extends seamlessly to our accelerated online application process. Sign up with us, and experience a same-day turnaround that puts you on the express lane to success. Efficiency isn't just a promise – it's the Instant Underwriting way. Your journey to streamlined success starts here.

## CONTACT US

**Shenayde Waugh | Head of Business Development**  
Call: 0758 617 1051 or Email: [shenayde.waugh@instantuw.co.uk](mailto:shenayde.waugh@instantuw.co.uk)

## SIGN UP NOW



## WHOLESALER'S COMBINED

**£10m**

TOTAL SUM INSURED

**390**

TRADES OPTIONS

## MANUFACTURER'S COMBINED

**£10m**

TOTAL SUM INSURED

**406**

TRADES OPTIONS

## MOTOR TRADER'S COMBINED

**£10m**

TOTAL SUM INSURED

**3**

TRADES OPTIONS

CONTRACTOR'S COMBINED  
LIABILITY**£10m**

TOTAL SUM INSURED

**388**

TRADES OPTIONS

## LIABILITY

**£5m**

TOTAL SUM INSURED

**318**

TRADES OPTIONS

## LANDOWNER'S LIABILITY

**£5m**

TOTAL SUM INSURED

**0-100**

ACRES

## FOOD &amp; HOSPITALITY

**£5m**

TOTAL SUM INSURED

**118**

TRADES OPTIONS

## SPORT &amp; LEISURE

**£5m**

TOTAL SUM INSURED

**67**

TRADES OPTIONS

## RETAIL SME

**£5m**

TOTAL SUM INSURED

**158**

TRADES OPTIONS

## OFFICE

**£5m**

TOTAL SUM INSURED

**220**

TRADES OPTIONS

## SURGERY

**£5m**

TOTAL SUM INSURED

**109**

TRADES OPTIONS

## PROPERTY OWNER'S

**£10m**

TOTAL SUM INSURED

**1470**

TRADES OPTIONS

## SCHEMES

BESPOKE TAILOR MADE  
SCHEMES. EXISTING OR  
NEW OPPORTUNITIES.

COMMISSION	UP TO 20%	
UNDERWRITING RESPONSE TIME	INSTANT QUOTE OR IF REFERRED WITHIN 70 MINS	
MINIMUM PREMIUMS	£535 PLUS IPT & FEE	
INFLATION PROTECTION	DAY ONE UPLIFT AS STANDARD ON NEW BUSINESS, INDEX LINKED AT RENEWAL	
TERRITORIES	PREMISES BASED UNITED KINGDOM, CHANNEL ISLANDS AND ISLE OF MAN	
APPETITE	INDUSTRIAL PRODUCT FOR WHOLESALERS WITHIN A COMMERCIAL OFFERING	
TOTAL SUM INSURED	£10,000,000 ANY ONE LOCATION	
	CAN INCLUDE MULTIPLE PREMISES ON ONE POLICY	
INNER LIMITS		
MONEY	UP TO £15,000 IN TRANSIT/ON PREMISES DURING BUSINESS HOURS	UP TO £15,000 ON PREMISES AFTER BUSINESS HOURS IN LOCKED SAFE
GOODS IN TRANSIT	UP TO £20,000 ANY ONE VEHICLE	
GLASS	UP TO £25,000	
DETERIOATION OF STOCK	UP TO £20,000	
BUSINESS INTERRUPTION	UP TO 36 MONTHS INDEMNITY PERIOD	
PUBLIC & PRODUCTS LIABILITY	£1M, £2M OR £5M	
WORK AWAY	PER CAPITA BASIS, UP TO 10	
EMPLOYERS LIABILITY	£10M	
LEGAL EXPENSES	£250,000 AS STANDARD	
WHAT WE LIKE	<ul style="list-style-type: none"> <li>- PUBLISHERS</li> <li>- SHELVING AND RACKING</li> <li>- UPHOLSTERERS</li> </ul>	
WHAT WE ACCOMMODATE	<ul style="list-style-type: none"> <li>- CHINAWARE AND POTTERY</li> <li>- CABINET (WOODEN)</li> <li>- ENGRAVERS (GLASS, METAL &amp; WOOD)</li> </ul>	
WHAT WE DECLINE	<ul style="list-style-type: none"> <li>- BEVERAGE</li> <li>- FURNITURE (PLASTIC, WOODEN)</li> <li>- METAL WORK</li> </ul>	

# MANUFACTURERS COMBINED

COMMISSION	UP TO 20%	
UNDERWRITING RESPONSE TIME	INSTANT QUOTE OR IF REFERRED WITHIN 70 MINS	
MINIMUM PREMIUMS	£535 PLUS IPT & FEE	
INFLATION PROTECTION	DAY ONE UPLIFT AS STANDARD ON NEW BUSINESS, INDEX LINKED AT RENEWAL	
TERRITORIES	PREMISES BASED UNITED KINGDOM, CHANNEL ISLANDS AND ISLE OF MAN	
APPETITE	INDUSTRIAL PRODUCT FOR SMALL TO MEDIUM MANUFACTURERS	
TOTAL SUM INSURED	£10,000,000 ANY ONE LOCATION	
	CAN INCLUDE MULTIPLE PREMISES ON ONE POLICY	
INNER LIMITS		
MONEY	UP TO £15,000 IN TRANSIT/ON PREMISES DURING BUSINESS HOURS	UP TO £15,000 ON PREMISES AFTER BUSINESS HOURS IN LOCKED SAFE
GOODS IN TRANSIT	UP TO £20,000 ANY ONE VEHICLE	
GLASS	UP TO £25,000	
DETERIOATION OF STOCK	UP TO £50,000	
BUSINESS INTERRUPTION	UP TO 36 MONTHS INDEMNITY PERIOD	
PUBLIC & PRODUCTS LIABILITY	£1M, £2M OR £5M	
WORK AWAY	PER CAPITA BASIS, UP TO 10	
EMPLOYERS LIABILITY	£10M	
LEGAL EXPENSES	£250,000 AS STANDARD	
WHAT WE LIKE	<ul style="list-style-type: none"> <li>- CLOTHING</li> <li>- PEN &amp; PENCIL</li> <li>- PUBLISHERS</li> </ul>	
WHAT WE ACCOMMODATE	<ul style="list-style-type: none"> <li>- BOTTLERS (INC. PLASTIC, EX. PLASTIC)</li> <li>- ELECTRIC CABLE, WIRE, CONDUIT</li> <li>- CONFECTIONERY</li> </ul>	
WHAT WE DECLINE	<ul style="list-style-type: none"> <li>- GLASS</li> <li>- FURNITURE</li> <li>- BOTTLE (GLASS, PLASTIC)</li> </ul>	

COMMISSION	UP TO 20%	
UNDERWRITING RESPONSE TIME	INSTANT QUOTE OR IF REFERRED WITHIN 70 MINS	
MINIMUM PREMIUMS	LIABILITY - £105+ IPT & FEE COMBINED - £500 + IPT & FEE	
INFLATION PROTECTION	DAY ONE UPLIFT AS STANDARD ON NEW BUSINESS, INDEX LINKED AT RENEWAL	
TERRITORIES	PREMISES BASED UNITED KINGDOM, CHANNEL ISLANDS AND ISLE OF MAN	
APPETITE	INDUSTRIAL PRODUCT FOR WHOLESALERS WITHIN A COMMERCIAL OFFERING	
RATING BASIS	£10,000,000 ANY ONE LOCATION	
TOTAL SUM INSURED	£10,000,000 ANY ONE LOCATION	THIRD PARTY VEHICLE SERVICING EXTENSION
INNER LIMITS		
MONEY	UP TO £15,000 IN TRANSIT/ON PREMISES DURING BUSINESS HOURS	UP TO £15,000 ON PREMISES AFTER BUSINESS HOURS IN LOCKED SAFE
GOODS IN TRANSIT	UP TO £20,000 ANY ONE VEHICLE	
GLASS	UP TO £25,000	
STOCK OF VEHICLES	UP TO £1M	
BUSINESS INTERRUPTION	UP TO 36 MONTHS INDEMNITY PERIOD	
PUBLIC & PRODUCTS LIABILITY	£1M, £2M OR £5M	
WORK AWAY	PER CAPITA BASIS, UP TO 10	
EMPLOYERS LIABILITY	£10M	
LEGAL EXPENSES	£250,000 AS STANDARD	
WHAT WE LIKE	<ul style="list-style-type: none"> <li>- MOTOR VEHICLE SALES</li> <li>- MOTOR VEHICLE, SERVICING &amp; REPAIRS (EX. ROAD RISKS)</li> <li>- MOT CENTRES</li> </ul>	
WHAT WE ACCOMMODATE	<ul style="list-style-type: none"> <li>- ELECTRIC VEHICLE SALES</li> <li>- CAMPER VAN CONVERSIONS</li> <li>- BODY REPAIRS (INC. SPRAYING)</li> </ul>	
WHAT WE DECLINE	<ul style="list-style-type: none"> <li>- ROAD TRAFFIC ACT LIABILITY</li> <li>- ELECTRIC VEHICLE REPAIRS</li> <li>- MOTORCYCLES, QUAD-BIKES, E-BIKES &amp; E-SCOOTERS</li> </ul>	

## LIABILITY

COMMISSION	UP TO 20%	
UNDERWRITING RESPONSE TIME	(WITHIN) 76 MINS	
MINIMUM PREMIUMS	£75+IPT & FEE (PER CAPITA PRODUCT), £125+IPT & FEE (WAGES & TURNOVER)	
TERRITORIES	UNITED KINGDOM, CHANNEL ISLANDS AND ISLE OF MAN	
RATING BASIS	PER CAPITA (UP TO 10) OR WAGES & TURNOVER	
TOTAL SUM INSURED	£5 MILLION ANY ONE LOCATION	
APPETITE	ESTABLISHED BUSINESSES	TRADE SPECIFIC I.E.BRICKLAYERS, PLASTERERS ETC (AS OPPOSED TO GENERIC BUILDERS)
INNER LIMITS		
WORK RISK	WORK AT DEPTH - UP TO 3 M WORK AT HEIGHT - UP TO 15M HEAT WORK - >10% OF TURNOVER	
HEAT WORK	USE OF HEAT UP TO 25% WORK AWAY	
MANUAL WORK	EUROPE UP TO 25% OF TURNOVER CAN BE INCLUDED AT AN ADDITIONAL PREMIUM, REST OF THE WORLD CAN BE CONSIDERED ON REFERRAL	
PUBLIC & PRODUCTS LIABILITY	UP TO £5 MILLION	
EMPLOYERS LIABILITY (OPTIONAL)	£10 MILLION	
LEGAL EXPENSES	£100,000 AS STANDARD	
WHAT WE LIKE	<ul style="list-style-type: none"> <li>- ARTISTS / SCULPTURES / POTTERS</li> <li>- HAIRDRESSERS</li> <li>- TILERS (WALLS &amp; FLOORS)</li> </ul>	
WHAT WE ACCOMMODATE	<ul style="list-style-type: none"> <li>- BRICKLAYERS</li> <li>- PLUMBER &amp; HEATING ENGINEER</li> <li>- BUILDERS</li> </ul>	
WHAT WE DECLINE	<ul style="list-style-type: none"> <li>- ROOFERS</li> <li>- SCAFFOLDERS</li> <li>- WASTE CONTRACTORS</li> </ul>	

# CONTRACTORS COMBINED LIABILITY

COMMISSION	UP TO 20%	
UNDERWRITING RESPONSE TIME	TARGET (WITHIN) 60 MINS	
MINIMUM PREMIUMS	£250+IPT & FEE	
TERRITORIES	UNITED KINGDOM, CHANNEL ISLANDS AND ISLE OF MAN	
RATING BASIS	PER CAPITA (UP TO 10) OR WAGES & TURNOVER	
TOTAL SUM INSURED	£3 MILLION CONTRACTORS ALL RISKS	
APPETITE	ESTABLISHED BUSINESSES	CONTRACTORS WITH MULTIPLE PROJECTS
INNER LIMITS		
WORK RISK	WORK AT DEPTH - UP TO 5M WORK AT HEIGHT - UP TO 30M	
HEAT WORK	USE OF HEAT UP TO 25% WORK AWAY	
CONTRACTORS ALL RISKS	CONTRACT WORKS UP TO £3M PLANT (OWNED OR HIRED) UP TO £350K CONTRACTS UP TO 24 MONTHS	
PUBLIC & PRODUCTS LIABILITY	UP TO £5 MILLION	
EMPLOYERS LIABILITY (OPTIONAL)	£10 MILLION	
LEGAL EXPENSES	OPTIONAL	
WHAT WE LIKE	<ul style="list-style-type: none"> <li>- BUILDERS (PRIVATE DWELLINGS)</li> <li>- SHOP FITTERS</li> <li>- ELECTRICAL CONTRACTORS (DOMESTIC/SHOP/OFFICE - NON INDUSTRIAL)</li> </ul>	
WHAT WE ACCOMMODATE	<ul style="list-style-type: none"> <li>- PLUMBING &amp; HEATING ENGINEERS</li> <li>- BUILDERS (PRIVATE DWELLINGS &amp; COMMERCIAL PROPERTIES)</li> <li>- LOFT CONTRACTORS</li> </ul>	
WHAT WE DECLINE	<ul style="list-style-type: none"> <li>- DEMOLITION CONTRACTORS</li> <li>- ROOFERS &amp; SCAFFOLDERS</li> <li>- CRANE OPERATORS</li> </ul>	

# LANDOWNERS LIABILITY

COMMISSION	UP TO 20%
UNDERWRITING RESPONSE TIME	(WITHIN) 76 MINS
MINIMUM PREMIUMS	£100+IPT (LAND OWNERS)
TERRITORIES	UNITED KINGDOM, CHANNEL ISLANDS AND ISLE OF MAN (TERRITORIAL LIMITS IN RESPECT OF PRODUCTS LIABILITY IS WORLDWIDE EXCLUDING USA & CANADA)
RATING BASIS	PER ACRE
LIMIT OF INDEMNITY	£1M, £2M, & £5M
APPETITE	RISKS WITHOUT PUBLIC ACCESS LAND WITHOUT PROPERTY
INNER LIMITS	
LAND RISK	UP TO 100 ACRES
LANDOWNERS LIABILITY	UP TO £5 MILLION
EMPLOYERS LIABILITY	NOT AVAILABLE
LEGAL EXPENSES	NOT AVAILABLE
WHAT WE LIKE	- GRAZING LAND, MOOR LAND, WOOD LAND OR PASTURE LAND - PRIVATE ROADS, ROUGH COUNTRY
WHAT WE ACCOMMODATE	- UNDEVELOPED LAND - LAND WITH VACANT PROPERTIES OR DILAPIDATED PROPERTIES - DEVELOPMENT SITES
WHAT WE DECLINE	- PETROL STATIONS, CHEMICAL WORKS, GAS WORKS, OIL REFINERY, POWER STATIONS, LANDFILL, WASTE TIP, QUARRIES, MINING - MOTORISED, WATER OR EXTREME SPORTS, FESTIVALS - MULTIPLE CCJS, BANKRUPTCIES OR CLAIMS

COMMISSION	UP TO 20%	
UNDERWRITING RESPONSE TIME	(WITHIN) 73 MINS	
MINIMUM PREMIUMS	£280+ IPT & FEE	
INFLATION PROTECTION	DAY ONE UPLIFT AS STANDARD ON NEW BUSINESS, INDEX LINKED AT RENEWAL	
TERRITORIES	UNITED KINGDOM, CHANNEL ISLANDS AND ISLE OF MAN	
APPETITE	PREMISES OPEN ALL YEAR ROUND	
	REPUTATIONALLY STRONG ESTABLISHMENTS	CAN INCLUDE MULTIPLE PREMISES ON ONE POLICY
TOTAL SUM INSURED	£5,000,000 ANY ONE LOCATION	
INNER LIMITS		
MONEY	UP TO £10,000 IN TRANSIT/ ON PREMISES DURING BUSINESS HOURS	UP TO £10,000 ON PREMISES AFTER BUSINESS HOURS IN LOCKED SAFE
GOODS IN TRANSIT	UP TO £10,000 ANY ONE VEHICLE	
GLASS	UP TO £25,000	
DETERIOATION OF STOCK	UP TO £20,000	
BUSINESS INTERUPTION	UP TO £1,000,000	
PUBLIC & PRODUCTS LIABILITY	£2,000,000 AS STANDARD	
WORK AWAY	PER CAPITA BASIS, UP TO 10	
EMPLOYERS LIABILITY	£10,000,000 AS STANDARD	
LEGAL EXPENSES	£250,000 AS STANDARD	
WHAT WE LIKE	<ul style="list-style-type: none"> <li>- FLORISTS</li> <li>- ARTISANAL CHOCOLATE SHOPS</li> <li>- HEALTH PRODUCTS</li> </ul>	
WHAT WE ACCOMMODATE	<ul style="list-style-type: none"> <li>- ELECTRICAL GOODS (INC. &amp; EX. AUDIO/VISUAL)</li> <li>- HAIRDRESSER</li> <li>- WINE RETAILER</li> </ul>	
WHAT WE DECLINE	<ul style="list-style-type: none"> <li>- DRY CLEANERS/LAUNDERETTE</li> <li>- JEWELLERS</li> <li>- MOBILE PHONE SHOPS</li> </ul>	

COMMISSION	UP TO 20%	
UNDERWRITING RESPONSE TIME	(WITHIN) 73 MINS	
MINIMUM PREMIUMS	£500 + IPT & FEE	
INFLATION PROTECTION	DAY ONE UPLIFT AS STANDARD ON NEW BUSINESS, INDEX LINKED AT RENEWAL	
TERRITORIES	PREMISES BASED UNITED KINGDOM, CHANNEL ISLANDS AND ISLE OF MAN	
APPETITE	PREMISES OPEN ALL YEAR ROUND	WHERE THE OWNER MANAGER RESIDES AT THE PREMISES
	REPUTATIONALLY STRONG ESTABLISHMENTS	HYGIENE RATINGS OF 3 AND ABOVE
TOTAL SUM INSURED	£5,000,000 ANY ONE LOCATION	CAN INCLUDE MULTIPLE PREMISES ON ONE POLICY
INNER LIMITS		
MONEY	UP TO £15,000 IN TRANSIT/ ON PREMISES DURING BUSINESS HOURS	UP TO £15,000 ON PREMISES AFTER BUSINESS HOURS IN LOCKED SAFE
GOODS IN TRANSIT	UP TO £10,000 ANY ONE VEHICLE	
GLASS	UP TO £25,000	
DETERIOATION OF STOCK	UP TO £20,000	
BUSINESS INTERUPTION	UP TO £2,000,000	
PUBLIC & PRODUCTS LIABILITY	£5,000,000 AS STANDARD	
WORK AWAY	PER CAPITA BASIS, UP TO 10	
EMPLOYERS LIABILITY	£10,000,000 AS STANDARD	
LEGAL EXPENSES	£250,000 AS STANDARD	
WHAT WE LIKE	<ul style="list-style-type: none"> <li>- FARM SHOPS</li> <li>- COFFEE / TEA (NO COOKING)</li> <li>- ARTISAN BAKERIES</li> </ul>	
WHAT WE ACCOMMODATE	<ul style="list-style-type: none"> <li>- HOTELS</li> <li>- RESTAURANTS / TAKEAWAYS</li> <li>- WINE / COCKTAIL BARS</li> </ul>	
WHAT WE DECLINE	<ul style="list-style-type: none"> <li>- SHISHA/HOOKA LOUNGES</li> <li>- NIGHTCLUBS</li> <li>- CARAVAN PARKS</li> </ul>	

COMMISSION	UP TO 20%	
UNDERWRITING RESPONSE TIME	(WITHIN) 73 MINS	
MINIMUM PREMIUMS	£350 + IPT & FEE	
INFLATION PROTECTION	DAY ONE UPLIFT AS STANDARD ON NEW BUSINESS, INDEX LINKED AT RENEWAL	
TERRITORIES	PREMISES BASED UNITED KINGDOM, CHANNEL ISLANDS AND ISLE OF MAN	
APPETITE	PREMISES OPEN ALL YEAR ROUND	WHERE THE OWNER MANAGER RESIDES AT THE PREMISES
	REPUTATIONALLY STRONG ESTABLISHMENTS	HYGIENE RATINGS OF 3 AND ABOVE
TOTAL SUM INSURED	£5,000,000 ANY ONE LOCATION	CAN INCLUDE MULTIPLE PREMISES ON ONE POLICY
INNER LIMITS		
MONEY	UP TO £15,000 IN TRANSIT/ ON PREMISES DURING BUSINESS HOURS	UP TO £15,000 ON PREMISES AFTER BUSINESS HOURS IN LOCKED SAFE
GOODS IN TRANSIT	UP TO £10,000 ANY ONE VEHICLE	
GLASS	UP TO £25,000	
DETERIOATION OF STOCK	UP TO £20,000	
BUSINESS INTERUPTION	UP TO £2,000,000	
PUBLIC & PRODUCTS LIABILITY	£5,000,000 AS STANDARD	
WORK AWAY	PER CAPITA BASIS, UP TO 10	
EMPLOYERS LIABILITY	£10,000,000 AS STANDARD	
LEGAL EXPENSES	£250,000 AS STANDARD	
WHAT WE LIKE	<ul style="list-style-type: none"> <li>- BALLROOMS</li> <li>- VILLAGE HALLS</li> <li>- YOGA STUDIOS</li> </ul>	
WHAT WE ACCOMMODATE	<ul style="list-style-type: none"> <li>- TENNIS, RUGBY, FOOTBALL, NETBALL, CRICKET CLUBS (AMATEUR)</li> <li>- CINEMAS</li> <li>- KARAOKE BARS</li> </ul>	
WHAT WE DECLINE	<ul style="list-style-type: none"> <li>- GOLF CLUBS</li> <li>- SKATING, ICE SKATING OR SKI SLOPES</li> <li>- TRAMPOLINE PARKS</li> </ul>	

COMMISSION	UP TO 25%	
UNDERWRITING RESPONSE TIME	(WITHIN) 63 MINS	
MINIMUM PREMIUMS	RPO £120 PLUS IPT & FEE, CPO £240 PLUS IPT & FEE	
INFLATION PROTECTION	DAY ONE UPLIFT AS STANDARD ON NEW BUSINESS, INDEX LINKED AT RENEWAL	
AUTOMATIC COVERS	ACCIDENTAL DAMAGE, SUBSIDENCE, LOSS OF RENT, PROPERTY OWNERS LIABILITY, LEGAL EXPENSES	
TERRITORIES	PREMISES BASED IN UNITED KINGDOM, CHANNEL ISLANDS AND ISLE OF MAN	
APPETITE	INDIVIDUAL PROPERTIES	
	PORTFOLIOS	
TOTAL SUM INSURED	RPO £10,000,000 ANY ONE LOCATION	
	CPO £10,000,000 ANY ONE LOCATION	
	CAN INCLUDE MULTIPLE PREMISES ON ONE POLICY	
INNER LIMITS		
DAY ONE UPLIFT	20% AS STANDARD (UP TO 50%)	
LOSS OF RENT	20% INCLUDED AS STANDARD (CAN BE INCREASED)	
INDEMNITY PERIOD	UP TO 36 MONTHS	
PROPERTY OWNERS LIABILITY	UP TO £5,000,000	
LEGAL EXPENSES	£100,000 AS STANDARD	
EMPLOYERS LIABILITY	UP TO £10,000,000	
	RPO	CPO
WHAT WE LIKE	<ul style="list-style-type: none"> <li>- WORKING / PROFESSIONALS</li> <li>- RETIRED</li> <li>- PORTFOLIOS UP TO 10 PROPERTIES</li> </ul>	<ul style="list-style-type: none"> <li>- RISKS WITHOUT COOKING</li> <li>- UP TO 10 PROPERTIES</li> <li>- &lt;25% NON-STANDARD CONSTRUCTION</li> </ul>
WHAT WE ACCOMMODATE	<ul style="list-style-type: none"> <li>- HMOS (UP TO 5 TENANTS)</li> <li>- DSS/UNIVERSAL CREDIT</li> <li>- HOUSING ASSOCIATION WITH DIRECT AST</li> </ul>	<ul style="list-style-type: none"> <li>- RISKS WITH COOKING</li> <li>- GRADE II PROPERTIES (BUILT 1850 ONWARDS)</li> <li>- UNOCCUPIED OF UP TO £5M</li> </ul>
WHAT WE DECLINE	<ul style="list-style-type: none"> <li>- PRE 1750</li> <li>- POOR STATE OF REPAIR</li> <li>- GRADE 1, GRADE A LISTED</li> </ul>	<ul style="list-style-type: none"> <li>- DRY CLEANERS / LAUNDERETTES</li> <li>- LOCAL AUTHORITIES</li> <li>- GOVERNMENT DEPARTMENTS</li> <li>- TYRE FITTERS</li> </ul>

COMMISSION	UP TO 20%	
UNDERWRITING RESPONSE TIME	(WITHIN) 64 MINS	
MINIMUM PREMIUMS	£270+ IPT & FEE	
INFLATION PROTECTION	DAY ONE UPLIFT AS STANDARD ON NEW BUSINESS, INDEX LINKED AT RENEWAL	
TERRITORIES	PREMISES BASED UNITED KINGDOM, CHANNEL ISLANDS AND ISLE OF MAN	
APPETITE	PREMISES - OPEN ALL YEAR ROUND OFFICES (NO MANUAL OPERATION) BASED 1ST FLOOR AND ABOVE MULTI LOCATIONS	
TOTAL SUM INSURED	£5,000,000 ANY ONE LOCATION	CAN INCLUDE MULTIPLE PREMISES ON ONE POLICY
INNER LIMITS		
MONEY	UP TO £10,000 IN TRANSIT/ON PREMISES DURING BUSINESS HOURS	UP TO £10,000 ON PREMISES AFTER BUSINESS HOURS IN LOCKED SAFE
GOODS IN TRANSIT	UP TO £10,000 ANY ONE VEHICLE	
GLASS	UP TO £25,000	
DETERIOATION OF STOCK	UP TO £20,000	
BUSINESS INTERRUPTION	UP TO £1,500,000	
PUBLIC & PRODUCTS LIABILITY	£5,000,000 AS STANDARD	
WORK AWAY	PER CAPITA BASIS, UP TO 10	
EMPLOYERS LIABILITY	£10,000,000 AS STANDARD	
LEGAL EXPENSES	£250,000 AS STANDARD	
WHAT WE LIKE	<ul style="list-style-type: none"> <li>- SOCIAL MEDIA INFLUENCERS, CONTENT CREATORS</li> <li>- IT SUPPORT TECHNICIANS</li> <li>- INSURANCE ADVISORS, AGENTS, BROKERAGES, CONSULTANCIES</li> </ul>	
WHAT WE ACCOMMODATE	<ul style="list-style-type: none"> <li>- TAXI OFFICES</li> <li>- ESTATE AGENT/LETTING AGENT</li> </ul>	
WHAT WE DECLINE	<ul style="list-style-type: none"> <li>- EMBASSIES</li> <li>- POLITICAL PARTIES</li> <li>- RELIGIOUS OFFICES</li> </ul>	

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GLASS	UP TO £25,000	
DETERIOATION OF STOCK	UP TO £20,000	
BUSINESS INTERUPTION	UP TO £1,500,000	
PUBLIC & PRODUCTS LIABILITY	£5,000,000 AS STANDARD	
WORK AWAY	PER CAPITA BASIS, UP TO 10	
EMPLOYERS LIABILITY	£10,000,000 AS STANDARD	
LEGAL EXPENSES	£250,000 AS STANDARD	
WHAT WE LIKE	<ul style="list-style-type: none"> <li>- OFFICES (NO MANUAL OPERATION)</li> <li>- THERAPY TRADES - PHYSIOTHERAPISTS, CHIROPODISTS ETC</li> <li>- BASED 1ST FLOOR AND ABOVE</li> </ul>	
WHAT WE ACCOMMODATE	<ul style="list-style-type: none"> <li>- DENTISTS</li> <li>- DOCTORS</li> <li>- ESTATE AGENTS</li> </ul>	
WHAT WE DECLINE	<ul style="list-style-type: none"> <li>- EMBASSIES</li> <li>- GOVERNMENT AGENCIES</li> <li>- POLITICAL PARTIES</li> </ul>	

## RECOGNITION

2025	Modern Claims Awards	Finalist for InsurTech of the Year
2025	Modern Claims Awards	Finalist for Tech Initiative of the Year
2025	Modern Claims Awards	Finalist for MGA of the Year
2024	MGAA Awards	Finalist for MGA Initiative of the Year
2024	IBUK DE&I Awards	Winner of Best DE&I Initiative
2024	Modern Claims Awards	Winner of Highly Commended MGA
2023	Insurance Business Magazine	Winner of Best DE&I Initiative
2023	Insurance Business Magazine	Winner of 5 - Star MGA
2023	Modern Claims Awards	Finalist for MGA of the Year
2023	Insurance CX Awards	Finalist for Best Customer Culture
2022	Insurance Business Magazine	Winner of 5-Star MGA
2022	Insurance Times MGA Survey	Awarded 4.71 out of 5 Stars
2022	British Claims Awards	Finalist for MGA of the Year
2021	British Claims Awards	Finalist for MGA of the Year
2021	Insurance Times MGA Survey	Awarded 4.57 out of 5 Stars
2020	British Claims Awards	Finalist for MGA of the Year
2018	Digital & Insurtech Awards	Finalist for Customer Experience

## ACCREDITATIONS

Coverholder at Lloyd's  
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