

Innovative insurance for niche industries

Meet the specialists

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Why choose SSR?

We help insurance brokers protect their clients, however unique their business may be.

We've been helping insurance brokers protect their clients for over 35 years. With expert knowledge, our talented underwriting team create tailored insurance policies that cater for niche industries, with the ability to offer bespoke cover with competitive terms. Over the years, our range of products has been continuously developed to provide market leading cover for a range of industries requiring specialist insurance and support;

- Security and Fire Protection industries
- Cleaning contractors
- Electrical, Ventilation, Air conditioning and Refrigeration contractors
- Renewable Energy contractors
- Facilities & Specialist contractors
- Pest Control contractors
- Drain Cleaning contractors
- Home Automation and Building Management System contractors
- Interior and Fit Out contractors
- Airside and Aviation Product Liability (including the use of vehicles)
- XSSR open market excess of loss

You're in safe hands

Between us, our expert team have over 364 years of experience in our niche industries, with an average of well over 10 years each working for us handling these specialist areas. Several employees have 20+ years with us. When it comes to specialist insurance, you can be sure you are in safe hands.

We have maintained an exclusive relationship with QBE since 1989, which has enabled us to consistently meet the needs of high-risk industries, backed up by excellent service and the security of the worldwide QBE Insurance Group. In 2023, we became an Acrisure Partner, further strengthening our position in the insurance market.

- Our dedicated in-house claims team are well versed in handling claims for our niche industries.
- Because we deal with a limited number of industries, we are able to ensure our technical expertise remains focused on the needs of contractors operating in those industries.
- We encourage our staff to develop their knowledge through qualifications – all underwriters and claims handlers hold Cert CII as a minimum, with some members of the team going on to advanced studies.
- We are not a call centre. Instead, we pride ourselves in cultivating an experienced team of underwriters, many of whom have been with us for over ten years and understand the needs of your clients.
- We work only with brokers – we do not write business direct and our TOBA reflects this commitment. We do not deal directly with clients, and feel their needs are best served by the support and knowledge of a broker local to them, who is able to access our niche products for their clients on a wholesale basis.

Broker Development

We've had a dedicated broker development team since 2013, who focus on nurturing our broker partnerships, no matter how big or small your book of business is. Our friendly and knowledgeable team would be happy to arrange a meeting or call to discuss your needs.

Specialist Insurance

SSR Combined

We offer bespoke insurance policies for niche industries that have specialist cover requirements which the general market is usually unable to meet.

We have drawn on our extensive experience of the contractors' liability insurance industry, coupled with the development of an improved e-trade platform in conjunction with Acturis, to create a single product designed to respond to the needs of brokers and insureds alike.

SSR Combined boasts instant quotes and documents, with flexible commission levels and all the usual cover enhancements you expect from our bespoke policy wordings.

Sections of cover available

| | |
|---|---|
| ✓ | Public/Products Liability including Inefficacy (with our specialist cover extensions) |
| ✓ | Employers' Liability |
| ✓ | Commercial All Risks |
| ✓ | Business Interruption |
| ✓ | Contract Works |
| ✓ | Professional Indemnity |
| ✓ | Directors & Officers |
| ✓ | Personal Accident |
| ✓ | Legal Expenses |
| ✓ | Fidelity Guarantee |

In order for you to get the most out of SSR Combined, we encourage you to use our Broker Portal, but we are happy to accept broking submissions and proposal forms, too.

If you would like a quotation, please contact our team of specialists.

0117 9300 100
info@ssr.co.uk

Are you an Acturis user?

All of our SSR Combined schemes are accessible via Acturis Connect, avoiding the need to double key. To access our products via Acturis Connect, simply search for 'SSR Combined' in the product target on Acturis and add us to your preferred list for easier access.

Security & Fire Protection



Whether your client undertakes security services such as manned guarding, keyholding and alarm response, or the installation and maintenance of fire protection products, we have a wide appetite for these often difficult-to-place risks and a specialist wording to provide your clients with the cover they need. You will find that many insurers do not have an appetite for the liability insurance of companies operating in this sector.

Our underwriting team have a wealth of experience in dealing with Security and Fire Protection risks, so you can rest assured that we have a thorough understanding of your clients' insurance needs.

Insurance services available

✔ SSR Combined

This is only a brief overview of cover. Please refer to our full summaries of cover and policy wordings for full details.

Activities we can insure:

- Intruder and fire alarms
- Portable and fixed fire extinguishers
- Sprinkler systems
- CCTV, access control and door entry systems
- Central monitoring stations
- Nurse and warden call systems
- Security guarding, keyholding and alarm response
- Stewarding
- Locks, safes and grilles
- Car park management
- Emergency lighting
- Vehicle alarms

- Passive fire protection including intumescent products and spraying
- Fencing
- Architectural ironmongery
- Private Investigators
- Health & safety and fire safety signage

We can also consider door supervision, close protection (where within the UK only), carriage of cash/valuables, patient restraint and the use of handcuffs. We do not have an appetite for bailiffs, debt collectors or protestor removal.

We can provide cover for:

- Employers Liability
- Public and Products Liability (including inefficacy "failure to perform")
- Commercial Property All Risks
- Business Interruption All Risks
- Contract Works
- Professional Indemnity
- Property Terrorism cover
- Legal Expenses
- Directors and Officers Liability
- Personal Accident
- Fidelity Guarantee

Bespoke cover benefits of this policy include:

| | | | |
|---|---|---|---|
| ✔ | Inefficacy cover to the PL limit (unless otherwise stated) | ✔ | Customers premises covers property temporarily in your custody for the purpose of undertaking work |
| ✔ | Financial Loss | ✔ | Criminal or deliberate acts – perpetrated by your employees (other than where condoned/sanctioned by you) |
| ✔ | Damage to Property Upon which you have been working | ✔ | Loss of Extinguishant in Fixed Fire Extinguishers |
| ✔ | Defective Products and Workmanship rectification costs following bodily injury or damage to third party property. | ✔ | Loss of Keys |
| ✔ | Wrongful Arrest | ✔ | Misuse of Telephones |
| ✔ | Fidelity Bonding – covers loss of a customer's property due to acts of fraud, theft or embezzlement by employees | ✔ | Service Indemnity Extension (to cover motor vehicles in custody) |
| ✔ | Customers goods removed while in your custody, possession or control | ✔ | Use of Heat |

Cleaning



Because we've been offering insurance for cleaning contractors for many years, we understand the insurance exposures which allows us to create a tailored policy for your clients. We have underwriting capacity for a wide range of cleaning trades, from general domestic and commercial cleaning activities, to specialist services like crime scene clean up and machinery cleaning.

We can cover ancillary trades too, like pest control activities or security services. If you are unsure whether your risk will fit our appetite, give us a call to discuss with one of our underwriters.

Insurance services available

✔ SSR Combined

This is only a brief overview of cover. Please refer to our full summaries of cover and policy wordings for full details.

Activities we can insure:

- Domestic, shop and office cleaning
- Factory and industrial cleaning
- Supermarkets and shopping centre cleaning
- Carpet and upholstery cleaning
- Crime scene clean-ups
- Window cleaning
- Reach and wash pole system window cleaning
- Fire and flood cleanup
- Drain cleaning including inspection and repair
- Pest control
- Pressure washing
- Graffiti removal
- Car valeting
- Builders cleans

- Stone cleaning
- Media blasting
- Landscape gardening
- Artificial grass specialists
- Ironing services
- Home help services

We can also consider:

- Slings, cradles and rope access work
- Kitchen and ductwork deep cleaning (where these trades form a small proportion of the risk)
- Tank and restricted access cleaning
- Hospital and surgery cleaning including specialist sharps work & clinical waste removal
- Food and drink industry cleaning

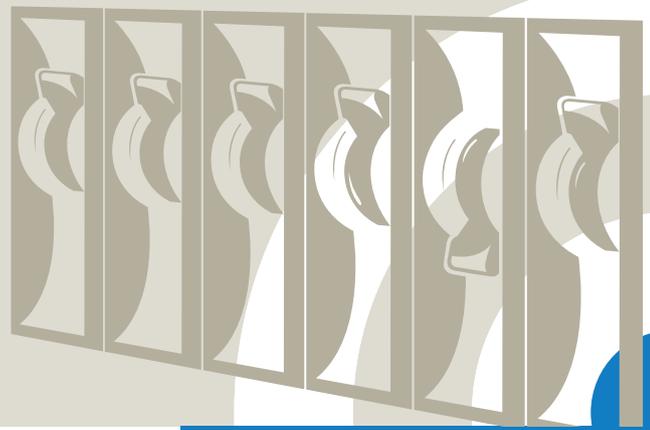
We can provide cover for:

- Employers Liability
- Public and Products Liability (including inefficacy "failure to perform")
- Commercial Property All Risks
- Business Interruption All Risks
- Contract Works
- Professional Indemnity
- Property Terrorism cover
- Legal Expenses
- Directors and Officers Liability
- Personal Accident
- Fidelity Guarantee

Bespoke cover benefits of this policy include:

| | | | |
|---|--|---|---|
| ✔ | Inefficacy cover to the PL limit (unless otherwise stated) | ✔ | Incorrect destruction of third party property |
| ✔ | Treatment Risks following the incorrect application of cleaning products to floors and soft furnishings | ✔ | Damage to third party cleaning plant/equipment whilst being operated |
| ✔ | Customers premises covers property being cleaned while temporarily in your custody for the purpose of undertaking work | ✔ | Criminal or deliberate acts – perpetrated by your employees (other than where condoned/sanctioned by you) |
| ✔ | Defective Products and Workmanship rectification costs following bodily injury or damage to third party property. | ✔ | Failure to secure the premises being cleaned |
| ✔ | Temporary removal of customers' property for cleaning or treatment | ✔ | Loss of Keys |
| ✔ | Fidelity Bonding – covers loss of a customer's property due to acts of fraud, theft or embezzlement by employees | ✔ | Misuse of Telephones |

Electrical, Refrigeration, Ventilation & Air Conditioning



The services provided by electrical contractors are often varied – whether that's high voltage works, data cabling or testing and inspection, our scheme has been helping brokers protect their clients for years. Our extensive risk appetite means that we can consider a wide selection of activities conducted by electrical contractors.

We also offer bespoke cover for heating, ventilation, air conditioning (HVAC) and refrigeration contractors. Our scheme is aimed at companies conducting air-based heating activities and we have a restricted appetite for risks involving water-based heating or plumbing. If you are unsure whether your client's risk profile will fit our appetite, give us a call to discuss with one of our underwriters.

Activities we can insure:

- Domestic, commercial and industrial electrical contracting (including work on security and fire protection systems)
- 3 phase and high voltage work
- Electric vehicle chargers
- Data and Network cabling
- Heating, air conditioning and ventilation (HVAC)
- Refrigeration
- Audio/Visual
- Security and electrical fencing
- Electrical testing, inspection and certification
- PAT testing

- Electrical appliance servicing
- Computer repair, service and maintenance

We can also consider plumbing and water-based heating activities, where these trades form a small proportion of the risk.

Insurance services available

✔ SSR Combined

This is only a brief overview of cover. Please refer to our full summaries of cover and policy wordings for full details.

We can provide cover for:

- Employers Liability
- Public and Products Liability (including inefficacy "failure to perform")
- Commercial Property All Risks
- Business Interruption All Risks
- Contract Works
- Professional Indemnity
- Property Terrorism cover
- Legal Expenses
- Directors and Officers Liability
- Personal Accident
- Fidelity Guarantee

Bespoke cover benefits of this policy include:

| | |
|---|---|
| ✔ Inefficacy cover to the PL limit (unless otherwise stated) | ✔ Criminal or deliberate acts – perpetrated by your employees (other than where condoned/sanctioned by you) |
| ✔ Financial Loss | ✔ Loss of Keys |
| ✔ Damage to Property Upon which you have been working | ✔ Loss of metered water - Covers costs arising from investigation of the cause of loss of metered water |
| ✔ Defective Products and Workmanship rectification costs following bodily injury or damage to third party property. | ✔ Misuse of Telephones |
| ✔ Fidelity Bonding – covers loss of a customer's property due to acts of fraud, theft or embezzlement by employees | ✔ Trace and access of locating the cause of escape of water from fixed water services, heating installation or fuel oil |
| ✔ Customers goods removed while in your custody, possession or control | ✔ Use of Heat |
| ✔ Customers premises covers property temporarily in your custody for the purpose of undertaking work | |

Renewable Energy

With the environmental impact of the use of fossil fuels being a global concern, customers are turning to green energy solutions and we provide the insurance that the installers of these solutions require. Whether your client is installing domestic solar panels or providing maintenance services on a wind farm, we can accommodate many trades under this product. In addition, we can also cover working at height along with ancillary trades. You may not find many insurers who have an appetite for risks of this nature.

Insurance services available

✔ SSR Combined

This is only a brief overview of cover. Please refer to our full summaries of cover and policy wordings for full details.

Activities we can insure:

- Solar PV panels
- Solar thermal panels
- Wind turbines
- Anaerobic digestion
- Biomass
- Micro combined heat power (Micro-CHP)
- Small scale hydro
- Ground source heat pumps
- Air source heat pumps
- Rainwater harvesting
- Under floor heating
- Ancillary electrical, security and roofing work

We do not have an appetite for owner/operator risks, large-scale anaerobic digestion or offshore windfarms

We can provide cover for:

- Employers Liability
- Public and Products Liability (including inefficacy "failure to perform")
- Commercial Property All Risks
- Business Interruption All Risks
- Contract Works
- Professional Indemnity
- Property Terrorism cover
- Legal Expenses
- Directors and Officers Liability
- Personal Accident
- Fidelity Guarantee

Bespoke cover benefits of this policy include:

| | |
|---|---|
| ✔ Inefficacy cover to the PL limit (unless otherwise stated) | ✔ Criminal or deliberate acts – perpetrated by your employees (other than where condoned/sanctioned by you) |
| ✔ Financial Loss | ✔ Failure to supply to the national grid |
| ✔ Damage to Property Upon which you have been working | ✔ Loss of metered water - Covers costs arising from investigation of the cause of loss of metered water |
| ✔ Defective Products and Workmanship rectification costs following bodily injury or damage to third party property. | ✔ Misuse of Telephones |
| ✔ Fidelity Bonding – covers loss of a customer's property due to acts of fraud, theft or embezzlement by employees | ✔ Trace and access of locating the cause of escape of water from fixed water services, heating installation or fuel oil |
| ✔ Customers goods removed while in your custody, possession or control | ✔ Use of Heat |
| ✔ Customers premises covers property temporarily in your custody for the purpose of undertaking work | |

Facilities & Specialist Contractors



Facilities Management contractors deliver a varied package of services to their customers. Because we have been providing cover for the activities conducted by FM contractors for many years, we understand that your clients operating in this sector need a wide and varied liability policy in order to meet their insurance requirements.

Following the agreement of a capacity deal with a household name in the insurance market, Aviva Insurance Ltd. we have two wordings available for FM contractors – our underwriting team will assess your client’s insurance requirements to determine which wording is most suitable.

Insurance services available

- ✔ **SSR Combined**
- ✔ **Aviva Insurance Ltd**

This is only a brief overview of cover. Please refer to our full summaries of cover and policy wordings for full details.

Activities we can insure:

- Building and property management
- Catering and vending
- Cleaning
- Industrial hygiene
- Building automation systems
- Lighting
- Meeting room management
- Security (physical/manned guarding)
- Fire safety
- Mailroom and porter services
- Gardening and landscaping
- Car park management
- General maintenance and repairs
- Painting and decorating
- Glazing and boarding up
- Carpet and flooring fitting
- Health & Safety, risk assessments and consultancy
- Commissionaire, reception duties and meeting room management
- Waste management
- Water treatment
- Pest & vermin contractors

- Office planning
- Electrical, heating and ventilation services
- Ceiling and partitioning contractors
- Non-Structural carpenters and joiners
- Curtain & blind installation
- Dry lining, plastering and artexing contractors
- Tilers
- Shop fitters
- Fencing
- Garage door fitting
- Architectural ironmongery
- Artificial grass specialists
- Street furniture installation
- Vehicle graphics and wrapping
- Signwriting and installation
- Roofing (up to 25% of turnover)
- Scaffolding (up to 25% of turnover)
- Lift service & maintenance (up to 25% of turnover)

We can provide cover for:

- Employers Liability
- Public and Products Liability (including inefficacy “failure to perform”)
- Commercial Property All Risks
- Business Interruption All Risks
- Contract Works
- Professional Indemnity
- Property Terrorism cover
- Legal Expenses
- Directors and Officers Liability
- Fidelity Guarantee
- Personal Accident
- Engineering for plant at your own premises*
- Management Liability*
- Crime (Internal and External)*

*available on Aviva policies only

Facilities & Specialist Contractors



Bespoke cover benefits of this policy include:

| | |
|---|---|
| ✓ | Inefficacy cover to the PL limit (unless otherwise stated) |
| ✓ | Treatment Risks following the incorrect application of cleaning products to floors and soft furnishings |
| ✓ | Financial Loss |
| ✓ | Damage to Property Upon which you have been working |
| ✓ | Defective Products and Workmanship rectification costs following bodily injury or damage to third party property. |
| ✓ | Wrongful Arrest |
| ✓ | Temporary removal of customers' property for cleaning or treatment |
| ✓ | Fidelity Bonding – covers loss of a customer's property due to acts of fraud, theft or embezzlement by employees |
| ✓ | Customers goods removed while in your custody, possession or control |
| ✓ | Customers premises covers property temporarily in your custody for the purpose of undertaking work |
| ✓ | Temporary removal of customers' property for cleaning or treatment |
| ✓ | Incorrect destruction of third party property |
| ✓ | Damage to third party cleaning plant/equipment whilst being operated |
| ✓ | Failure to secure the customer's premises |
| ✓ | Criminal or deliberate acts – perpetrated by your employees (other than where condoned/sanctioned by you) |
| ✓ | Loss of Extinguishant in Fixed Fire Extinguishers |
| ✓ | Loss of Keys |
| ✓ | Misuse of Telephones |
| ✓ | Service Indemnity Extension (to cover motor vehicles in custody) |
| ✓ | Use of Heat |

Insurance services available

- ✓ **SSR Combined**
- ✓ **Aviva Insurance Ltd**

This is only a brief overview of cover. Please refer to our full summaries of cover and policy wordings for full details.



Pest Control

For contractors dealing with pests on a daily basis, the associated exposures can mean an increased risk of accidents, so we have put together comprehensive insurance under our Pest Control Contractors scheme. Our scheme is designed for contractors who animal pest control services. We understand that these contractors will regularly be using firearms and pesticides, so our wording is tailored specifically to cover these exposures.

Insurance services available

✔ SSR Combined

This is only a brief overview of cover. Please refer to our full summaries of cover and policy wordings for full details.

Activities we can insure:

- Pest and vermin contractors
- Removal of droppings
- Disinfection
- Bird and rodent prevention
- Fly control
- Use of baits and poisons
- Audits and surveys
- Height work
- Fumigation
- Wasp nest control
- Disposal of waste
- Use and sale of pesticides
- Use of hawks
- Timber preservation
- Camera surveys
- Rubbish clearance and sharps removal
- Pressure washing
- Use of firearms

We do not have an appetite for crop spraying, agricultural pest control or soil treatment.

We can provide cover for:

- Employers Liability
- Public and Products Liability (including inefficacy "failure to perform")
- Commercial Property All Risks
- Business Interruption All Risks
- Contract Works
- Professional Indemnity
- Property Terrorism cover
- Legal Expenses
- Directors and Officers Liability
- Personal Accident
- Fidelity Guarantee

Bespoke cover benefits of this policy include:

| | | | |
|---|--|---|--|
| ✔ | Inefficacy cover to the PL limit (unless otherwise stated) | ✔ | Fidelity Bonding – covers loss of a customer's property due to acts of fraud, theft or embezzlement by employees |
| ✔ | Use of firearms, shotguns and/or air guns | ✔ | Incorrect destruction of third party property |
| ✔ | Treatment Risks following the incorrect application of cleaning products to floors and soft furnishings | ✔ | Damage to third party cleaning plant/equipment whilst being operated |
| ✔ | Customers premises covers property being cleaned while temporarily in your custody for the purpose of undertaking work | ✔ | Criminal or deliberate acts – perpetrated by your employees (other than where condoned/sanctioned by you) |
| ✔ | Defective Products and Workmanship rectification costs following bodily injury or damage to third party property. | ✔ | Failure to secure the customer's premises |
| ✔ | Temporary removal of customers' property for cleaning or treatment | ✔ | Loss of Keys |
| | | ✔ | Misuse of Telephones |

Drain Cleaning



By taking our Cleaning contractors wording and enhancing the cover benefits to meet the needs of drain cleaners, we have created a specialist wording to meet the specific insurance requirements of contractors operating in this sector. Although this wording is designed for drain cleaners, we understand that your clients will be conducting ancillary trades as well, incidental to the everyday activities of drain cleaning. Where these activities are incidental to drain cleaning, we can cover associated activities such as drain repairs, maintenance, confined space work, excavations and ground works.

Insurance services available

✔ SSR Combined

This is only a brief overview of cover. Please refer to our full summaries of cover and policy wordings for full details.

Activities we can insure:

- Drain rodding
- High pressure drain jetting
- Drain repair and maintenance
- Root removal
- CCTV surveys
- Sewer cleaning
- Tank cleaning
- Associated confined space work, excavation work and groundwork

We do not have an appetite for civil engineering, constructions works, drain or sewer installation and drainage infrastructure developments.

We can provide cover for:

- Employers Liability
- Public and Products Liability (including inefficacy "failure to perform")
- Commercial Property All Risks
- Business Interruption All Risks
- Contract Works
- Professional Indemnity
- Property Terrorism cover
- Legal Expenses
- Directors and Officers Liability
- Personal Accident
- Fidelity Guarantee

Bespoke cover benefits of this policy include:

| | |
|--|---|
| ✔ Inefficacy cover to the PL limit (unless otherwise stated) | ✔ Incorrect destruction of third party property |
| ✔ Treatment Risks following the incorrect application of cleaning products to floors and soft furnishings | ✔ Damage to third party cleaning plant/equipment whilst being operated |
| ✔ Customers premises covers property being cleaned while temporarily in your custody for the purpose of undertaking work | ✔ Criminal or deliberate acts – perpetrated by your employees (other than where condoned/sanctioned by you) |
| ✔ Defective Products and Workmanship rectification costs following bodily injury or damage to third party property. | ✔ Failure to secure the premises being cleaned |
| ✔ Temporary removal of customers' property for cleaning or treatment | ✔ Loss of Keys |
| ✔ Fidelity Bonding – covers loss of a customer's property due to acts of fraud, theft or embezzlement by employees | ✔ Misuse of Telephones |
| | ✔ Use of Heat |



Home Automation and Building Management Systems

After seeing an increase in the number of enquiries relating to Home Automation solutions, we understood that your clients would want an insurer to offer a product that specifically covers these activities. Our appetite is extended to cover general building automation as well – for contractors involved with building management systems (BMS) and associated control panel services at commercial premises. Our scheme for Home & Building Automation System Contractors is designed exactly for that – contractors who install domestic smart home systems and those who work with building management systems (BMS) at larger premises.

Insurance services available

SSR Combined

This is only a brief overview of cover. Please refer to our full summaries of cover and policy wordings for full details.

Activities we can insure:

- Home automation
- Building management systems
- ‘Smart Home’ installers
- Data & network cabling
- Domestic audio/visual
- Associated security activities

We can provide cover for:

- Employers Liability
- Public and Products Liability (including inefficacy “failure to perform”)
- Commercial Property All Risks
- Business Interruption All Risks
- Contract Works
- Professional Indemnity
- Property Terrorism cover
- Legal Expenses
- Directors and Officers Liability
- Personal Accident
- Fidelity Guarantee

Bespoke cover benefits of this policy include:

| | |
|---|---|
| Inefficacy cover to the PL limit (unless otherwise stated) | Criminal or deliberate acts – perpetrated by your employees (other than where condoned/sanctioned by you) |
| Financial Loss | Loss of Keys |
| Damage to Property Upon which you have been working | Loss of metered water - Covers costs arising from investigation of the cause of loss of metered water |
| Defective Products and Workmanship rectification costs following bodily injury or damage to third party property. | Misuse of Telephones |
| Fidelity Bonding – covers loss of a customer’s property due to acts of fraud, theft or embezzlement by employees | Trace and access of locating the cause of escape of water from fixed water services, heating installation or fuel oil |
| Customers goods removed while in your custody, possession or control | Use of Heat |
| Customers premises covers property temporarily in your custody for the purpose of undertaking work | |

Interior and Fit Out

New for 2020, we have expanded our product offering to include liability-led insurance for interior and fit out contractors, following the agreement of a new capacity deal with a household name in the insurance market, Aviva Insurance Ltd.

Whether your clients are shop fitting or office fitting, we can offer the specialist cover they need. We can also cover general interior fit out contracting and interior design, with professional indemnity cover available, so we can offer a full insurance solution to policyholders involved in this sector. We understand that the services offered by these contractors extend beyond the activities noted above, which is why we also have capacity for associated contracting trades (electrical, mechanical, joinery, security, etc.).

Insurance services available

✔ Aviva Insurance Ltd

This is only a brief overview of cover. Please refer to our full summaries of cover and policy wordings for full details.

Activities we can insure:

- Shopfitting
- Interior fit out
- Office fit out
- Interior design
- Capacity for all associated contracting trades (electrical, mechanical, joinery, security, etc.)

We can provide cover for:

- Employers Liability
- Public and Products Liability (including inefficacy "failure to perform")
- Commercial Property All Risks
- Business Interruption All Risks
- Contract Works
- Professional Indemnity
- Property Terrorism cover
- Legal Expenses
- Directors and Officers Liability
- Fidelity Guarantee
- Engineering for plant at your own premises
- Management Liability
- Crime (Internal and External)
- Personal Accident

Bespoke cover benefits of this policy include:

| | |
|---|---|
| ✔ Inefficacy cover to the full PL limit as standard | ✔ Treatment Risks cover (covers damage to carpets upholstery etc being cleaned) |
| ✔ Cover for that part being worked on/cleaned | ✔ Loss of Keys |
| ✔ Defective workmanship (where there is damage to third party property or injury) | ✔ Loss of Gas Loss from Fixed Fire Extinguishers |
| ✔ Failure to secure premises | ✔ Financial Loss |
| ✔ Wrongful arrest | ✔ Escape of metered water |
| ✔ Criminal & deliberate acts of employees | ✔ Misuse of Telephones |
| ✔ Incorrect destruction of goods | ✔ Trace and access |

XSSR Excess of Loss

In partnership with QBE, we offer Excess of Loss covers to open market clients.

We can follow most primary Insurers and are able to cover a wide range of trades, from simple non-contracting business to difficult-to-place heavy contracting trades.

Cover is available for:

- Excess Employers' Liability – limits of up to £100m available
- Excess Public/Products Liability – limits of up to £100m available

Why choose XSSR Excess of Loss insurance?

- Competitive pricing and commission levels
- Excellent service with dedicated underwriters and immediate documentation available
- Appetite for a wide range of industries and trades
- Ability to provide specialist covers under our Excess of Loss policies using our follow-form policy wording

This is only a brief overview of cover. Please refer to our full summaries of cover and policy wordings for full details.

If you would like a quotation, or more information, contact our team of specialists:

☎ **0117 9300 100**
✉ **info@ssr.co.uk**

Airside Liability

Underwritten by AXA XL Insurance Company UK Ltd, we are able to insure a wide range of companies and contractors who have airside or aviation product liability exposures, plus the use of vehicles airside.

Why choose Airside Public & Aviation Products Liability insurance?

- Cover available for the use of vehicles airside.
- War write-back cover (AVN52G) is available upon request.
- Cover can be arranged for short periods or specific contracts.

We can cover a wide range of activities for contractors working airside, including;

- Infrastructure maintenance (excluding Air-Traffic Control / Control Tower software)
- Construction
- Delivery involving airside access
- Cleaning
- Aircraft cleaning
- Security (including pass and baggage screening)
- Ground Handlers
- Refuellers
- Aircraft Maintenance and repair

We do not have an appetite for Air Traffic Control operations or Development of control tower software.

Cover is available for:

- Airside Public Liability for contractors working airside (limits up to £100m available).
- Aviation Product Liability for manufacturers (limits up to £500m available)

This is only a brief overview of cover. Please refer to our full summaries of cover and policy wordings for full details.

If you would like a quotation, or more information, contact our team of specialists:

☎ **0117 9300 100**

✉ **info@ssr.co.uk**