

Bespoke Insurance Policy for Electrical & Heating & Ventilation Contractors

We are able to insure most companies operating in this sector whether they are involved in the manufacture, supply, installation, testing or design of products. Cover is available for companies operating at height, using heat away or working in high risk environments or overseas.

Typical companies we insure include:

- Domestic, commercial & industrial electrical contractors including work on security & fire protection systems
- Data & Network cabling
- Heating Ventilation & air conditioning work
- Refrigeration engineers where incidental to main risk
- Mechanical Engineering
- Plumbing work where incidental to main risk
- Audio/Visual contractors
- Security & Electrical fencing
- Electrical testing & inspection/certification
- PAT testing

We can provide cover for:

- Employers Liability
- Public & 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 & Officers Liability
- Fidelity Guarantee

What makes this policy better than others?

Significant benefits of our cover:

- Inefficacy cover to the PL limit
- Damage to that part worked on for alarm, extinguishing or security services (this provides cover for damage to carpets being lifted for example)
- Defective workmanship
- Temporary removal of customers goods
- Financial Loss (including Products)
- Terrorism cover on PL/Prods/ Inefficacy
- Accidental Exposure to asbestos
- £250 third party property excess (increased in certain scenarios)
- Loss of Gas Extension (for extinguisher & fire companies to cover loss of gas in systems being worked on)
- Free Professional Indemnity section £100,000 limit
- Free Directors & Officers section £100,000 limit

Note: This is only a brief overview of cover please refer to our full summaries of cover & policy wordings for full details