CONTRACTORS COMBINED

HELPING YOU TO UNDERSTAND NBS PRODUCTS

Contractors Combined makes placing construction risks simple by bringing mulitple covers into one clear, streamlined policy. It is designed for established contractors in low-to-medium hazard trades, offering high limits, flexible options, and unique product features that help brokers win and retain quality business.

Cover Highlights

- **Property Damage and Theft** - premises exposure
- **Business Interruption**
- **All Risks Cover** - portable business property including computers/ electronic equipment
- **Money**
- **Goods in Transit**
- **Contract Works**
- **Plant** - own (including tools), hired in and employees tools
- **Liabilities** - EL, PL and Products
- **Excess of Loss** - up to £10,000,000
- **Professional Indemnity**

Facility Limits

- **Property Damage & Business Interruption** - £15m Total Sum Insured
- **Maximum Contract Value** - £5m
- **Maximum Own / Hired-in Plant Single Article Limit** - £100,000
- **Maximum Hired-in Plant Sum Insured** - £250,000
- **Total Value of Employee Tools** - £20,000, £2,500 per employee
- **Employers Liability** - £10m
- **Public and Products Liability** - £5m
- **Professional Indemnity** - £250,000

Underwriting Appetite - Trades We Insure

We focus on supporting **established, low-risk businesses** that value quality and safety, including:

✓ Companies established for 5+ years
✓ Businesses with a low claims frequency
✓ Members of trade associations
✓ Firms with accreditations linked to Health & Safety schemes
✓ Trades included on our trade list, such as:
- General builders
- Electrical contractors
- Plasterers
- Landscapers
- Shopfitters & commercial fit-out specialists
- Window manufacturers & installers
- Other low-to-medium risk construction trades

If you're unsure about a particular risk, just **speak to one of our underwriters** before submitting a quote - we may be able to consider it depending on the details.

Appetite - Risks we Typically Decline

× Employers' Liability only
× Offshore work or hazardous locations
× Roofing (standalone), solar panels or scaffolding contractors
× Hot roof works
× Demolition (other than incidental, up to 4 metres and by handheld equipment)
× Wet civil engineering (where land meets water)
× Timber-framed building exceeding 3 storeys
× Cover for existing structures

What Sets us Apart

- **All-in-one policy:** Multiple covers placed together, reducing admin.
- **High Limits:** £15m Property/BI, £5m PL (XOL to £10m), £250k PI.
- **Financial Loss & Part Products:** Included as standard (£20k).
- **Employees' Tools & Belongings:** Protection extends beyond tools.
- **Portable Business Property:** Cover for laptops, mobiles, and equipment away from premises.
- **Work Away Cover:** Can extend to include EU (including ROI)
- **Fast Quotes:** Efficient turnaround with access to experienced underwriters.

Find out more and get in touch

Visit our website: nbsunderwriting.co.uk

Follow our LinkedIn: linkedin.com/company/nbsunderwriting

You can speak to a specialist underwriter on: 0333 032 5000

Get a quote: nbsunderwriting.schemeserve.com/GetQuote/