



Contractors Combined makes placing construction risks simple by bringing multiple 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/hired & employee tools
- **Liabilities** - EL & PL
- **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 (SAL £2,500)
- **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 Avoid

- ✗ Employers' Liability only
- ✗ Offshore work or hazardous locations
- ✗ Roofing or scaffolding contractors (standalone)
- ✗ Hot roof works
- ✗ Demolition (other than incidental)
- ✗ 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.
- **Speculative Build Cover:** Available up to 180 days.
- **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:** Includes Republic of Ireland and EU as standard.
- **Fast Quotes:** Efficient turnaround with access to experienced underwriters.

Find out more and get in touch

Visit our website: nbsunderwriting.co.uk

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You can speak to a specialist underwriter on: [0333 032 5000](tel:03330325000)

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