



EXCESS OF LOSS LIABILITY



Key Features of the Excess of Loss Liability Product

Versatile Coverage Across 140 Trades

Our Excess of Loss Liability Insurance is your key to offering enhanced coverage. Spanning Leisure, Hospitality, Warehousing, Manufacturing, Contracting, Engineering, and more, this product caters to a diverse range of trades.

Tailored Protection for Every Business

Whether your clients run straightforward non-contracting businesses or are high-risk contractors, our Excess of Loss Liability product is crafted to meet their unique needs. We believe in providing tailored solutions to ensure businesses of all sizes and types get the coverage they truly need.

Seamless Integration

We know your time is valuable. That's why we've made it easy for you to integrate the Excess of Loss product into your offerings through the NBS quotation platform. Enjoy a streamlined process for quick and efficient access.

Supported by A-Rated Capacity

With the backing of **Allied World Assurance Company Ltd**, an A-rated insurer, the Excess of Loss PL product ensures a robust layer of coverage and financial stability.



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Registered Office: One, Fleet Place, London, England, EC4M 7WS. Authorised and regulated by the Financial Conduct Authority. Registration No. 590034.



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Our Excess of Loss Liability Appetite

Activities Excluded

Own, operate or possess any of the following:

- ⊗ Airlines, aircraft, aerodromes, airports or other aviation risks, spacecraft, launch sites or other space risks (including refueling, control tower liability and contractors carrying out construction, installation, servicing, maintenance or repair work within the perimeter of airports or aerodromes)
- ⊗ Railways
- ⊗ Ports, port authorities, dry docks, docks, quays and wharves
- ⊗ Ship breaking yards and ships including construction, repair and installation work
- ⊗ Offshore rigs and/or platforms
- ⊗ Circuses
- ⊗ Waste sites and contractors
- ⊗ Mines, quarries or collieries
- ⊗ Dams
- ⊗ Oil and gas refineries or production plant
- ⊗ Bulk oil and gas storage facilities
- ⊗ Chemical works
- ⊗ Professional sporting events

The following activities are outside of appetite

- ⊗ Prospecting for or extraction of oil or gas
- ⊗ The construction, structural alteration, maintenance and demolition of towers, steeples chimney
- ⊗ Shafts, dams' cofferdams, bridges, tunnels and viaducts
- ⊗ The manufacture, production, supply, storage, filling, packing, repacking, breaking down or transport of:
 - a) Fireworks, explosives or ammunition
 - b) Gases and air
- ⊗ Public utilities
- ⊗ Telecommunications companies and power generation operations
- ⊗ Asbestos
- ⊗ Tunnelling
- ⊗ Offshore work

Risks are to be referred where the Insured carry out:

- ⊗ Heat works away where attachment point lower than £5m. Maximum limit offered where heat work undertaken would be £5m x/s £5m
- ⊗ Height work > 25m and depth work > 4m
- ⊗ Stand-alone Demolition Contracts