



# PRESTIGE

UNDERWRITING IRELAND

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## LIABILITY INSURANCE

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**At Prestige Underwriting, we are the experts in delivering results. We offer a diverse product range tailor made for the standard and non-standard markets.**

Our Liability insurance product is underwritten by Arch Insurance (EU) dac. We underwrite for various types of small to medium sized businesses including the following target trades:

### TARGET TRADES

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- **Motor Trade risks**
- **Sawmills**
- **Roofing Contractors (including/excluding heat)**
- **Scaffolding Contractors**
- **Light Engineering**
- **Steel Erection / Fabrication**
- **Haulage / Logistics**
- **Car Park**
- **Recycling**
- **Waste Disposal**
- **Skip Hire**
- **Scrap Metal Merchants**
- **Cleaning Contractors**
- **Property Owners – sites where no work is being carried out/unoccupied buildings**
- **Mobile catering (liability for mobile catering units)**

# PRESTIGE UNDERWRITING LIABILITY PRODUCT SUMMARY

## POLICY LIMITS

- Employers' Liability €13m
- Products Liability up to €6.5m
- Products Liability up to €6.5m
- Sales & Service Indemnity up to €6.5m
- Commercial Legal Expenses €100,000

## INCLUDED AS STANDARD

- 15m Height limit (can be increased on referral)
- 0.5m Depth work (can be increased on referral)

## EXTENSIONS OF COVER AVAILABLE FOR

- Cover for use of sub-contractors – BFSC and LOSC
- Employees Domiciled in UK (provided risk location is ROI)
- Hot Works
- Cover for work undertaken in UK
- Facility to include specific noted indemnities
- Contract works, Own plant, hire plant and employees tools
- Work Away from Premises
- Motor Trade – Sales and Service Indemnity Optional
- Commercial Legal Expenses
- Dedicated claims line

**Policies underwritten on Minimum and Deposit Premium basis**

**Please note:** Prestige Underwriting do not add a fee to the premium quoted.



## BUSINESS ENQUIRIES

To find out more about the Liability Insurance product, please contact our Broking Support team today

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W. [www.prestigeunderwriting.com](http://www.prestigeunderwriting.com)