

Guide to our products & services



Continually looking for reasons to write business rather than refuse it.



Welcome to Thistle Underwriting

We are renowned for our expertise in providing Liability (and associated covers) for Tradesmen, Small Contracting and Construction businesses. We are particular advocates of risks with non-standard features.

About Thistle Underwriting

Insurance remains a 'people business' and it's no wonder brokers work with providers who they like and trust. Over the last 30 years Thistle has grown as a company, but we still have a family culture within our business – most of our staff have been with us for many years and we believe this is what makes us different.

- We offer flexible and tailored underwriting for an exclusive range of products in the micro and SME marketplace.
- We conduct business through insurance brokers based in the UK.
- Our first piece of Liability business was transacted back in 1987 and since then we have developed many more Liability based products that are expertly managed by over 50 staff.
- We are renowned for our Liability expertise – with over 502 years Liability underwriting experience between us.
- Our products are developed in-house in conjunction with insurers or capacity providers and are managed through binding authority agreements.
- Risks are transacted from our in-house platform 'This Way' where you can quote and accept policies for many products. Alternatively our experienced team of Underwriters is on hand to trade the traditional way.

Dedicated to making our brokers' lives easier.

Our Product Overview

	Product	Suitable for	Standard Cover	Optional Covers	Benefits & Features
 Liability Plus Page 5	Liability Plus (Per Capita)	Tradesman, Contracting and Engineering trades. Up to £2.5M turnover	<ul style="list-style-type: none"> Employers Liability Public Liability Products Liability 	<ul style="list-style-type: none"> Professional Negligence Financial Loss Damage to Property whilst being cleaned Efficacy (Alarms) Tools & Transit Contract Works & Plant 	<ul style="list-style-type: none"> Selection of up to 6 multiple trades Bespoke Trades Up to £10M PL limit Hazardous locations considered
 Liability Plus Page 6	Liability Plus (Wages & Turnover)	Contracting trades. Up to £10M turnover	<ul style="list-style-type: none"> Employers Liability Public Liability Products Liability 	<ul style="list-style-type: none"> Professional Negligence Financial Loss Damage to Property whilst being cleaned Efficacy (Alarms) Tools & Transit Contract Works & Plant 	<ul style="list-style-type: none"> Up to £10M PL limit Unrestricted height limit available Unrestricted depth limit available
 General Liability Page 7	General Liability (Retail & Leisure)	Retail and Leisure occupations. Up to £2.5M turnover	<ul style="list-style-type: none"> Employers Liability Public Liability Products Liability 		<ul style="list-style-type: none"> Premiums start from £70 Up to £10M PL limit Wide underwriting appetite
 General Liability Page 8	General Liability (Manufacturers & Wholesalers)	Manufacturing & Wholesaling trades Up to £5M turnover	<ul style="list-style-type: none"> Employers Liability Public Liability Products Liability 		<ul style="list-style-type: none"> Up to £10M PL limit Premiums from £250 USA/Canada Exports considered
 General Liability Page 9	General Liability (Land & Property owners)	Owners of rural land, communal areas, private roads and development sites including public rights of way, natural and man-made hazards	<ul style="list-style-type: none"> Public (Property Owners) Liability 	<ul style="list-style-type: none"> Employers Liability 	<ul style="list-style-type: none"> Up to £10m PL limit Premiums start from £100 Wide underwriting appetite
 Contractors All Risks Page 10	Contractors All Risks	Contracting trades. Up to £10M turnover	<ul style="list-style-type: none"> Contract Works 	<ul style="list-style-type: none"> Own and Hired-in Plant Temporary Buildings Employees' Tools and Effects 	<ul style="list-style-type: none"> Cover for risks up to £10M turnover Maximum contract value - £5M Annual and specific contracts considered Speculative buildings cover available as standard Discounts for CESAR registered plant Flexible overnight security options
 Self Build Page 11	Self Build	Individuals building their own residence	<ul style="list-style-type: none"> Employers Liability Public Liability Contract Works Own & Hired in plant 	<ul style="list-style-type: none"> Existing Structures 	<ul style="list-style-type: none"> 12 or 18 month policies available Extensions will be considered if project overrunning Discounts for living on site/within 25m Wide underwriting appetite
 Excess Layer Page 12	Excess Layer	All Liability Trades	<ul style="list-style-type: none"> Excess PL 		<ul style="list-style-type: none"> Statement of fact basis - no primary schedules required Wide range of limits starting at £1M Short period options available Can match common renewal dates Ability to follow most primary policy wordings

Trade online on any of our products and receive 20% Commission.
Capacity provided by A rated Insurers



This Way



“This Way” is our e-trading platform where you can place risks directly. It’s great for both the straightforward risks and also the more unusual where there may be a need for one of our experienced Underwriters to answer a referral.

As well as receiving instant quotations for your clients’ risks, “This Way” also allows you to bind and service risks online, offering the following features:

- Higher broker commission if you input quote details yourselves
- You can select up to 6 trades and each is rated separately (we don’t just charge the highest rate), therefore allowing competitive pricing of risks
- A built-in referral process allowing an opportunity for brokers to provide more detail which, in turn, helps our Underwriters to find a solution
- A wide and growing product range
- Very wide occupation list for each product
- Fast referral turnarounds
- Instant documentation
- Direct access to our “This Way” support team who provide immediate resolution to technical problems
- The system allows you to handle MTAs and renewals
- We are always happy to help and also to visit, providing system training for your staff

All in all, “This Way” is an efficient solution for your micro and SME risks, saving you time and money.

To find out more, please visit thistleunderwriting.co.uk

Liability Plus (Per Capita)



Our Liability Plus policy provides Public/Products & Employers Liability insurance for Tradesmen, Contractors & Professions, all of which can be written with bespoke rating.

How to trade with us:

- Via our unique online trading platform 'This Way'
- By submitting quote requests to your dedicated team of Underwriters

Commission rate:

- 20% if self-serviced, reducing to 15% if quote details are entered by Thistle Underwriting
- Enhanced commission can be negotiated according to agreed growth plans. Please contact your Regional Development Manager to discuss further.

Features & Benefits:

- A rated Insurer
- Extensive trade list of over 400 occupations
- Available for risks up to £2.5M turnover
- Multiple trades available - You can select up to 6 trades and each is rated separately (we don't just charge the highest rate), therefore allowing competitive pricing of risks

- Bespoke trades and business descriptions can be added to match your client's exact occupations
- Up to £10M primary PL limit - Excess layers also available
- Hazardous locations considered

Optional Extensions:

- Professional Negligence - Limit £50K
- Financial Loss (Tort only) - Limit £50K
- Damage to Property whilst being cleaned - Limit £50K
- Efficacy (Alarms) - Limit £100K
- Tools and Transit - Limit up to £10K
- Contract Works & Plant

Our specialisms:

- Construction and allied trades

Excess:

- Public/Products Liability section - from £250 each and every claim



Liability Plus (Wages & Turnover)



This policy offers Employers, Public & Products Liability insurance specifically designed for larger Contractors. Our experienced team of Underwriters is eager to provide you with the service, advice and cover you require at competitive terms.

How to trade with us:

- Via our unique online trading platform 'This Way'
- By submitting quote requests to your dedicated team of Underwriters

Commission rate:

- 20% if self-serviced, reducing to 15% if quote details are entered by Thistle Underwriting
- Enhanced commission can be negotiated according to agreed growth plans. Please contact your Regional Development Manager to discuss further.

Features & Benefits:

- A rated Insurer
- Available for Contracting risks with a turnover between £2.5M to £10M (Northern Ireland maximum £5M)
- Up to £10m PL limit
- Excess Layer facilities available for PL limits above £10M
- Unrestricted height limit available
- Unrestricted depth limit available

Optional Extensions:

- Professional Negligence - Limit £50K
- Financial Loss (Tort only) - Limit £50K
- Damage to Property whilst being cleaned - Limit £50K
- Efficacy (Alarms) - Limit £100K
- Tools and transit
- Contract works and Plant

Our specialisms:

- Construction and allied trades

Excess:

- Public/Products Liability section - from £250 each and every claim



General Liability (Retail & Leisure)



There are many package policies available for these risks but if your client is looking for Liability cover in isolation, this is the ideal product.

How to trade with us:

- Via our unique online trading platform 'This Way'
- By submitting quote requests to your dedicated team of Underwriters

Commission rate:

- 20% commission if self-serviced, reducing to 15% if quote details are entered by Thistle Underwriting
- Enhanced commission can be negotiated according to agreed growth plans. Please contact your Regional Development Manager to discuss further.

Features:

- A rated Insurer
- Employers Liability £10M, Public/ Products Liability up to £10M
- Per capita rated with the option to include payments to labour only and bona fide subcontractors
- Includes ancillary online sales

Benefits:

- Indemnity to other persons
- Cross liabilities
- Health & Safety at Work Legal Defence Costs
- Compensation for Court Attendance Costs
- Prosecution Defence Costs
- Temporary Employees are covered to a maximum of 50 man-days worked in any one period of insurance where Employers Liability is in force

Excess:

- Public/Products Liability section - from £250 each and every claim

General Liability (Landowners)



Our Landowners Liability is flexible enough to cover many unusual features.

How to trade with us:

- Via our unique online trading platform 'This Way'
- By submitting quote requests to your dedicated team of Underwriters

Commission rate:

- 20% commission if self-serviced, reducing to 15% if quote details are entered by Thistle Underwriting
- Enhanced commission can be negotiated according to agreed growth plans. Please contact your Regional Development Manager to discuss further.

Features:

- A rated Insurer
- Cover suitable for rural land, communal areas, private roads and development sites including public rights of way, natural and man-made hazards
- Public/ Products Liability up to £10m with option to include Employers Liability

Benefits:

- Indemnity to other persons
- Cross liabilities
- Health & Safety at Work Legal Defence Costs
- Compensation for Court Attendance Costs
- Prosecution Defence Costs
- Temporary Employees are covered to a maximum of 50 man-days worked in any one period of insurance where Employers Liability is in force

Excess:

- Public / Products Liability section - from £250 each and every claim



General Liability (Manufacturers & Wholesalers)



This product is tailored for those clients who are making or supplying goods.

How to trade with us:

- By submitting quote requests to your dedicated team of Underwriters

Commission rate:

- 20% commission

Features:

- A rated Insurer
- Employers Liability £10M, Public/ Products Liability up to £10M
- Generous size and experience discounts
- Employee Absence Management and Rehabilitation Programme
- USA / Canada Exports considered

Benefits:

- Indemnity to other persons
- Cross liabilities
- Health & Safety at Work Legal Defence costs
- Compensation for Court Attendance Costs
- Prosecution Defence Costs
- Temporary Employees are covered to a maximum of 50 man-days worked in any one period of insurance where Employers Liability is in force

Excess:

- Public / Products Liability section - from £250 each and every claim



Contractors All Risks



This cover is specifically designed to cover the works in progress and plant for a wide range of contracting occupations. This can be arranged in conjunction with Liability terms or in isolation.

How to trade with us:

- Via our unique online trading platform 'This Way'
- By submitting quote requests to your dedicated team of Underwriters

Commission rates:

- 20% commission if self-serviced, reducing to 15% if quote details are entered by Thistle Underwriting
- Enhanced commissions can be negotiated according to agreed growth plans. Please contact your Regional Development Manager to discuss further

Features & benefits:

- A rated Insurer
- Cover for risks up to £10M turnover
- Maximum contract value up to £5M
- Annual and Specific contracts considered
- Speculative buildings cover available as standard
- Show Home Contents available on request
- Discounts for CESAR registered plant
- Flexible overnight security options

Optional Extensions:

- Own Plant and Hired-in Plant
- Temporary Buildings
- Employees' Tools and Effects

Our specialisms:

- Construction and allied trades

Excess:

- From £500 each and every claim
- £100 for Employees' Tools and Effects





Self-Build



Self Build

Designed for individuals who are building their own private residence, to occupy once completed.

How to trade with us:

- Via our unique online trading platform 'This Way'
- By submitting quote requests to your dedicated team of Underwriters

Commission rates:

- 20% commission if self-serviced, reducing to 15% if quote details are entered by Thistle Underwriting
- Enhanced commissions can be negotiated according to agreed growth plans. Please contact your Regional Development Manager to discuss further

Features & benefits:

- A rated Insurer
- 12 or 18 month non-renewable policy periods
- Public/Employers Liability
- Contract Works & Plant and Temporary Buildings
- Optional cover for Existing Structures & Employees' Tools
- Public Liability up to £2M, £5M or £10M
- £40K own plant

- Additional interest of any Bank, Finance Company or Building Society covered automatically within our wording
- Discounts available if living on site or within 25 metres
- Additional Discounts may be applicable if opting for a higher excess





Excess Layer



Excess Layer Liability is now available on our This Way system, with over 200 occupations to select from within the Contracting, Engineering, Professional, Retail, Leisure, Manufacturing and Wholesale sectors.

How to trade with us:

- Via our unique online trading platform 'This Way'
- By submitting quote requests to your dedicated team of Underwriters

Commission rates:

- 20% commission if self-serviced, reducing to 15% if quote details are entered by Thistle Underwriting
- Enhanced commissions can be negotiated according to agreed growth plans. Please contact your Regional Development Manager to discuss further

Features & benefits:

- A rated Insurer
- Statement of fact basis - no primary schedules required
- Wide range of limits starting at £1M
- Short period options available
- Can match common renewal dates
- Ability to follow most primary policy wordings
- Quote and bind yourself for instant documentation

Our specialisms:

- All construction trades
- Engineers
- Bespoke trades and business descriptions can be added to match your clients' exact occupations



Commercial Combined



We recognise that no two businesses are the same which is why our Commercial Combined Policy offers a variety of Commercial Property and Liability options, tailored to your clients' needs. Our policies are designed for small and mid-market businesses where we offer an extensive range of trades including manufacturing and fabrication, warehousing and wholesaling as well as the service industry.

How to trade with us:

- By submitting quote requests to your dedicated team of Underwriters

Commission rates:

- 20% commission
- Enhanced commissions can be negotiated according to agreed growth plans. Please contact you Regional Development Manager to discuss further

Features & benefits:

- A rated Insurer
- Competitive premiums
- Policies tailored to your clients' needs with direct access to dedicated specialist Underwriters

Core Cover:

- Property Damage - All Risks
- All fixed Glass & Sanitaryware included
- Deterioration of Stock
- Dismantling and re-erection of Machinery Costs
- Stock & Contents at Exhibitions

Also available:

- Day One uplift on Material Damage
- Business interruption
- Goods whilst in Transit
- Money
- Specified Business Equipment
- Terrorism
- Book Debts
- Employers Liability - £10M including costs & expenses
- Public and Products Liability options up to £5M
- Corporate Manslaughter Defence Costs - £500K
- Loss of Licence
- Legal Expenses

Our specialisms:

- Manufacturing
- Contracting
- Wholesaling
- Engineering
- Electronics
- Printing
- Woodworking
- Food & Drink
- Plastics
- Services & Professionals



Residents' Association*



This policy provides cover for Private Resident Estate Associations including Directors and committee members, who may be personally liable for their actions.

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- Via our unique online trading platform 'This Way'
- By submitting quote requests to your dedicated team of Underwriters

Commission rates:

- 20% commission if self-serviced, reducing to 15% if quote details are entered by Thistle Underwriting
- Enhanced commissions can be negotiated according to agreed growth plans. Please contact your Regional Development Manager to discuss further

Core Cover:

- Public Liability
- Employers Liability
- Directors & Officers
- Legal Expenses

Optional Covers:

- Material Damage

Features & benefit:

- A rated Insurer
- Rated by number of dwellings
- Public Liability up to £5M
- Directors and Officers up to 500K
- Employee Absence Management and Rehabilitation Programme
- Optional Material Damage covers Estate Property up to £100K (certain restrictions apply - refer to Policy Wording for full details)

Our specialisms:

We have said it all, this is truly a bespoke policy for clients in need of this cover

* Not yet available in Northern Ireland

OUR VISION

“ We aim to use our underwriting expertise and creativity to grow our company, continually looking for reasons to write business rather than refuse it. ”

Thistle Underwriting Contacts are:

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Dedicated to making our
brokers' lives easier.

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Stay connected with us



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