



Construction product guide & trade list

Building on solid foundations

thistleunderwriting.co.uk



Welcome to Thistle Underwriting



We offer flexible and tailored underwriting



We are renowned for our expertise in Construction risks. We are a small team with many years of experience



We conduct business through insurance brokers based in the UK



Our products are developed in-house in conjunction with insurers or capacity providers and are managed through binding authority agreements



Thistle's first piece of Liability business was transacted back in 1987. Since then we have developed many more Liability based products



Risks can be submitted via Qtrade, but almost all risks will be reviewed by or referred to our experienced team in Leeds – they will give you our best terms

Your Construction Team:



Provide direct access to experienced and empowered underwriters



Relish the opportunity to quote for challenging risks



Are continually looking for reasons to write business rather than refuse it



Have a rich heritage and continue to develop and refresh our products



Craft wording to meet client requirements

Dedicated to making our brokers' lives easier.



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.



What We Do

Thistle Underwriting's Leeds Construction Team are specialists in large construction and contracting risks, as well as high risk trades.



Contractors Combined

Core Covers

- ▶ **Public Liability & Products Liability**
- ▶ **Employers Liability**
- ▶ **Contractors All Risks**
- ▶ **Plant (Owned and Hired In)**

Contractors Combined provides a range of covers in one combined policy, suitable for contractors and construction risks.

Flexible Commission Options

Target Trades



Building & Allied Trades



Plumbing, Heating & Mechanical Engineers



High Risk Trades



Civil Engineers & Groundworkers

Features & Benefits:

- ▶ 'A' rated capacity
- ▶ Wide range of acceptable occupations including high risk
- ▶ Cover for risks up to £15M Turnover (higher levels can be considered)
- ▶ High Limits of cover available on PL and CAR/Plant
- ▶ Own Plant and Hired in Plant can be written without Contract Works.
- ▶ Unrestricted height and depth limits available
- ▶ Hazardous location work can be considered
- ▶ Efficacy cover
- ▶ Legal Expenses includes Contract disputes cover

Optional Covers / Extensions:

- ▶ Property Damage All Risks
- ▶ Business Interruption (ICOW)
- ▶ Specified Articles
- ▶ Money
- ▶ Goods in Transit
- ▶ Directors & Officers
- ▶ 6.5.1
- ▶ Terrorism
- ▶ Legal Expenses



Excess Combined

Core Covers

- ▶ **Public Liability & Products Liability**

Our Excess layer product allows your clients to purchase additional cover above their primary liability policy providing protection against large claims which may erode their primary insurance. We can top up our own or other insurers policies.

Commission Rate

15.0%
increasing to

20.0%
for self - entered
quotations

Features & Benefits:

- ▶ 'A' rated capacity
- ▶ Wide range of acceptable occupations including high risk
- ▶ Bespoke business descriptions.
- ▶ Wide range of Excess PL & Products limits available from £1M to £20M (higher limits on request)
- ▶ Can follow most insurers without sight of their Policy Wording
- ▶ Short or annual cover available
- ▶ Low minimum premiums
- ▶ Experienced Underwriters will deal with any referrals quickly.

Target Trades

-  Contracting & Construction Risks including High Risk contractors
-  Tradesmen & Engineers
-  Manufacturers & Wholesalers including firms who export to the USA/CAN
-  Retail & Leisure occupations
-  Land & Property Owners

Contractors Combined Trade List

We have produced a useful trade list to highlight the many trades we write under our Contractors Combined product. We are particularly focused on winning business from the highlighted trades below. Please do not hesitate to give us a call or log on to Qtrade for a quick and easy quote.

High Risk Trades

Abselling Contractor
 Aerial Erecting
 Aerial Services
 Basement Conversion
 Civil Engineering - Unlimited Depth
 Cladding contractors
 Cleaners - in confined spaces
 Crane Hiring
 Curtain Walling Contractors
 Demolition
 Dismantling Engineers
 Drilling Contractors
 Engineers - Chemical Process Machinery
 Fire Protection
 Forestry Contractors
 Groundworkers - Unlimited Depth
 Lightning Conductor Contractors
 Marine Engineers - non-safety critical
 Pile Driving And Piling Contractors
 Refractory Engineers
 Roof Slating/Tiling Contractor
 Roofing Services
 Roofing - Hot (Excess Combined and Contractors All Risks only)
 Rope Access Contractors
 Safety Netting Contractors
 Scaffolding Erection (Excess Combined only)
 Scaffolding Hire (Excess Combined only)
 Sprinkler Engineers
 Steel Erectors
 Stone Cladding
 Tank Cleaning Services
 Thatching
 Tilers - Roof
 Traffic Management Contractors
 Tree Surgeon
 Underpinning contractors
 Welding
 Wind Turbine Installation

Other Trades

Agricultural contracting
 Air Conditioning Installation
 Air Conditioning Installation
 - Domestic/Small Commercial Only
 Air Conditioning Installation
 - Large Commercial Only
 Alarm Installation
 Artexing

Asphalt Contractor
 Asphalt/Road Contracting
 Auto Electricians and in car entertainment specialists and vehicle security installations
 Bathroom Installation
 Bathroom Installation
 - Domestic/Small Commercial Only
 Bathroom Installation - Large Commercial Only
 Bricklayers
 Builders - alteration, conversion, extension & repair
 Builders - new commercial
 Builders - new PDH
 Building
 Building (Below 10m)
 Building Contracting
 Building Maintenance
 Bulk Earth/Rubble Removing
 Cable Contracting
 Cable TV Installation
 Cable TV Installation Ex Cable Laying
 Carpenters And Joiners
 Carpet Fitting
 Cavity Wall Insulation
 Ceiling Contractor
 Central Heating Services
 Central Heating Services
 - Domestic/Small Commercial Only
 Central Heating Services - Large Commercial Only
 Civil Engineering
 Cleaners - Exterior of Buildings
 Cleaners of Commercial Premises
 Cleaning Services
 Cleaning Services Excl Exterior Of Buildings Blast and Boilers
 Closed Circuit Television/CCTV Installers
 Coach & Bus Operators
 Coach Trimmer and upholsterer
 Conservatory installation
 Contract Cleaning
 Courier Delivery Service
 Crane and Lifting Equipment Engineers
 Curtain And Blind Installation
 Damp Proofing And Control Services
 Decorating
 Diamond Drillers
 Domestic Shed Garage And Carport Erectors
 Double Glazing
 Double Glazing Installing
 Drain Cleaning
 Drain Cleaning Contractor
 Draught Proofing
 Drive Laying

Drive Laying Excluding Asphalt
 Dry Lining Contractor
 Dry Rot Control Services
 Dry Stone Wall Construction/Repair
 Ductwork Installation
 Earth Removing
 Electrical Appliance Servicing
 Electrical Contractor
 Electrical Contractor
 - Domestic/Small Commercial Only
 Electrical Contractor - Large Commercial Only
 Electrical Contractor (Excl Aerial Erecting)
 Excavation
 Fencing And Hoarding Contractor
 Fireplace Installation
 Fitted Bathroom Installation
 Fitted Furniture Installation
 Fitted Kitchen Installation
 Floor Cleaning Services
 Flooring Contractor
 Function Caterers
 Furniture Removal
 Garden Services
 Gardening
 Gas Fitting
 Gas Fitting - Domestic/Small Commercial Only
 Gas Fitting - Large Commercial Only
 Glazier
 Grit Blasting or Grit, sand and shot blasting contractors
 Groundwork And Paving Contractor
 Groundworkers
 Guttering and fascia board installation
 Hardware/Engineering/Plumbing Services Supplier
 Haulage or Haulage Contractor
 Heating And Ventilation Contractor
 Heating And Ventilation Contractor
 - Domestic/Small Commercial Only
 Heating And Ventilation Contractor
 - Large Commercial Only
 Heating Engineers
 Heating Engineers
 - Domestic/Small Commercial Only
 Heating Engineers - Large Commercial Only
 Heating Services
 House Builders
 Housing Developers
 Hygiene and Cleansing Services
 Insulation Engineering
 Kitchen & Bathroom installers or Kitchen Installation Contractor
 Land Clearance



Land Drainage Contractor
 Land Draining
 Landscape Gardening
 Landscaping
 Lawn Services
 Leaded Lights and Windows - Fitting
 Lift Installation
 Lift Maintenance
 Lifting Equipment Engineers
 Lighting Installation
 Locksmiths
 Loft Converter
 Loft Insulation
 Mastic Sealant Contractors - Internal
 Office Fitters
 Paint Spraying
 Painter And Decorator
 Painting
 Painting & decorating contractors - internal only
 Partition Contractors
 Paving Patio and Path Laying
 Pebbledashing and roughcasting contractors
 Pest And Vermin Control
 Pipe Cleaning
 Pipe Laying
 Plant Hire
 Plastering & Dry Lining Contractor or Plastering/
 Artexing Contractors
 Plastering Contractor
 Plumbing
 Plumbing - Domestic/Small Commercial Only
 Plumbing - Large Commercial Only
 Plumbing And Heating Engineer
 - Domestic/Small Commercial Only
 Plumbing And Heating Engineer
 - Large Commercial Only
 Plumbing And Heating Engineers
 Pressure Cleaning
 Property Developer
 Radiator Repairing
 Radiator Repairing - Domestic/Small
 Commercial Only
 Radiator Repairing - Large Commercial Only

Refrigeration Engineers
 Removal Contractor
 Remover And Storer
 Road Haulage
 Road Repair
 Road Surfacing
 Roller Shutter Door Installation
 Roughcasters
 Rubbish Disposal
 Rubble Removers
 Rustproofing Services
 Sand Blasting
 Satellite TV Installers
 Security services
 Service Engineers (Ex Lifts)
 Shop Fitting
 Shot Blasting
 Shuttering & Formwork Contractor
 Sign & Poster Maintenance Contractors
 Sign Erectors
 Sign Erectors (Below 10m)
 Sign writing of motor vehicles only
 Site Clearance
 Skip Hire
 Soil Engineers
 Solar Panel Installation
 Sound Equipment Installation
 Sports Surface Installation
 Stained Glass Fitters
 Steel Fixers
 Stone Cleaners And Restorers
 Stonemasonry
 Stonemasonry - Incl Building Work
 Swimming Pool - Construction (Outdoors)
 or Swimming pool contractor
 Tilers
 Tilers - Ceiling Or Wall
 Tilers - Floor
 Timber Preservation
 Tool Hire
 Tool Hire - Hand
 Tool Hire - Power Driven
 Transport - Road

Turfing Services
 TV & Radio Aerial Services
 UPVC Window And Door Manufacturers
 And Installers
 Vehicle Valeting
 Vermin Control
 Waste Disposal or Waste Disposal contractors
 Water Treatment Contractors
 Wheelie Bin Cleaners - Domestic
 Window Cleaning
 Window Manufacturers And Installers (UPVC)
 Windscreen fitting
 Wood Fence Wholesalers Including Installation
 Wood Preservation
 Woodworm And Dry Rot Control



Dedicated to making our
brokers' lives easier.

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Stay connected with us

 0113 733 3950

 Leeds@thistleunderwriting.co.uk



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QD20013.1