



Product guide & trade lists

Continually looking for reasons to
write business rather refuse it

thistleunderwriting.co.uk



Welcome to Thistle Underwriting



We offer flexible and tailored underwriting for an exclusive range of products in the micro and SME marketplace.



We are renowned for our Liability expertise – with over 566 years Liability underwriting experience between us.



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.



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.



Risks are transacted from our in-house platform Qtrade 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 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 are renowned for our expertise and wide underwriting appetite in providing Liability, Contractors All Risks and Excess Layer products for Tradesmen, Small Contracting and Construction businesses including High Risk and many other sectors.



Tradesman & Professionals

Core Covers

- ▶ Public Liability & Products Liability
- ▶ Employers Liability
- ▶ Contractors All Risks



Tradesman & Professionals provides a range of covers in one combined policy, suitable for Tradesman small contracting & engineering firms and professional risks.

Commission Rate

15.0%

increasing to

20.0%

for self - entered quotations

Target Trades



Building Contractors



Groundworkers



Plumbing & heating engineers



Electrical Contractors



Painters & Decorators



Engineers



Professional occupations

Features & Benefits:

- ▶ 'A' rated capacity
- ▶ Wide range of acceptable occupations
- ▶ Cover for risks up to £2.50M Turnover
- ▶ Can be rated on per capita or wages – you choose.
- ▶ Multiple trades available – You can select up to 6 trades and each is rated separately (we don't just charge on the highest trade) therefore allowing competitive pricing of risks
- ▶ Bespoke trades and business descriptions can be added to match your client's exact occupation.
- ▶ High Limits of cover available on PL and CAR/Plant
- ▶ Own Plant and Hired in Plant can be written without Contract Works.
- ▶ Hazardous location work can be considered
- ▶ Legal Expenses includes Contract Disputes cover
- ▶ Experienced Underwriters will deal with any referrals quickly

Optional Covers / Extensions:

- ▶ Contents & Stock
- ▶ Business Interruption (ICOW)
- ▶ Tools & Transit
- ▶ Professional Indemnity (Professions only)
- ▶ Legal Expenses



Combined Liability

Core Covers

- ▶ **Public Liability & Products Liability**

Combined Liability offers cover for retailers, manufacturers, wholesalers, leisure occupations and other risks requiring liability cover only.

Commission Rate

15.0%
increasing to

20.0%
for self - entered quotations

Features & Benefits:

- ▶ 'A' rated capacity
- ▶ Wide range of acceptable occupations
- ▶ Cover for risks up to £5M Turnover (higher levels can be considered)
- ▶ Up to £10M PL LOI available
- ▶ Optional Legal Expenses cover limits of £50K, £100K & £250K
- ▶ Low Minimum Premiums
- ▶ Experienced Underwriters will deal with any referrals quickly

Target Trades



Retailers



Food & Catering



Manufacturers & Wholesalers



Leisure occupations



Non Contracting Risks requiring liability only cover.

Optional Covers / Extensions:

- ▶ Employers Liability
- ▶ Legal Expenses



Excess Combined

Core Covers

- ▶ **Public Liability & Products Liability**



Commission Rate

15.0%

increasing to

20.0%

for self - entered
quotations

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.

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 especially suited to smaller risks requiring high limits.
- ▶ 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



Land & Property Owners

Core Covers

- ▶ **Public Liability & Products Liability**
- ▶ **Legal Expenses**

Liability and Legal Expenses cover suitable for land owners including public rights of way, natural and man made hazards. Property Owners including unoccupied premises can also be catered for.

Commission Rate

15.0%
increasing to

20.0%
for self - entered quotations

Features & Benefits:

- ▶ 'A' rated capacity
- ▶ Public Liability up to £10M LOI
- ▶ Legal Expenses includes Property and landlord and tenant disputes.
- ▶ Bespoke business descriptions.
- ▶ Cover available in UK including Northern Ireland
- ▶ Experienced Underwriters will deal with all quotes quickly
- ▶ Competitive premiums and higher commission deals can be considered

Target Trades

-  Rural Land owners
-  Pasture & woodland owners
-  Communal Areas
-  Resident Associations (Private roads)
-  Development sites
-  Property Owners including unoccupied

Optional Covers / Extensions:

- ▶ Employers Liability

Tradesman & Professionals Trade List

We have produced a useful trade list to highlight the many trades we write under our Tradesman and Professionals product. Please do not hesitate to give us a call or log on to Qtrade for a quick and easy quote.

Abseiling Contractors
Accountancy
Acoustic Consultant
Acoustic Engineering
Actuarial Consultancy
Actuary
Acupuncture
Administration
Advertising
Advertising Agency
Advertising Consultancy
Advertising Contractor
Aerial Erecting
Aerobic Instructing
After Dinner Speaking
Agricultural Consultancy
Agricultural Contracting
Agronomist
Air Con Installation
Air Con Installation - Dom/Small Com
Air Con Installation - Large Commercial
Air Conditioning Engineering
Alarm Installation
Antique Furniture Repairers
Arbitration
Arboriculture
Arborist
Archaeologist
Architectural Surveying
Architecture
Archivist
Aromatherapy
Art Criticism
Art Metal Working
Art Restoration
Art Valuation
Artexing
Artist
Artist - Commercial
Artist - Freelance
Artist - Portrait
Artist - Technical
Asphalt Contractor
Asphalt/Road Contracting
Asphalter
Assessing
Astrology
Astronomy
Auctioneer
Audio/Visual Media Hiring
Audiology
Auditing

Author
Barrister
Bathroom Design
Bathroom Installation
Bathroom Installation - Dom/Small Com
Bedroom Furniture Installers
Bereavement Counselling
Bill Poster
Blast Cleaning
Blast Cleaning - Metal Only
Blind Assembly
Blind Fitter
Blind Installation
Bookkeepers
Bookmaking - On Course
Boom Operator
Bricklayers
Builder
Builder - Commercial Alteration and Repair
Builder - Commercial New
Builder - PDH Alteration and Repair
Builder - PDH New
Builders - All Premises
Builders - Alterations and Extensions

Builders - Industrial

Builders Labourer
Building
Building Consultancy
Building Contracting
Building Engineer
Building Foreman
Building Inspector
Building Maintenance
Building Site Inspector
Building Surveying
Business Advisory Service
Business Consultancy
Butlers
Cabinet Making
Cable Contracting
Cable Joiner
Cable TV Installation
Cable TV Installation Ex Cable Laying
Cake Making And Decorating
Calibration Consultancy
Calligraphy
Cameraman
Car Valeting
Car Window Etching
Career Consultancy
Careers Advisory Service

Caretaking Services
Carpenters And Joiners
Carpentry
Carpet And Upholstery Cleaning
Carpet Cleaning
Carpet Fitting
Cartography
Cartoonist
Catering - Licensed
Catering - Unlicensed
Catering Consultancy
Catering Eqpm Instal & Maint
Catering Ex Mobile Vans
Cavity Wall Insulation
Ceiling Contractor
Ceiling Fitter
Ceiling Fixer
Central Heating Services
Central Heating Services - Dom/Small Com
Chartered Engineer
Chartered Surveyor
Chauffeur Services
Chefs
Child Minding
Chiropody
Chiropractic
Choreography
Civil/Consultant Engineering
Cladding Contractors
Claims Assessing
Cleaners - Domestic
Cleaners - Exterior of Buildings

Cleaners - Industrial

Cleaners - Office
Cleaners Of Commercial Premises
Cleaning Contractor
Cleaning Contractor
Cleaning Services
Cleaning Supervisor
Clerical Services
Clerical Training Consultants
Clock And Watch Repair
Closed Circuit Television Installers
Colour Consultancy
Commercial Artist
Commissioners For Oaths
Commodity Broking
Company Registrar
Company Search Agency
Composer
Computer Aided Design

Computer Graphics
Computer Programming
Computer Repair Service/Maint
Concrete Services - Drilling
Concrete Services - Maint/Repair
Concrete Services - Treatment
Conservatory Erectors
Conservatory Installation
Construction Plant Repairer
Consultant Engineering
Consultant Surgeon/Specialists
Contract Cleaning
Contract Furnisher
Contract Manager
Contracts Supervisor
Conveyancing
Copywriting
Corrosion Consultant
Courier
Couriers/Delivery Service
Credit Investigation Agency
Curtain And Blind Installation
Curtain Hanger
Curtain Making
Curtain Wall Contractors
Damp Proofing And Control Services
Dance Instruction
Data Processing
Decorating
Decorating - Domestic
Delivery Service
Dentistry
Design
Design Consultancy
Desktop Publishing Services
Despatch Services
Dietician
Distillery Worker
Doctor
Dog Beautician
Dog Walkers
Domestic Appliance Maintenance
Domestic Service
Domestic Shed Garage & Carport Erectors
Door Fitter
Double Glazing
Double Glazing Installing
Drain Cleaning
Drain Cleaning Contractor
Drainage
Drama Instruction
Draper
Draught Proofing
Draughtsman
Dressmakers
Driller (Civil Engineering)
Drilling Contractors
Drilling Technician
Drive Laying
Drive Laying Excluding Asphalt
Driving Instruction
Dry Lining
Dry Stone Wall Construction/Repair
Dryliner
Ductwork Installation
Earth Moving Contractor
Editorial Consultancy
Electrical Appliance Servicing
Electrical Contractor

Electrical Contractor

Electrical Contractor - Dom/Small Com
Electrical Contractor - Large Commercial
Electrical Contractor (Ex Aerial Erecting)
Electrical Contractors - Industrial
Electrical Contracts Manager
Electrical Engineers/Repairers
Electrical Fitter
Electrical Goods (Domestic) Repair
Electrician
Electronic Engineers
Electronic Equipment Servicing
Electronics
Electronics Consultancy
Electronics Supervisor
Electronics Technician
Employment Consultant
Energy Consultancy
Engineering Consultancy
Engraving
Environmental Consultancy
Estate Agency
Exhibition Design
Exhibition Stand Erection
Export Consultancy
Farrier
Fashion Consultancy
Fashion Design
Fashion Photography
Fast Food Delivery Service
Fence Erecting
Fencing Contractors
Feng Shui Consultants
Financial Advisory Service
Financial Market Trading
Financial Services
Fire Protection
Fire Protection Consultancy
Fireplace Installation
Fisheries Consultancy
Fitted Bathroom Installation
Fitted Furniture Installation
Fitted Kitchen Installation
Floor Cleaning Services
Flooring Contractor
Flower Arranging
Food Hygiene Consultancy
Food Industry Consultancy
Forester
Forestry
Forestry Consultant
Fork Lift Truck Training Instructors
Fortune Telling
French Polishers
Friendly Society
Fuel Efficiency Consultant
Function Caterers
Funeral Celebrants
Furniture Assembly And Repair
Furniture Removal
Furniture Repairing
Furniture Restoration
Garage Door Fitting
Garden Design
Garden Services
Gardening
Gas Fitting
Gas Fitting - Dom/Small Commercial

Gas Fitting - Large Commercial Only
Genealogy
Glass/Glass Goods Decorators/Engravers
Glazier
Graphic Design
Graphology
Gravediggers
Ground Maintenance
Ground Worker
Groundsman
Groundwork And Paving Contractor
Groundworkers
Guttering And Fascia Board Installation
Gym Equipment Installation
Handyman
Haulage Contractor
Health Advice Service
Health And Safety Consultancy
Heating & Ventilation Contractor
Heating & ventilation Contractor - Dom/Small Com
Heating & Ventilation Engineer
Heating Consultancy
Heating Engineers
Heating Engineers - Dom/Small Commercial
Heating Engineers - Large Commercial Only
Heating Engineers (Ex Air Con)
Heating Engineers (Ex Air Con) - Dom/Small Com
Heating Engineers (Ex Air Con) - Large Commercial
Heating Services
Heating/Ventilation Engineer
Hod Carriers
Home Crafts
Home Help Services
Home Tutors
Homeopathy
Horticultural Consultant
Horticulturalist
Hospital Consultancy
Hotel Consultancy
House Builders
House Sitters
Housing Developers
Human Resources Consultancy
Hygiene and Cleansing Services
Illustrator
Image Consultants
Import Consultancy
Industrial Consultancy
Insulation Engineering
Insurance Advisor
Insurance Assessor
Insurance Broking
Insurance Consultancy
Insurance Intermediary
Interior Decorator
Interior Design
Interior Designers Including Fitting
Internet Consultant
Inventory Consultancy
Investment Banking
Investment Consultancy
Investment Management
Ironing Services
IT Consultancy
Joinery
Journalist
Kitchen Installation Contractor
Kitchen Planners
Land Drainage Contractors

Land Draining
Land Surveying
Landscape Gardening
Landscaping
Lawn Services
Lawyers
Leaded Lights and Windows - Fitting
Leaflet Distribution
Legal Services
Licensing Consultancy
Life Style Consultants
Lift Installation
Lift Maintenance
Lighting Consultants
Lighting Installation
Lighting Technician
Lightning Conductor Contractors
Locksmiths
Loft Converter
Loft Insulation
Loss Adjusting
Loss Assessing
Lumberjack
Machinery Dismantling
Machinery Installation
Machinery Movement
Machinery Repair And Maintenance
Management Consultancy
Manicurists And Pedicurists
Market Research
Marketing
Marketing Consultancy
Marriage Guidance
Massage
Mastic Sealant Contractors - Internal
Meteorology
Meter Reading
Milk Delivery
Mini Cab Operator
Mobile Food
Monumental Masons
Monumental Masons Including Building
Mortgage Broking
Music Publisher
Music Teaching
Musicians
Nail Technicians
Neurology
Notaries Public
Nursing
Nutrition
Occupational Health Consultancy
Occupational Therapy
Office Equipment Service And Repairers
Office Fitters
Opinion Polls
Optician
Orthopaedics
Osteopathy
Oven Builders
Paediatrics
Paint Spraying
Painter And Decorator

Painters - Industrial

Painting
Painting and Decorating - Commercial
Painting and Decorating - Domestic
Parcel Delivery

Partition Contractors
Partition Erector
Party Planners
Patent Office
Patent/Trademark Agents
Pathology
Paving Patio And Path Laying
Pebble Dashers
Pension Consultant
Personal Shopping Services
Personnel Consultancy
Pest And Vermin Control
Pet Grooming
Pet Minding
Pet Walkers, Sitters Or Carers
Photographer - Location
Photographer - Press
Photographer - Press (Local)
Photographer - Street
Photographic Agent
Photography
Photography - Commercial
Physiology
Physiotherapy
Piano Tuners and Repairers
Piano Tuning
Picture Framing
Pipe Cleaning
Pipe Fitter
Pipe Fitting
Pipe Inspector
Pipe Insulator
Pipe Laying
Pipeline Consultancy
Planning Consultancy
Plant Engineer
Plant Fitter
Plant Manager
Plant Operator
Plastering Contractor
Plastering/Artexing Contractors
Plastics Consultancy
Playground Equipment Installation

Plumbers - Industrial

Plumbing
Plumbing - Domestic/Small Commercial Only
Plumbing - Large Commercial Only
Plumbing & Heating Engineer - Dom/Small Commercial
Plumbing & Heating Engineer - Large Commercial
Plumbing & Heating Engineers
Plumbing & Heating Engineers (Ex Air Con)
Plumbing & Heating Engineers (Ex Air Con) - Dom/Small Com
Plumbing & Heating Engineers (Ex Air Con) - Large Comm
Point Of Sale & Display - Installation
Political Consultancy
Premises Security Installers
Press Photographer - Freelance
Press Photographer - National
Pressure Cleaning
Project Management
Project Manager
Promotional Consultancy
Proof Reading
Property Auditors
Property Consultancy

Property Developer
Property Maintenance/Repairers
Property Services
Property Valuers
Psychiatry
Psychoanalysis
Psychology
Psychotherapy
Public Records Search Company
Public Relation Consultancy
Public Relations Officer
Publicity Management
Publishing
Quality Assurance
Quantity Surveyors
Rating And Valuation
Recruitment Consultancy
Refrigeration Engineers
Refuse Treatment Consultancy
Removal Contractor
Research Consultancy
Rigging Contractors - Theatrical And Entertainment
Riveter
Road Haulage
Road Repair
Road Surfacing
Roller Shutter Door Installation
Roof Slating/Tiling Contractor
Roof Tiler
Roofer
Roofing Services
Roughcasters
Safe Installation And Removal
Sandwich Delivery
Satellite TV Installers
Scientific Research
Screenwriting
Script Writing
Sculptors
Secretarial Services
Secretarial Training
Sewage Consultancy
Shelving And Racking Installation
Shiatsu Practitioners
Shipping And Forwarding Agency
Shoe Repairing
Shop Fitting
Shuttering and Formwork
Sign And Poster Maintenance Contractors
Sign Erectors
Sign Maker
Signwriting
Site Clearance
Software Consultancy
Soil Engineers
Solar Panel Installation And Repairs
Solicitors
Sound Equipment Installation
Sound Proofing
Speech Therapy
Sports Surfacing Contractors
Sports/Personal Training
Sprinkler Installation
Stage Director
Stage Manager
Stage Mover
Stained Glass Fitters
Stair Lift Installation/Repair



Statisticians
 Steam Cleaners
 Steel Erectors
 Steel Reinforcing Rod Installation
 Stockbroking
 Stocktaking/Valuation
 Stone Cladding
 Stone Cleaners And Restorers
 Stonemasonry
 Stonemasonry - Incl Building Work
 Stonemasonry Ex Building Work
 Street Lighting Installation
 Structural Engineering
 Structural Steelwork Contractors
 Sun Roof Fitters
 Surveying
 Swimming Pool - Construction (Outdoors)
 Tailor And Outfitter
 Tank Cleaning Services
 Tarmacers
 Tax Consultancy
 Taxi Driving
 Taxi Operator
 Taxidermy
 Telecommunication Engineers
 Telecommunication Equipment Supplier
 Telecommunications
 Telecommunications Consultancy
 Telegraph Pole Installation
 Telemarketing
 Telephone Answering Service
 Telephone Point Installers
 Telephone Point/Extension Installation
 Television Repairing
 Textile Consultancy
 Thatching
 Theatre And Ticket Agency
 Thermal Engineer
 Thermal Insulation
 Tilers
 Tilers - Ceiling Or Wall
 Tilers - Floor

Tilers - Roof
 Tilers - Wall
 Timber Decking Contractors
 Timber Inspector
 Timber Preservation
 Timber Treatment Consultant
 Timber Treatment Contractors
 Toastmastering
 Town Planning
 Trading Standards Consultancy
 Traffic Consultancy
 Training Consultancy
 Translation
 Tree Felling
 Tree Surgeon
 Tuition
 Turfing Services
 TV & Radio Aerial Services
 TV And Radio Servicing
 TV And Video Installation
 TV And Video Repairing
 Typewriter Services
 Typing And Copying Bureau
 Underpinning Contractors
 Underwriting Agency
 Upholsterers - Limited Use Of Cellular/Foamed
 Rubber
 Upholstery
 UPVC Window And Door Manufacturers
 And Installers
 Vacuum Cleaner Repairs And Service
 Valuation
 Valuation - Real Estate
 Valuer
 Vending Machine Servicers
 Vending Services
 Ventilation
 Videography
 Washing Machine Repairs And Servicing
 Water Cooler Installation - Mains
 Water Cooler Installation - Non Mains
 Water Softener Installation

Water Treatment Contractors
 Water Treatment Plant Service And Maintenance
 Web Site Design
 Welding
 Wheelie Bin Cleaners - Domestic
 Will Writer
 Window Cleaning
 Window Dressing
 Window Manufacturers And Installers (UPVC)
 Wood Carving
 Woodworm And Dry Rot Control
 Word Processing



Dedicated to making our
brokers' lives easier.

Thistle Underwriting Contacts are:

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Stay connected with us



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