



Underwriting Guide

April 2008

Subject:-

Minimum Premiums: £250 Material Damage. £150 Liability & Buildings

Composite Panels: PUR & PIR loading applies, Rockwool standard rates, Polystyrene - (Max 40%)

Work Away: Manual work away other than collection and delivery is excluded unless otherwise agreed.

Stand alone Liability: Can be accommodated but would normally like to be given chance in respect of Material Damage.

Building Trades (Sales/Supply)

	T.S.I.
D.I.Y. Hardware (No work away)	7,500,000
FirePlace (Max 15% work away Ex external work iro chimneys)	7,500,000
Garden Centres, (No Work Away)	7,500,000
Green Houses	4,000,000
Landscapers -incidental only (Max depth 1.5m) ex heat work & burning of debris)	
Builders Merchants (No work away)	7,500,000
Plumbers Merchants (Excl Manual Work away)	7,500,000
Stone Masons (Max 15% work away)	7,500,000
Tilers (Max 15% work away)	7,500,000
Timber Merchants (Cutting/plaining for indiv customers only)	4,000,000

Cleaning (Will quote to first person only)

Dry Cleaners	7,500,000
Alterations & Repair of clothing	4,000,000
Ironing service	7,500,000
Launderettes	4,000,000
Launderies	4,000,000
Shoe Repairers	4,000,000
Cleaners (Offices and internal only)	4,000,000

Clothing (Retail)

Accessories	7,500,000
Armed Services Outfitters	7,500,000
Babywear, goods and services	7,500,000
Belts, Scarves,Gloves, Ties	7,500,000
Tailors	7,500,000
Bridal Wear - Sales & Hire	7,500,000
Fashion wear	7,500,000
Non-Fashion wear	7,500,000
Childrens wear	7,500,000
Designer wear	7,500,000
Drapers	7,500,000
Evening/Formal Wear - Sales & Hire	7,500,000
Fancy Dress	7,500,000
Footwear	7,500,000
Golfwear	7,500,000
Haberdashery	7,500,000
Industrial/Corporate workwear	7,500,000
Knitwear	7,500,000
Lingerie and adult toys	7,500,000
Lingerie and Hosiery Retailers	7,500,000

Clothing (Retail) - Cont

Maternity Wear	7,500,000
Milliners	7,500,000
Outdoor wear	7,500,000
Oversized Clothing	7,500,000
Quality 2nd Hand clothing	7,500,000
Sarees	7,500,000
Schoolwear	7,500,000
Ski-wear	7,500,000
Sportswear	7,500,000
Suede & Leather	7,500,000
Trainers	7,500,000
Wool & Needlework	7,500,000

Domestic (Retail)

Bathroom Equipment (Max 15% work away)	7,500,000
Beds	7,500,000
Carpet Fitters (Bona Fide Sub-Contractors warranty, Ex use of heat)	
Carpets (Excluding Rugs)	7,500,000
Curtain Fitters (Excl heat work)	
Furniture	7,500,000
Household Goods	7,500,000
Janatorial Supplies	7,500,000
Kitchen Equipment (Max 15% work away and Excluding Electrical)	7,500,000
Leather Furniture	7,500,000
Rugs	7,500,000
Soft Furnishings	7,500,000
Tools (Sale & Hire) (Hand Held tools only)	7,500,000

Electrical (Retail)

Computer Games	7,500,000
Computer Hardware & Software sales	7,500,000
Disabled/Mobility equipment	7,500,000
Electrical Equipment	7,500,000
Electrical Equipment (white goods)	7,500,000
Electrical Service, Repair & Parts supply	7,500,000
Mobile Phones	7,500,000
Office Equipment	7,500,000
Photographic Equipment	7,500,000
Photographic Studio	7,500,000
Radio TV Hi-Fi,Records Etc (Brown Goods)	7,500,000
Record/CD/DVD shops	7,500,000
Video Library	7,500,000

Entertainment (No Doorman or paid entry)

Amusement arcades	4,000,000
Bingo Halls	4,000,000
Bowling Clubs	4,000,000
Betting shop	4,000,000
Camping and Caravan site (any swimming pools or childs play equip?)	4,000,000
Cinema/Theatres (paid entry OK)	4,000,000
Community Centres (Ex sports injury to participants, drugs and abuse)	4,000,000
Dance/Group/Music ent's (Excl participant to participant & hire of venue)	
Disc Jockeys (Ex hire of venues)	
Guest House	7,500,000
Hotels	7,500,000
Hotels (with DSS/ Assylum seekers)	4,000,000
Night Clubs (Excl liabilities)	4,000,000
Pubs (Minimal Entertainment)	4,000,000
Pubs with Entertainment/ Doormen/ Entry Fee (Excl Liabilites)	4,000,000
Social Club - annual club fee collection OK	7,500,000
Billiard/ Snooker Halls	4,000,000

Food & Drink (Sales/Supply)

Bakers including baking	4,000,000
Bakers no baking	7,500,000
Butchers	7,500,000
Confectioners	7,500,000
Delicatessen	7,500,000
Fireworks	7,500,000
Fishmonger	7,500,000
Freezer Centres	7,500,000
Greengrocer	7,500,000
Grocers	7,500,000
Health Food	7,500,000
Home Brewing	7,500,000
Newsagents	7,500,000
Off-Licence	7,500,000
Spirits and Fortified Wine Sales	4,000,000
Supermarket	7,500,000
Tobacconist	7,500,000
Wine, Beer & Soft Drink Sales	7,500,000

Gifts & Leisure

Antique Dealers (Excl Products Liability i.r.o. 2nd hand goods)	4,000,000
Art & Craft	7,500,000
Beauty Salons (Excl Treatment)	7,500,000
Bicycle Shops (Excl Products iro second hand goods)	7,500,000
Book shops	7,500,000
Camping & Outdoor Equip (Wtd Calor Gas stored as per Mfrs instructions)	7,500,000
Card Shops	7,500,000
China/Glassware	7,500,000
Cosmetics	7,500,000
Costume Jewellery	7,500,000
Equestrian	7,500,000
Fancy Goods	7,500,000
Fishing Tackle & Accessories	7,500,000
Florists	7,500,000
Garden/ Agricultural Equipment	7,500,000
Gift Shops	7,500,000
Golf Pro shops	4,000,000
Gun Shops (Ex mixing of cartridges)	7,500,000
Horse Trainer	7,500,000
Jewellers (Single Article limit £250)	7,500,000
Koi Carp Live Fish Sales	4,000,000
Key Cutters/Locksmiths	7,500,000
Leather Goods/Luggage/Handbags	7,500,000
Militaria	7,500,000
Mobile Phone Shops	4,000,000
Model Shops	7,500,000
Motor Parts & Accessories (Excl Products Liability)	7,500,000
Musical goods	7,500,000
Musical Instruments	7,500,000
Novelty /Souvenir shops	7,500,000
Pawnbrokers/ Cash Converters	4,000,000
Petshops (No Live Animals)	7,500,000
Petshops (Including Animals)	4,000,000
Picture Framers	7,500,000
Picture/Art Sales	7,500,000
Sex Shops	4,000,000
Sports Equipment (Excl Products Liab i.r.o Sub-Aqua equip & 2 nd Hand Goods, Excl re-filling of air bottles)	7,500,000
Stamps/Coin shops	7,500,000
Sun Bed/ Tanning Centers	4,000,000
Toys - Modern	7,500,000
Toys - Traditional	4,000,000
Watches	7,500,000
Yacht Chandlers	7,500,000

Manufacturing

Agriculture & Plant Repairs	4,000,000
Bakery	7,500,000
Blacksmiths	7,500,000
Brewers	4,000,000
Brick and Tile	4,000,000
Cabinet Makers	4,000,000
Carpet	4,000,000
Clothing	4,000,000
Cloth	4,000,000
Clothing (uniform)	4,000,000
Computer	7,500,000
Double Glazing Mftg (Excl Installation)	4,000,000
DVD, Video, Record duplication	7,500,000
Electrical Appliance	7,500,000
Electrical Component	7,500,000
Fabricators/Metal Workers (Excl WorkAway)	4,000,000
Fibre Glass (Excl WorkAway)	4,000,000
Food & Drink (Excl cutting, boning & filleting)	7,500,000
Footware	4,000,000
Furniture -No woodworking	4,000,000
Furniture - Woodworking	4,000,000
Hygiene Mftr & suppliers	4,000,000
Ice Cream Mfrs and Suppliers	7,500,000
Mail inserters etc	4,000,000
Packers/Labelers	4,000,000
Packaging	4,000,000
Paper	4,000,000
Plastic	4,000,000
Precision Engineers	7,500,000
Printers/Typesetters	7,500,000
Restorers	4,000,000
Signmakers (Max 10% work away (max height 5metres))	4,000,000
Toolmakers	7,500,000
Upholsterers (Excl damage to workpiece)	4,000,000
Woodworkers	4,000,000

Restaurants

Cafe	4,000,000
Fish and chip shops	4,000,000
Late night Restaurant	4,000,000
Restaurant	4,000,000
Takeaway	4,000,000

Services

Auction Rooms	4,000,000
Book Makers	4,000,000
Cab and Taxi Proprietors	4,000,000
Car Boot sales Operators (Ex products, ex landowners indemnity)	4,000,000
Chemist Dispensing (Excl Advice/Treatment/Products)	7,500,000
Chemist, Drug Stores(Non-Dispensing) (Excl Advice/Treatment)	7,500,000
Child Nursery	4,000,000
Coach Operators (Excl tour operators' liability)	7,500,000
Computer Consultants (Excl heat, loss of data, P.I. & Efficacy)	7,500,000
Computer engineers (Excl heat, loss of data, P.I. & Efficacy)	7,500,000
Crane Hirers	4,000,000
Doctors, Vets (Excl Treatment)	7,500,000
Education centres (Excl manual work, abuse, education of minors, P.I.)	7,500,000
Gardeners (Excl heat work, burning of debris, depth limit 1.5m)	4,000,000
Hairdressers (Excl Treatment)	4,000,000
Hauliers (Excl Hazardous Goods & RTA)	4,000,000
Health, Fitness Clubs (Excl Treatment & member to member liability)	4,000,000
Heel bars	4,000,000
Office Equipment	4,000,000
Office Risks	7,500,000
Opticians (Excl Products & Treatment)	
Photocopy Centres	7,500,000
Photographic Developers/Print Labs	7,500,000
Recording Studios	4,000,000
Recycling Plants	4,000,000
Service, Repair, Hire of Tools & Equip (Hand held tools only)	7,500,000
Stationers/Office supplies	4,000,000
Tanning, Sun Bed centres (Excl Treatment)	7,500,000

Wholesalers

Butchers	4,000,000
Carpet Wholesalers	4,000,000
Clothing Wholsalers	4,000,000
Clothing Manufacturers (Uniform /overall/ind'l)	4,000,000
Cloth Merchants (No Clothing)	4,000,000
Cash and Carry	4,000,000
Chemists - Supplies	4,000,000
Electrical Goods Wholsalers (No Brown)	4,000,000
Radio, TV, Hi-fi Etc Wholesalers (Brown)	
Food & Drink Wholesaler	4,000,000
Footware Wholesaler	4,000,000
Freight Forwarders (Excl Airside)	4,000,000
Gifts, Toys & Leisure (Excluding motorised ride-on vehicles)	4,000,000
Internet/Postal Traders	4,000,000
Household Storage	4,000,000
Tyre wholesalers	4,000,000
Underwear, Sex toy internet Trader	4,000,000

Non-Standard Buildings

Assylum Seekers	4,000,000
DSS & Student Lets	4,000,000
Multi Tenure Property	4,000,000
Property Being Refurbished	4,000,000
Unoccupied Property	4,000,000

Email quote to: quotes.quotes@lfcshield.co.uk
graham.argyle@lfcshield.co.uk
dave.haynes@lfcshield.co.uk
rebekah.whiskin@lfcshield.co.uk
bob.lebeau@lfcshield.co.uk