# **CONSTRUCTION - LIABILITY**



We love finding solutions. We have expertise, empowerment and a first class product. We want to help you win and retain clients.

Include the following in your presentation to enable us to consider the risk and apply our best rates.



Split of work above 10M from ground level & split of depth work below 1M, 3M, 5M Allows us to accurately apply the right rates rather than allocate to the highest risk

### **CRITICAL**

% use of heat and type split by own work force and BESC Rating factor

**EIGHT** 

NINE

TEN

**SEVEN** 

Split between work in/on new build and existing buildings Allows us to accurately apply the right rate rather than allocate to the highest risk

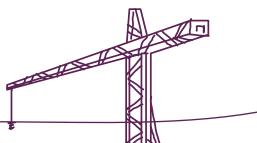
## Payments to BFSC and what work they undertake on your behalf Rating factor - linked in with site supervisory wages below.

Demonstrates the controls the insured has on site

### **CRITICAL**

Full wages breakdown between clerical, manual away, manual premises, drivers, yardmen, site supervisors and fixed woodworking machinery Allows us to accurately apply the right rates rather than apply all

as manual if not otherwsie split out



#### **CRITICAL** ONE

Years trading or previous experience if a new venture along with details of the last 3 contracts Even new ventures can attract a discount if you can outline any previous experience

#### **CRITICAL**

Last 5 years turnover and 5 years claims experience so we can assess any fluctuations If a turnover has fluctuated this may not give a clear representation of the claims experience



TWO

Split in business activities if more than one activity is undertaken Allows us to accurately apply the right rate rather than allocate to the highest risk trade

## FOUR

Split in locations worked (Residential, Commercial, Industrial, Leisure, Offices, Schools) Maximum number of storeys worked to internally Allows us to accurately apply the right rates rather than allocate to the highest risk location

**FIVE** 

#### **CRITICAL**

Any work involving Asbestos Containing Materials either by the insured or by a BFSC Material fact - we are not looking to accommodate risks where handling of ACM's are a feature