



# We understand Liability Insurance.

An overview of our appetite.



## Client size

Up to

**£350m**  
turnover

but we can consider higher than this especially where there is only incidental domestic overseas exposure.



## Capacity

Maximum limit of indemnity typically

**£25m**  
EL and PL

Scope to offer up to **£50m** for some EL and PL exposures.

## Target customer types.



- Leisure: historical and cultural visitor attractions
- Professional risks (offices)
- Retail
- Warehouse and storage
- Wholesalers
- Manufacturing:
  - Chemicals, rubber and plastic
  - Electrical goods
  - Food and beverage
  - Metal and mechanical goods
- Can write with careful risk assessment:
  - Leisure: venues with sporting or hazardous activities
  - Manufacturing: textiles and wood products
  - Social care
  - Lower footfall exposures
- Businesses that can demonstrate:
  - A commitment to quality, safety and the environment
  - Associated industry accreditations

## Trades we don't write.



- Tobacco manufacturers
- Mobile phone manufacturers
- Tyre manufacturers and/or tyre remoulders
- Pharmaceutical manufacturers
- Asbestos exposures



# What sets Intact Insurance apart?

## Our regionally traded Liability Insurance

Insurance is a flexible solution that can be tailored to meet your customers specific requirements:



### Expert claims team

who offer a 24 hour claims notification helpline.



### Access to a legal

**helpline** to help businesses get back on track quickly.

## We offer the following lines of Liability Insurance:

- Employers Liability
  - Standalone and/or combined with Public and Products Liability
  - We are especially keen to write 'reverse flow' (compulsory EL cover for overseas parented businesses)
- Public and Products Liability
  - Legionellosis and clean-up costs
- Property Owners Liability
  - PCVA (Abuse): on a claims-made basis
  - Excess of Loss Public Liability and Products
  - Crisis management extension, partnered with DWF

## How to trade with us.

Complex requirements for risk profiles?

### Trade regionally

For more information and to get a quote, speak to your local underwriting team for manually traded cover including property damage, business interruption, liability and more.

[Speak to your team](#)

Alternatively contact the team via the following email address:

[new.business@intactinsurance.co.uk](mailto:new.business@intactinsurance.co.uk)

