



Risk Appetite For Commercial Lines

DISCLAIMER: The information within this guide was accurate at time of issuing. Please check with our underwriters as some of the information may have been updated since.



Contents



We have more than 300 years of commercial property experience for all types and sizes of companies. Our expertise means we can provide cover to suit the specific needs of each business. Our Property products and business interruption insurance and services are designed for UK domiciled companies with guidance and assistance on recognising and mitigating risks.

Positive Risk Features and Expertise

Risk Sweet Spots:

- Modern purpose built premises away from watercourses
- Clear business plans for growth and resilience to economic change
- Demonstrable awareness of risks reflected in the presence of risk mitigation measures and protective systems including security and fire minimisation or prevention
- Continuity planning or willingness to consider and adopt continuity plans

Industry Experience:

- Manufacturing
- Retailing
- Wholesaling
- Leisure
- Commercial and Residential property investment and ownership businesses

Any costs involved?

Value-Added Services:

- Property & Casualty risk management consultation or post loss consultation
- Geographical risk profiling
- Project reviews
- Joint Code of Practice fire advice
- Bespoke property training/webinars/learning labs
- Vacant property services
- RSAd Risk Analytics Dashboard
- Flood risk assessments
- Crime & Security surveys
- Business & Property Protection Portal

Differentiators:

- Excellent claims service
- Risk management bursaries
- Risk management consultants with specialist flood knowledge
- Bespoke propositions and tailored wordings
- Long term commitment/deals
- In house loss adjusting service
- Express Handling commitment for claims below £5,000 (processed within 24 hours or same day if received before midday)

Residential Property

Our packaged product is designed to the meet the needs of commercial customers looking to insure residential properties, including private houses and blocks of flats. Cover can be put in place for buildings insurance, loss of rent cover, alternative accommodation, public liability insurance, employers’ liability insurance, communal contents insurance and legal expenses.

Target customers:

Our Residential Properties policy is designed to be competitive for:

- Purpose built blocks of flats
- Converted blocks 3 years post conversion
- Low rise properties
- Mixed portfolios of the above
- Non combustible construction
- Professional lets



Commercial combined

The Commercial Combined product provides a convenient, single policy solution for UK-based businesses wanting a combination of suitable and flexible insurance cover. Cover includes a compulsory property damage section, with additional covers added depending on the needs of the business. These include: Employers' Liability insurance, Public & Products Liability, Goods in Transit, Legal Expenses, Computer Equipment, Loss of Liquor, Machinery Breakdown, Money, Deterioration of Stock and Personal Accident.

Positive Risk Features

We're looking for businesses that can demonstrate the following positive risk features:

- Purpose built, modern property with non-combustible construction
- Well managed risks with good housekeeping
- Risk management focused with information to support:
 - Current Fixed Electrical Certification
 - Inception hazard controls and good standard of housekeeping
 - Modern, ideally non-combustible construction
 - Business Continuity Plan or commitment to develop one
 - Health & Safety controls, appropriate contractors controls and documented training
- Clear business plans for growth and resilience to economic change
- Business Contingency Plans – clear plans outlining how the supply chain is managed and responses to unexpected events
- Flood – we seek to offer the best solution whilst taking into account exposure to flood. The more information provided regarding specific protections the better we can tailor our response
- 5 year's claims history claims free or with low frequency

The Best of RSA

Deep Expertise - We have more than 300 years of commercial property experience for all types and sizes of companies

Bespoke Solutions - Our expertise means we can provide cover to suit the specific needs of each business

Direct Access to Decision Makers - A highly experienced and dedicated team of underwriters available within our regional sites

Effective Risk Management - Helping businesses manage their risks lies at the heart of RSA: we work with businesses to increase awareness of current and emerging risks and assist in planning to mitigate the impact on the bottom line

Reliable, Efficient Claims - Our in-house claims team is fast and responsive – should the worse happen our claims team will help get things back on track quickly and minimise disruption to business

Target Business

Targeted trades:

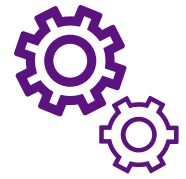
- Manufacturing - Metal & Mechanical Goods
- Manufacturing - Electrical Goods
- Wholesalers & Retail
- Professional & Public Services
- Offices

Can write with careful risk assessment:

- Manufacturing - Food and Beverage
- Manufacturing - Textiles and Wood Products
- Distribution & Haulage
- Leisure
- Medical, Health and Beauty Services
- Accommodation inc. Catering
- Manufacturing - Chemicals, Rubber, Plastic

Trades not targeted:

- Waste and Recycling
- Pharmaceutical
- Transport and Infrastructure
- Local Authorities
- Education
- Construction and Contracting
- Farming



Liability Insurance

Each business faces a unique set of liability risks. Whilst our liability products help meet compulsory insurance requirements and protects businesses when things go wrong, it remains only part of a more bespoke customer and risk engineered led proposition. We help you find just the right solution working closely with you to understand the client's risks and tailor products to meet their specific needs.

Products and Positive Risk Features

Products:

We offer the following lines of liability insurance:

- Employers Liability (Stand Alone or with PL/Products Liability)
- Public & Products Liability (including Legionellosis & Clean Up Costs as standard)
- PCVA (Abuse) Claims made basis
- Excess of Loss EL & PL/Products
- Crisis Management (Partnered with DWF)
- Medical Malpractice (Social Care risks)

Risk Features:

We're looking for businesses that can demonstrate strong organisational risk management evidenced by:

- Commitment to quality (i.e. ISO9001, Established QC standards, Supply chain control)
- Commitment to safety and the environment (i.e. ISO14001, OHSAS 18001, Clear risk management structure with Board level responsibility)

Risk Engineering Solutions

Health & Safety Risk Management:

Practical help to keep employees, contractors, customers, visitors and the general public safe in the workplace (including workplace transport risk assessments, claims defensibility, manual handling, lone working, machinery guarding, safeguarding, mental health & stress RSA has teamed up with carefully selected, specialist risk management partners who can provide our customers with products and services at preferential rates including:

- Slips, trips and falls prevention services
- Mental Health & Wellbeing courses
- NSPCC specialist training in safeguarding and safer recruitment
- ROSPA occupational health courses

Target Business

Targeted trades:

- Manufacturing Metal & Mechanical Goods
- Manufacturing Electrical Goods
- Manufacturing Chemicals, Rubber, Plastic
- Manufacturing Food and Beverage
- Warehouse & Storage
- Retail
- Professional Risks (Offices)
- Wholesalers

Can write with careful risk assessment:

- Manufacturing textiles and wood products
- Leisure
- Social Care

Trades not targeted:

- Tobacco and pharmaceutical
- Tyre and mobile phone manufacturing
- Asbestos exposure
- Abortion and cosmetic clinics
- Demolition and tunnelling risks



Motor Fleet

Our Motor Fleet product is suitable for commercial customers who require insurance protection for their vehicles used in connection with their business and for their legal liability in respect of injury and damage to third parties. Our proposition supports Motor Fleet customers throughout their insurance journey in terms of both managing their motor risk and in the event of a claim occurring.

Risk Profile - Trade

For our Motor Fleet Product, trade isn't necessarily the ultimate proxy to risk quality. Fleet risk management is more relevant and we'll consider quoting on most trades with a few exceptions as outlined below.

The following specific trades can be considered on an individual case basis with full risk detail and Fleet Risk Management information:

- Haulage
- Non conventional risks

The following trades are not targeted:

- Coaches & Buses
- Vehicle Collection / Delivery
- Fast Food Delivery
- Motor Sport
- Police and Fire Authorities
- Self Drive Hire
- Airside and Blue Light exposures

Risk Profile - Vehicles

Our Motor Fleet product is available to all fleet customers operating from 5 vehicles upwards and with no upper vehicle limit.

Core appetite is for fleets with 15 to 250 vehicles, but we are able to quote for fleets outside these parameters and tailor our proposition.

The Fleetshield product can cover all vehicle types:

- Private Cars
- Commercial vehicles
- Special Type and Agricultural vehicles
- Mini Buses and HGV's

We target fleets with primarily private cars and small commercial vehicles but we are able to quote for all the above vehicle types where featured as part of the risk.

Proposition

Fleet Risk Management:

- In house Fleet Risk Management capability and expertise
- Suite of Fleet Risk Management consultation capability tailored to each individual risk Face to Face, Telephone and Online
- Strong partnership with external Risk Management partner propositions

Claims:

- Fast access to our in house UK based Motor Claims specialists
- RSA Claims Online our secure online claims portal that allows you to track the progress of your client's claims
- UK based specialist teams for FNOL, Damage Only, Fraud, Injury and Hire
- Out of hours emergency response service

Deal Offerings:

- Low Claim Rebates,
- Rate Stability Deals & Deposit Premiums
- Fleet Risk Management Bursaries



Construction, engineering & renewable energy

Having provided insurance solutions since the Industrial Revolution, RSA is highly experienced in construction and engineering insurance. Still innovating today, we aim to deliver genuine sector expertise & client led underwriting solutions via dedicated teams of Construction, Engineering and Renewable Energy technical experts across Underwriting, Claims, Loss Adjusting and Risks Consulting.

Construction

Each regional RSA office has dedicated Construction underwriters with the skills, expertise and decision making authority required to meet the needs of you and your clients. Our expertise in this field is used to protect high profile projects of all shapes and sizes across the UK. We actively target the following risks:

Single Period Contractors All Risks - All risks contract works insurance for one off, single period projects. These can be arranged as Contractor (CCIP) or Employer (OCIP) led programmes and depending on contract requirements, may be extended to include:

- Existing Structures
- Own & Hired in Contractors Plant
- Public Liability
- Advance Loss of Profits / Delay Start Up
- JCT 6.5.1 Insurance

JCT 6.5.1 Insurance (formerly JCT 21.2.1) - A non negligent liability cover often required under a Joint Contract Tribunal building contract. Available as a standalone product or alongside the main CAR contract works.

Annual Contractors All Risks - Annual CAR business for trades such as general builders, housebuilders, electricians, minor/medium civil engineering contractors with turnovers in excess of £30m.

Engineering

Along with our highly experienced underwriters, we offer straightforward, comprehensive and flexible engineering covers that provide clients with peace of mind that their livelihoods will be protected in the event of a loss. We actively target the following risks:

Erection All Risks - Project & Annual cover for a customers responsibility arising out of contract(s) for the supply, installation or repair of engineering machinery.

Contractors Plant - Comprehensive cover for customers own and hired in contractors plant and equipment. Innovative 'Inventory Plus' cover option available.

Machinery Movement - Cover for loss or damage to machinery, plant and equipment during defined operations. Suitable for plant hauliers, machinery movers and specialist installation contractors.

Machinery Breakdown & Engineering BI - Cover designed to get a business back up and running following breakdown or unforeseen damage to machinery, minimising downtime and reducing the cost to the business.

Computer Insurance - All risks cover for a wide range of both static and portable equipment.

Renewable Energy

Building on our experience in Construction and Engineering, RSA have developed excellence in the Renewable Energy sector.

Our Renewable Energy products provide insurance solutions for both the construction phase and the operational requirements of the following asset types:

Wind Energy - Onshore wind installations of WTG >500kW meeting RSA risk control

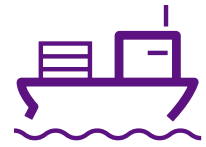
Solar Energy - Ground mounted solar installations with adherence to security and maintenance standards. Roof mounted assets on non combustible buildings.

Hydro Energy - Installation <10MW meeting RSA risk control standards.

Bio Energy - Biogas risks meeting RSA risk control standards. Biomass heating systems <500kW subject to risk control standards.

Short Term Operating Reserve (STOR) - Utility scale (500kW to 20MW) commercial installations meeting RSA risk control standards.

Battery Energy Storage Systems (BESS) - Utility scale (500kW to 20MW) commercial installations meeting RSA risk control standards.



Marine

Our marine products are designed to meet the needs of businesses navigating the vast and complex world of national and global shipping and logistics. From flexible e-traded products to suit smaller businesses getting things from A to B, to bespoke programmes for some of the world largest shipping companies, we work with you to understand the needs of the business and provide solutions that keep it safe to thrive. Our dedicated Marine underwriters have the relevant skills, expertise and decision making authority required to meet the needs of you and your clients.

Cargo

Cargo Throughput Solutions - We provide cover for most commodities, consumer goods, manufactured & containerised goods, plant & machinery, building materials shipped & stored around the world. There are few risks we'll only consider as a small part of a wider portfolio these include specie risks, bullion, precious metals, household and personal effects, fine art & stock in isolation.

Cargo eSolutions - a straightforward all risks policy for UK based businesses. It provides comprehensive and cost effective annual cover for marine cargo. Buy and quote on quote online in minutes, as well as hold cover and issue documentation, with RSA online or Acturis . You can buy cover for the whole year or for a single transit. Covers import and export, or just moving goods around the UK whatever the business needs. Target risks are textiles and clothing, machinery and plant & electrical goods.

Transit eSolutions - Transit insurance to cover goods for a wide range of trades from builders, carpenters and similar tradespeople to manufacturing businesses transporting their products, tools, goods and equipment around the UK. Cover for goods transported in vehicles, despatched by businesses with third party carriers, road carriers and by post. Tailored to meet the needs of small businesses and tradespeople, this product helps keep businesses moving in the event of their property being damaged or lost while in transit.

Freight & Haulage

Freight Solutions - Whether your clients are couriers, road hauliers, freight forwarders, warehouse keepers or rail operators, Freight Solutions is tailored to meet their individual requirements. We can provide cover for your client's liability for third party cargo while it's within their custody or control whether it's being moved or stored and responds to the host of contract conditions clients may operate under (e.g. RHA, FTA, BIFA, UKWA and others). One policy. Wide cover. Target risks are haulage operations, warehouse keepers & freight forwarders.

Haulage eSolutions - protects SME clients for their liability of loss or damage to customer goods while in their care. And because we understand that even small businesses can have haulage risks ranging from straightforward to complex we make sure those varied needs are covered. This product is e traded, so you can get a fast quote online with flexible cover to meet liability requirements as governed by haulier contract conditions, including under: RHA conditions (including increased financial limits, if required), CMR (UK only or UK and Europe) & Full Responsibility (where contract conditions are not used). Cover can be extended to include cover for Trailers, Cargo entrusted to subcontractors, Public Liability & Employers' Liability.

Transportation

Maritime Equipment - Uninterrupted coverage designed to meet specialist needs of maritime equipment. Cover on a global basis whether sub sea, topside, in transit, in store or in operation. Cover can be extended to include goods sold by the customer under the specific cargo section of the policy. Target risks are remotely operated vehicles, autonomous underwater vehicles, oceanographic survey equipment, trenchers , ploughs, dive bells and "on vessel " fixed equipment (not covered by a Hull insurance policy).

Hull Solutions - Hull and machinery products are designed for a broad spectrum of businesses that own or operate commercial vessels. All policies include physical loss to the vessel cover, and can include cover for liability to third parties on request. Target risks are working craft, inland and coastal craft and ocean hull.

Marine Trades - designed for businesses working within the marine trades industry, with flexible liability and property covers. We cover third party liability, plus these extras that can include property, insured handling equipment, builders' risks, business interruption, vessels, and employers' liability. Target risks are wet & dry marinas, vessel storage operators, repairers and builders, pontoon and marina equipment manufacturers and installers, boat dealers, yacht clubs, chandlers and maritime equipment suppliers, small fishing harbours, harbour commissioners, marine contractors & engineers and skippered charter boat rental operations

For further information on our
products visit our website