



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. The product includes compulsory Property Damage cover with optional Business Interruption and Terrorism cover available plus at least two of the following optional covers to make up the combined package: Employers' Liability, Public & Products Liability, Goods in Transit, Money, Computer Equipment, Deterioration of Stock, Fidelity (employee and third-party fraud), Legal Expenses, Loss of Liquor Licence, Machinery Breakdown, 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 years 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:

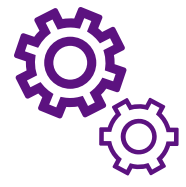
- Manufacturing – Electrical Goods
- Manufacturing – Metal & Mechanical Goods
- Offices
- Professional & Public Services
- Wholesalers & Retail

Can write with careful risk assessment:

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

Trades not targeted:

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



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:

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

Target Business

Targeted trades:

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

Can write with careful risk assessment:

- Leisure
- Manufacturing – Textiles & Wood Products
- Social Care

Trades not targeted:

- Abortion & Cosmetic Clinics
- Asbestos Exposure
- Demolition & Tunnelling Risks
- Tobacco & Pharmaceutical
- Tyre & Mobile Phone Manufacturing



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 Insurance – Contractors all risk 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.

Contractors Annual Insurance – Contractors all risks and liability insurance 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 all risks 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 >500kW meeting RSA risk control standards.

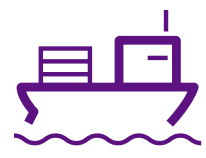
Solar Energy – Ground mounted solar installations with adherence to security and maintenance standards. Roof mounted assets on non-combustible buildings.

Hydro Energy – Run of the river & Archimedes screw hydro schemes <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 – 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 – 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 – 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 – Whether your clients are couriers, road hauliers, freight forwarders, warehouse keepers or rail operators, Freight 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 – 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 – 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



Crime

This policy covers a wide range of crimes against businesses, including theft, identity fraud, and malicious data damage. We provide it on an all-risks basis, giving businesses comprehensive cover against crime from inside and outside the company.

Product Information

- All-risks cover – providing protection for all your customer’s crime exposures
- Extensive theft coverage – covers theft by anyone, whether employed by the company or not, with no limit on the theft by third parties.
- Expenses included – a comprehensive expenses cover is in addition to the main limit of liability.
- Automatic extensions – from court compensation to PR fees, it’s all included

For larger companies or businesses with more complex risks, contact our specialist underwriting team, or contact your usual RSA representative.

Target Business

Capacity – £20m capacity (GWP)

Target Client Size – SME’s to PLC’s. All risks written on a bespoke basis unlimited turnover

Target Customer Type

- UK Domiciled
- Private Companies
- Public Companies
- LLP’s
- Registered Charities
- Not-for-profit Organisations

Exclusions

- Non UK Domiciled
- Financial Institutions
- Freight Forwarders
- Crypto Currency
- Casinos

What sets RSA apart?

- 1. Risk** – We can cover most businesses big and small
- 2. Underwriters** – Specialist SME’s team and local regional offices to provide local underwriting expertise, backed by in house ProFin claims teams in Glasgow and Horsham
- 3. Claims** – 90% claims are handled ‘in-house’
 - Market leading wordings written on an any one claim basis and singular clause
 - Cover includes Cyber and ‘Social Engineering’ scenarios
 - Cover can include full retroactive coverage (for new purchasers)
 - Unique to the market policy wording ‘Fraud by any person’ coverage

Professional Indemnity

From freelancers to established management consulting firms, anyone offering professional services risks claims of negligence when the advice or service given fails to meet client expectations. That's where we come in – from claims that can range from breach of contract to defamation to IP infringement, at RSA we have the expertise and know – how to make sure your business is covered.

Product Information

For mid-market businesses – For businesses with an income above £1m, our specialist regional underwriters will work closely with you to create the right solution for the business.

For small businesses – E-Trade have specific parameters for Target Customers to allow straight through trading:

- Accountants with a maximum turnover of £1,000,000
- Surveyors with a maximum turnover of £1,500,000
- Engineers with a maximum turnover of £1,500,00
- General Consultants/Business services with a maximum turnover of £2,000,000
- Media/Technology Consultant with a maximum turnover of £2,500,000

Faster decisions – You can get fast, effective decisions by phone or email from our specialist PI underwriting team who have a deep understanding of a wide range of professions. For any queries about e-trading, you can get a fast response with live chat.

Competitive Pricing across economic cycles – We offer competitive pricing for target customers across a wide range of professions.

Target Business

Capacity – £10m capacity (GWP)

Target Client Size – SME's to PLC's. Specific range of primary limits bespoke to the customers requirements

Target Customer Type

- UK Domiciled – Professional Individuals, Partnerships, Ltd Companies, LLP's and PLC's (PLC's regions only)
- Those who evidence good risk management approach
- Those who are financially stable

Target Professions – Accountants, Engineers, Property Professionals, Miscellaneous, Media, IT Consultants, Higher Education

Exclusions

- Architects
- Financial Institutions/IFA's
- Solicitors

What sets RSA apart

1. Risk – Advice lines included with every policy Legal Assistance, Health & Safety, Tax Advice, Stress Counselling

2. Underwriters – Regional offices and specialist SME teams to provide local underwriting, backed by in-house ProFin claims teams in Glasgow and Horsham.

3. Claims – 90% claims are handled 'in-house'

- Civil Liability Wordings
- Any One Claim basis
- Approved Insurer wordings for ICAEW, ACCA and RICS members



Management Protection

Our Management Protection Insurance provides protection to directors, officers and trustees against personal liability for wrongful acts. The policy also includes cover designed to safeguard a customer's financial stability in the event of a covered claim. We offer flexible combinations of cover to ensure directors and officers have the confidence, support and freedom to make the tough decisions every business needs to get ahead.

Product Information

Extensive cover, plenty of extras, cover is provided on an Any One Claim (AOC) basis:

- Claims first arising and circumstances first notified to us during the period of insurance (including an additional 60 days' grace for circumstances known by the insured)
- Broad definition for actual or alleged wrongful acts
- Separate AOC limits for directors and officers liability, corporate liability, and employment practices liability

Corporate liability cover includes:

- Contractual liability defence costs
- Corporate killing
- Pollution
- Social media/public relations consultancy fees

Employment practices liability cover includes:

- Wide definition of employees
- No exclusion for TUPE events
- Infringement of intellectual property rights
- EPL preliminary hearings

Each policy cover has flexible options to increase their level of indemnity.

Target Business

Capacity – £15m capacity (GWP)

Target Client Size

- E-trade – Online up to £100m turnover
- Bespoke – Risks with unlimited turnover (regional/offline business line)

Target Customer Type

- UK Domiciled
- Private Companies
- Public Companies
- LLP's
- Registered Charities
- Not-for-profit Organisations

Exclusions

- Risks Domiciled outside of UK
- Professional Sports Teams
- Airlines
- Oil & Gas Exploration
- Tobacco
- Crypto Currency

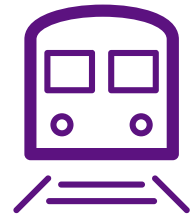
What sets RSA apart?

1. Risk – We can cover most businesses big and small – 94% of SIC codes can be considered for cover

2. Underwriters – Specialist SME's team and local regional offices to provide local underwriting expertise, backed by in house ProFin claims teams in Glasgow and Horsham

3. Claims – 90% claims are handled 'in-house'

- Market leading wordings written on an any one claim basis and singular clause
- Investigations cover has no 'wrongful act' trigger and is not sub-limited
- Each policy section is 'ring fenced'



Regional Rail

We have more than 25 years' experience and a wealth of knowledge of insuring Rail Risks worldwide. We work closely with our customers – from the beginning we create a partnership to ensure their businesses are strong and resilient. Whether they build and maintain trains, operate or finance passenger and freight services or keep the network running, we take the time to understand our customers and their priorities. This enables us to create bespoke and flexible insurance solutions to close any gaps in cover and address current and emerging risks.

The Best of RSA Rail Specialism

Differentiators:

- Strong understanding with deep knowledge and expertise of the rail industry
- Offer seamless integration with all aspects of the customers business
- Being a responsive and trusted partner to the Customer's Business
- Bring a consistent approach to Underwriting & Risk Management
- Being open to innovation
- Supporting the Customer in their journey to continually develop superior rail transport solutions
- Embracing the Customer's existing claims procedures if necessary
- Understand work with CAHA for claims settlement
- Provide the customer with a compliant, comprehensive, high quality and timely service – at a competitive price

Value-Added Services:

- Property & Casualty risk management consultation/ post loss consultation & Project Reviews
- RSARED Risk Analytics Dashboard
- Large Loss Scenario Planning
- Crisis Management (Partnered with DWF)
- Tailored partnership with StrongArm who provide a bespoke solution in manual handling risks
- Slips/Trips – Tailored partnership with Rob Shaw & Associates

Positive Risk Features

Recommended Minimum Deductibles/Premiums:

- Property Damage all perils deductible of £50,000
- Casualty £50,000
- Minimum Premium £25,000
- Lower options can be considered on a case-by-case basis

Capacity:

- Property – £50,000,000
- Casualty – Primary £10,000,000
- Casualty EOL – Up to £25,000,000 depending on attachment point

Principle Cover

- All Risk, including:
 - Rolling stock – includes operator error
 - Infrastructure – track, signals, overhead power cables etc.
 - Stations, maintenance depots, offices
 - Business Interruption
- Employers Liability, Public and Products Liability – Excess of Loss BUT would not rule out primary
- Ancillary covers can be considered, such as PI/PA Travel/Crime/D&O.
- Our experienced team, covering everything from account management to underwriting, harness their rail expertise and take the title to fully understand your risks and needs. We create bespoke and flexible solutions that include:
- Insuring the physical rail network (tunnels, track, bridges, embankments) for loss or damage from fire, major derailment/ collision, flood, windstorm, or other scenarios
- Protecting stations following major damage/incident
- Protecting key locations across a network such as signaling control center's
- Providing revenue protection
- Protecting the company's negligence in the event of a major incident
- Supporting major risk engineering programmes and infrastructure projects
- Complementing existing risk engineering strategy, risk management and claims defensibility
- Offering a fresh perspective on existing controls and highlighting emerging trends.

For further information on our
products visit our website