



Public Liability Appetite Guide

Manual Trades

Civil Engineering contractors (Up to 3m)	Builders (General)
Gardeners	Plumbers inc heat - £2mil limit online, can write excess of loss for the remainder if required – heat work in excess of 25% will need referring into Aviva with relevant risk assessments and method statements
Electricians	Air Conditioning Installer
Alarm Installer (no efficacy)	Bathroom, Bedroom & Kitchen Designer & Installer
Boiler Servicing Engineer	HVAC Contractors
Cleaners – Domestic and commercial	CCTV Installers (no efficacy)
Painters/ Decorators	Fencing Contractors
Mechanical & electrical contractors excluding any motor vehicle work	Path, Patio & drive layers

Clerical Trades

We are very competitive on almost all clerical trades with minimum premiums as low as £25 for £1m PL and £35 for £10m EL.

Consultants of all kinds	Accountants
Civil Engineering consultants	Architects
Surveyors	Designers
IT Professionals	

To support the above clerical risks, we can include business equipment including cover for laptops up to maximum of £10,000.