

An aerial photograph of a recycling facility. The image shows several large yellow and green skips filled with waste, with workers in blue uniforms and hard hats moving around them. The ground is covered in a large pile of sorted waste, including plastic bottles and other debris. The background shows a large industrial building with a corrugated metal roof.

# PRESTIGE

## UNDERWRITING IRELAND

## LIABILITY INSURANCE

**At Prestige Underwriting, we are the experts in delivering results. We offer a diverse product range tailor made for the standard and non-standard markets.**

Our Liability insurance product is underwritten by Accredited Insurance (Europe) Limited. We underwrite for various types of small to medium sized businesses including the following target trades:

### TARGET TRADES

- **Agricultural Building Contractor / Steel Erection**
- **Car Park**
- **Carpenter & Joiners**
- **Cladding**
- **Cleaning Contractors**
- **Formwork / Shuttering**
- **Glaziers**
- **Haulage Contractor**
- **Landscaping and Gardening**
- **Lift Maintenance / Installing**
- **Motor Trade Risks**
- **Plant Maintenance**
- **Property Owner**
- **Recycling**
- **Roofing Contractor - (both incl and excl Heat)**
- **Scaffolding Contractors**
- **Scrap Metal Merchants**
- **Skip Hire Contractor**
- **Sealant Contractor - Windows**
- **Steel Fabrication - Welding ROI**
- **Waste Disposal Contractor**
- **Window Cleaner (up to 15 metres)**

# PRESTIGE UNDERWRITING LIABILITY PRODUCT SUMMARY

## POLICY LIMITS

- Employers' Liability €13m
- Products Liability up to €6.5m
- Products Liability up to €6.5m
- Sales & Service Indemnity up to €6.5m
- Commercial Legal Expenses €100,000

## INCLUDED AS STANDARD

- 15m Height limit (can be increased on referral)
- 0.5m Depth work (can be increased on referral)

## EXTENSIONS OF COVER AVAILABLE FOR

- Cover for use of sub-contractors – BFSC and LOSC
- Employees Domiciled in UK (provided risk location is ROI)
- Hot Works
- Cover for work undertaken in UK
- Facility to include specific noted indemnities
- Contract works, Own plant, hire plant and employees tools
- Work Away from Premises
- Motor Trade – Sales and Service Indemnity Optional
- Commercial Legal Expenses
- Dedicated claims line

**Policies underwritten on Minimum and Deposit Premium basis**

**Please note:** Prestige Underwriting do not add a fee to the premium quoted.



## BUSINESS ENQUIRIES

To find out more about the Liability Insurance product, please contact our Broking Support team today

T. 049 4371830 E. [liability@prestigeunderwriting.com](mailto:liability@prestigeunderwriting.com)

W. [www.prestigeunderwriting.com](http://www.prestigeunderwriting.com)