



# TMHCC SME Liability Online Practical Guide



TOKIO MARINE  
HCC

## Guide Index

## Log on Details

Underwriter:

Email:

@tmhcc.com

Tel:

Location:



## Suitable Trades

Suitable for the following professions:



Fit Out  
Contractors



Flooring  
Contractors



Carpenters



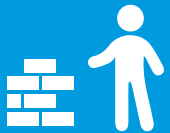
Decorators



Paving  
Contractors



Sound  
Proofers



Bricklayers



Plasterers



Electricians



Sign  
Installers



Glaziers



Fencing  
Contractors



Air Conditioning  
Contractors



Builders



Hauliers



Groundworkers



Plumbers



## Key Features of Cover

**Over 65 contracting trades and professions**

**Premiums starting from £42 + IPT**

**Suitable for risks with a turnover up to £1 million**

**Insurance Act 2015 compliant cover**

**£10m Employer's Liability**

**Public and Products Liability Limits  
of £1m, £2m or £5m**

**Pre-set, optional Contractors All Risks Limits  
available (including contract works, own & hired  
in plant and employees tools)**

**Flexible payment options including interest free  
rolling monthly**

**No per-capita limitations**

**No bona fide sub-contractor  
threshold limitations**

**Option to tailor business descriptions, subject to  
underwriter approval**

**Full Life Cycle System - Quote, Bind, Mid-Term  
Adjustments and Renew policies**

**Referral support from our experienced  
underwriting team**

**Full suite of management information**

## Types of Risk and Ratings

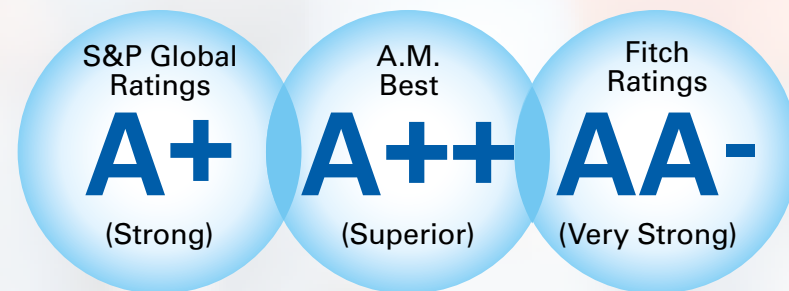
Small to medium sized tradesman with turnovers up to £1m

Experienced/Qualified Professionals

Risks with a good claims history

UK domiciled risks

### Tokio Marine HCC Ratings



# Referral Guide and Information

## Automatic Referral

Risks may refer automatically to an underwriter for the following reasons;

- Turnover above £500k
- Previous claims
- Amendments to business description
- Activities

## Manual Referral

- You are able to manually refer risks to our experienced underwriting team
- You will be given the option to add any additional comments/information, such as a target premium, in to a dialogue box
- You will have the option to add attachments such as the Insured's confirmed claims experience or a market presentation

## Limit of Indemnity/Open Market Quotations

The system is designed to offer set limits for all trades. We are able to offer open market quotations for some risks that are unsuitable for the online product or that require a higher limit than quoted. Please contact your local liability underwriter for an open market quotation. Contact details can be found on page 7.

## Schemes

- We offer a quick, accurate and straightforward solution for liability schemes, supported by comprehensive management information, available via the online system
- Option to white label

If you have an existing scheme or a new prospect, please speak to us to see how we could help.



## Contact Us

### Referrals

[LiabOnlineReferrals@tmhcc.com](mailto:LiabOnlineReferrals@tmhcc.com)

### Midlands, South West and Wales

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Business Development Manager

## A member of the Tokio Marine HCC group of companies

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