



Touchstone
Underwriting

Appetite Guide

t-u-l.co.uk

Coverholder at **LLOYD'S**

MGAA



About us

Who are we?

Specialist MGA supporting brokers with a broad and flexible portfolio covering standard, niche and complex risks.

- ✓ Deep sector expertise across our underwriting teams
- ✓ Tailored wordings built to reflect real operational risk
- ✓ Backed by A-rated, UK FCA regulated and domiciled capacity
- ✓ We adapt to your clients' realities, not the other way around
- ✓ Open-minded and solution-focused, not box-ticking
- ✓ Brokers gain a true teammate, not just a market

Ways to trade

Direct with our underwriters

newbusiness@t-u-l.co.uk →

existingbusiness@t-u-l.co.uk →

[03330 490 690](tel:03330490690) →

Online Broker Portal

Our portal allows you to quote and bind an array of products, from Property Owners, Travel Liability and Commercial Combined to Excess of Loss, Marine Cargo and Engineering.

Log in or request access via our website
t-u-l.co.uk/broker-portal →

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Commercial Combined & Packages



Commercial Combined & Packages

Commercial Combined

Small to large-sized businesses.

USA exports up to 75% of turnover (we may consider higher on referral).

24-hour legal cover.

Limits

Subject to capacity arrangements

Target Clients

Canvas goods, awnings, windowblinds, excl. plastic

Cleaning materials (water-based)

Clothing

Computers, computer peripheral equipment

Domestic electrical appliances

Electric motors, generators and transformers excl. industrial use

Electrical components excluding printed circuit boards

Electricals, electrical appliances and electrical components

Glass bevellers, cutters, grinders and engraving processes

Hardware

Ironmongery

Machine tools, fasteners, screws and bolts

Machinery and machine tools

Machinery excl. machinery for metallurgy, mining, earth-moving, food, beverages, tobacco, textiles, apparel, leather, paper and paperboard production

Manufacturers

Office machinery

Optical precision instruments

Plastics excluding cellular foamed plastics

Small metal components – true precision engineering risks

Soft furnishings

Stationery and booksellers

Tools excl. power tools

Wholesalers

Retail Package

A tailored policy that is designed to cover the assets, earnings and legal liabilities of your client's business.

Limits

Subject to capacity arrangements

Target Clients

Art and craft shop

Book-selling

Butcher

Car accessories

Electrical goods – excl. mobile phones

Florist

Hardware and DIY goods

Heel bar, key cutting and trophies

Photographic equipment

Psychology

Secretarial services

Stationer

Sweet shop

Toy and game retailing

Training consultancy

Office and Surgery Package

A tailored policy that is designed to cover the assets, earnings and legal liabilities of your client's business.

Limits

Subject to capacity arrangements

Target Clients

Actuary

Arbitration

Barrister

Chiropody

Chiropractic

Dental technicians

Dentistry

Doctor

Draughtsman

Estate agency (with no property/lettings management activities)

Family planning agency

Financial services

Graphic design

Gynaecology

Health advice service

Insurance advisor/broker/intermediary

Investment

Lawyers

Mortgage brokers

Office

Osteopathy

Physiotherapy

Psychiatry

Psychoanalysis

Psychotherapy

Quantity surveyors

Secretarial services

Solicitors

Speech therapy

Surgery

Surveying/building surveyors

Tax consultancy

Training consultancy

Veterinary surgeons



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Commercial, Residential, Niche & Mid-market Property Owners



Commercial, Residential, Niche & Mid-market Property Owners

Commercial and Residential Property Owners

Many extensions available including Trace and Access, Capital Additions, Contract Works, Fly Tipping.

Limits

Subject to capacity arrangements

Target Clients

Blocks of flats

Buy to let

Commercial

Incidental unoccupied properties

Individuals

Limited companies

Managing agents

Mixed portfolios

Residential

Residential management association

Mid-Market Property Owners

Range of coverage with no location limits and flexible excess layer options. Backed by A-rated capacity and is a bespoke wording to Touchstone Underwriting.

Limits

Subject to capacity arrangements

Target Clients

Blocks of flats

Buy to let

Commercial

Incidental unoccupied properties

Individuals

Limited companies

Managing agents

Mixed portfolios

Residential

Residential management association

Niche Property Owners

Different cover options available depending on risk.

Limits

Property Owners Liability at £2m or £5m as standard (higher limits considered on request)

Ability to write up to £75m on referral and with follow or lead options available where required

Target Clients

Food risks including deep fat frying

Holiday homes

Large industrial buildings with composite panels

Listed buildings

Multi-tenure

Non standard construction (excluding thatched properties)

Unoccupied buildings (all types)

Woodworking exposures



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Hotels & Restaurants



Hotels & Restaurants

Hotels

Business Interruption cover for specified disease.

No public liability exclusion for communicable disease.

Loss of income following loss of Head Chef or General Manager. Average Waiver (five-year valuations and index linking).

Free 24-hour Public Relations and Brand Protection Helpline.

Limits

Fine Art Single Article Limit up to £100k

Deterioration of Stock up to £25k any one loss

Employers Liability – £10m standard (higher limits on request)

Public and Products Liability – £5m standard (higher limits on request)

High Material Damage/Business Interruption limits available based upon Estimated Maximum Loss

Target Clients

Country house or boutique hotel

Hotels with spas including non-invasive treatment risk

Independent or franchised

Private member clubs

Purpose built hotels

UK-wide chains

Restaurants

Restaurant wine stock.

Contents All Risks including Full Theft.

Loss of income following loss of Head Chef or General Manager, Average Waiver (five-year valuations and index linking).

Free 24-hour Public Relations and Brand Protection Helpline.

Limits

Fine Art Single Article Limit up to £100k

Deterioration of Stock up to £25k any one loss

Employers Liability – £10m standard (higher limits on request)

Public and Products Liability – £5m standard (higher limits on request)

Target Clients

Mid-High end restaurants

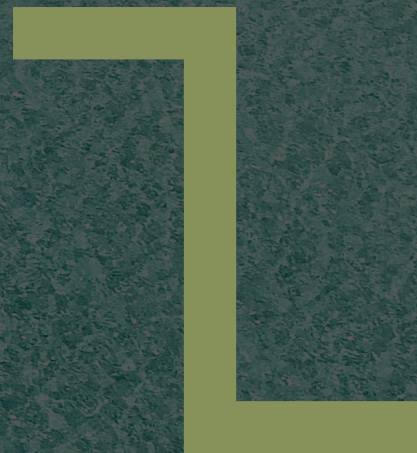
Excluded trades: Fast food restaurants, fish and chip shops and 100% takeaway restaurants



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Liability & Office cover for Tour Operators & Travel Agents



Liability & Office cover for Tour Operators & Travel Agents

Travel Liability

Crisis costs included as standard.
No excess for injury or illness.
Corporate Manslaughter included.
Free 24 hour helpline for claims/legal/crisis.

Limits

Public Liability Limits of Indemnity from £2m to £25m
Professional Indemnity limit from £1m, any one loss
Employers Liability £10m (higher limits on request) (optional)

Target Clients

Anyone who arranges overnight accommodation alongside what they usually do more than occasionally and for a profit
Charities
Event organisers
Hoteliers
Social clubs
Sports companies
Tour operators
Travel agents
Travel destination companies

Travel Office

Only Travel Office policy endorsed by ABTA.
Includes liability as a tour organiser for up to 25% of turnover.
Contents All Risks including full theft.
Money includes tickets.
Fidelity cover included.
Crisis cover.

Limits

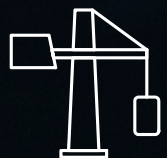
Property Damage up to £5m any one location including AD and Subsidence
Business Interruption £500k as standard (higher limits available)
Money limit of £4k in transit or in premises during working hours
Employers' Liability Limit of Indemnity £10m
Public Liability Limit of Indemnity £2m and Professional Indemnity Limit of Indemnity £1m both on an any one loss basis incl. whilst acting as organiser
Theft by Employee cover up to £10k

Target Clients

Agents selling domestic and business travel arrangements from UK premises
Single owner controlled shops to multi-location corporate entities



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Roofers, Scaffolders & General Contractors



Roofers, Scaffolders & General Contractors

Roofers and Scaffolders

No height Limit. Includes Heat Use Away. Options for Contract Works.

Includes Site Death and Capital Benefits PA cover.

Additional discounts/benefits for Selected Trade Association Members.

Minimum annual premium of £7.5k + IPT (£6.5k + IPT for domestic only where no use of heat).

Limits

Employers Liability – £10m Limit of Indemnity

Public and Products Liability – £5m Limit of Indemnity (with higher limits available)

Financial Loss £125k in the aggregate, £25k any one event

Professional Indemnity £125k in the aggregate, £25k any one event

Target Clients

Roofers (including cladding)

Scaffolders

Contractors Trade Association

Annual or single project.

Includes Heat Use Away.

Includes Financial Loss.

Limits

Employers Liability up to £10m

Public/Products Liability up to £5m

Excess Layer up to £30m for Employers and Public/Products Liability

Contract Works up to £5m

Target Clients

Bricklayers

Building Contractors

Carpenters and Joiners

Ceiling Artexers

Double Glazing Installers

Dry Lining Firms

Electrical Contractors

Fencing Contractors

Floor and Wall Tilers

General Builders

Ground workers

Painters and Decorators

Partitioning Contractors

Plasterers

Plumbing Heating Contractors

Property Developers

Property Refurbishers

Shop/Office fitters

Stone Masons

Plus many more trades

Roofers, Scaffolders & General Contractors

Contractors Combined

Annual policy that covers contractor's work, plant and equipment and employees tools.

Includes heat use away and work at hazardous locations and confined spaces.

Property covers available.

Limits

Employers Liability up to £10m

Public/Products Liability up to £10m

Contractors All Risks site limit up to £5m

Ability to apply an Excess Layer up to £30m for Products/Public Liability and up to £10m for Employers Liability

Target Clients

Bricklayers

Builders

Carpet & Flooring Fitters

Civil Engineers

Cleaning Contractors

Door & Window Installation

Electrical Contractors

Gas Fitters

Groundworkers

Heating & Ventilation

Contractors

Joinery Contractors

Kitchen & Bathroom Fitters

Landscape Gardeners

Mechanical Engineers

Painters & Decorators

Plant Hirers

Plasterers

Property Maintenance

Roofing Contractors

Scaffolding Contractors

Shop & Office Fitters

Small Turbine Engineers

Solar Heating Installation

Surface Contractors

Tiling Contractors

Plus many more considered

Per Capita

Max 10 persons (inclusive of working principals, employees and LOSC), plus up to two temporary workers.

Available for risks up to £1m annual turnover.

Minimum one year experience.

Dual Trades available.

Ability to offer six month policy.

Minimum premium £150 + IPT.

Limits

Employers and Public Liability up to £10m

Target Clients

High risk trades

Professional and administrative



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Specialist Product Liability/ Life Science

Specialist Product Liability/Life Science

Life Science

We will consider Products Liability in isolation and losses arising from a failure of the product to perform its intended function (Efficacy).

This product can be underwritten individually or packaged as part of a commercial combined policy including property, business interruption and employers' liability.

Worldwide jurisdiction wording.

Limits

Employers Liability £10m
Public/Products Liability £5m
(Higher limits available)

Target Clients

Contract management including clinical trials	Makers of dental equipment and supplies
Contractors, research companies, laboratories and service providers working in these sectors	Makers of homeopathic and herbal medicines
Cosmetic products	Manufacturers and distributors of medical technology and devices
Data and IT within the biotech sector	Pharmaceutical and biotech companies
Dietary supplements	Veterinary medicine companies
Exports to the US	

Specialist Products Liability

We will consider Products Liability in isolation.

Cover products of a safety critical nature (including Automotive sector), products exported to North America (up to 100% US turnover) and products knowingly incorporated into the structure or controls of an Aircraft or Aerial device, or a waterborne craft.

Worldwide jurisdiction wording.

Limits

Employers Liability £10m
Public/Products Liability £5m
(Higher limits available)

Target Clients

Any business that designs, manufactures or supplies products to the trade or public

Companies supplying engineering solutions to the oil and gas sector

Companies supplying to the military or defence sectors

New venture, R&D and prototype development businesses

Precision engineers who have invested in the latest CNC and CAM/CAD technology



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Ancillary Products



Ancillary Products

Marine Cargo

Cover for physical loss of or damage to goods in transit.

Indemnifies loss or damage for most commodity types, whether conveyed by sea, air or land.

Many types of Goods including refrigerated/frozen. Minimum premium £500 + IPT.

Limits

Cover for transits within the UK up to £30m annually

Imports/exports up to £10m annual per geographical area

Maximum Limit of Indemnity up to £1.5m any one transit

Target Clients

Customers requiring Stock Throughput options

UK-domiciled wholesalers, retailers and manufacturers

UK and worldwide exhibitions, demonstrations and trade fairs

Legal Expenses

Protect your client for the potential costs of legal action(s) brought by or against the insured individual.

Limits

£100k any one claim

£1m in the aggregate (Employment Compensation Awards)

Up to £250k any one claim if underlying Commercial Combined policy held with TUL

Target Clients

Property owners

SME's

Mid Corp clients

Travel and Tour Operators

Contractors

Ancillary Products

Engineering Machinery Options

With Machinery Options, you can combine an Inspection service with Insurance cover or simply choose an Inspection only cover.

Limits

The Insurance aspect includes the cost of repair or replacement of the inspected machinery following sudden and unforeseen damage and/or damage to surrounding property.

Target Clients

Engineering	Plumbers and HVAC installers
General contractors	Print, publishing and media
General manufacturing	Professional services
Hospitals/healthcare	Property developers
Hotels and restaurants	Property management/ property owners Schools, colleges and universities
Housing trusts and associations	Special services
Inspection services	Utilities
Leisure	Wholesale and retail
Metalworking and precision	
Plant hire companies	

Excess of Loss (EL and PL)

No limit on North America exports.
No limit on size/turnover.
Minimum premium £150 + IPT.

Limits

Up to £30m Limit of Indemnity layer for Products/Public Liability

Up to £10m Limit of Indemnity layer for Employers Liability

Target Clients

Critical products	Mid Corp clients across a range of industries including wholesale, manufacturing, construction, engineering, retail, office and property owners.
High-risk locations/activities	
SMEs	
Specified projects	

Ancillary Products

Management Liability

Helps clients manage risks in personnel, contracts, facilities and data while offering protection.

It also grants access to **rradar**, a litigation and commercial law firm, which not only supports you through every stage of a claim, but also provides additional advice and support regarding legal matters and documentation to assist in avoiding any incidents in the first place.

Limits

D&O/Corporate Legal Liability/ Employment Practices Liability – up to £5m

Max £100k EPL for residents associations

Max £250k Third Party fraud and forgery covers

Up to 250 properties for Property Managers or Resident Associations

Target Clients

Charities

Construction

Hotels and restaurants

Leisure

Manufacturing

Motor trade

PLCs

Private hospitals

Property owners

Research and development

Resident Management Associations

Retail

Software and tech

Travel and tour

Wholesale

Non Pool Re Terrorism

UK including Northern Ireland.

NCBR Buyback available.

Multi or single location.

Minimum premium £25 + IPT.

Limits

Up to £60m Total Sums Insured any one location

Target Clients

Commercial property

Mixed use property

Residential and flats

Large, bespoke risks (above £60m exposure) where we may consider

Excess of Loss programs in addition

Ways to trade

Direct with our underwriters

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