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Feb 2024

Appetite guide



Coverholder at **LLOYDS**

Our Partners



Coverholder at **LLOYD'S**



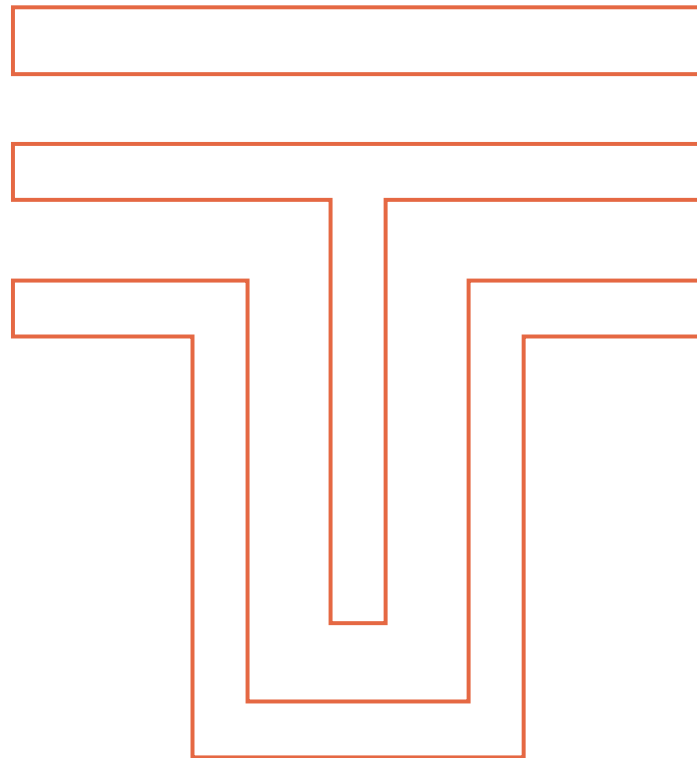
About us

We are not just your average insurance underwriting agency; we're the experts you can rely on for all your commercial risk needs. Our commitment to excellence sets us apart.

With us, you're not just getting access to products; you're gaining access to opportunities backed by UK regulated and domiciled capacity and a team of seasoned underwriters. Our dedication to delivering speedy, efficient, and personable service is unwavering.

This brochure provides an overview for our range of quality products including our specialist areas:

- › Commercial Combined & Package
- › Hotels & Restaurants
- › Niche & Mid-Market Property Owners
- › Roofers, Scaffolders & General Contractors
- › Specialist Casualty & Excess of Loss
- › Tour Operators & Travel Agents





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We provide cover for a wide range of clients from private individuals to large, multi-national corporations across the Commercial Combined, Mid Corp, Property Owners and Package Product classes.

HOSPITALITY 10

Our policy for Hotels covers various leisure activities and building types. We also provide coverage for Private Member Clubs, Spas and Mid-High end Restaurants.

TRAVEL 10

We specialise in protecting travel businesses with a range of insurance cover designed for Tour Operators and Travel Agents.

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We cover a variety of trades within the construction sector, particularly Roofers and Scaffolders.

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We hold a depth of knowledge across a range of niche areas including products liability, life science, niche property, cargo and terrorism.

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A variety of essential products, including Inspection Services, Legal Expenses, Management Liability, and Terrorism coverage. These options are designed to accommodate different business types, ensuring you have access to the specific protection you need.

HOW TO WORK WITH US 18

Quote and bind some our products via our Online Broker Portal. Alternatively, directly contact your dedicated regional underwriter by phone or email.

PROPERTY & COMMERCIAL



Product	Capacity	Target clients	
Mid Corp			
Medium to large sized businesses. USA exports up to 25% of turnover (we may consider higher on referral). 24 hour legal cover.	<ul style="list-style-type: none">> Up to £25M Material Damage/ Business Interruption any one location (higher limits considered on request)> Public/Products Liability up to £10M limit; up to £40M with own Excess of Loss product	<ul style="list-style-type: none">> Building Products> Ceramics> Electrical Goods> General wholesalers> Glass> Hardware> Machinery> Manufacturing	<ul style="list-style-type: none">> Metal> Office & Electrical Equipment> Plastic products other than foam plastics, resin casting or fiberglass> Precision Engineering> Printers, Publishing & Media risks> Soft Drinks> Telecommunications Equipment> Wholesalers
Retailer Package			
A tailored policy that is designed to cover the assets, earnings and legal liabilities of your client's business.	<ul style="list-style-type: none">> Up to £750k Contents per location (up to 15 locations per policy)> Up to £1.5m Buildings per location> Up to £2M Business Interruption - per Policy> Up to £5M Public/Products Liability Limit of Indemnity	<ul style="list-style-type: none">> Art & Craft Shop> Book-selling> Butcher> Car accessories> Electrical Goods - ex mobile phones> Florist> Hardware & DIY Goods	<ul style="list-style-type: none">> Heel bar, Key Cutting & Trophies> Photographic equipment> Psychology> Secretarial Services> Stationer> Sweet Shop> Toy and Game Retailing> Training Consultancy

Product	Capacity	Target clients	
Office & Surgery Package			
A tailored policy that is designed to cover the assets, earnings and legal liabilities of your client’s business.	<ul style="list-style-type: none">> Up to £2.5M Contents per location (to 15 locations per policy)> Up to £2.5M Buildings per location> Up to £5M Business Interruption - per Policy> Up to £5M Public/Products Liability Limit of Indemnity	<ul style="list-style-type: none">> Actuary> Arbitration> Barrister> Chiroprody> 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	<ul style="list-style-type: none">> 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
Commercial & Residential Property Owners			
Many extensions available including Trace and Access, Capital Additions, Contract Works, Fly Tipping.	<ul style="list-style-type: none">> £10M Declared Value any one Property - up to 20 properties per policy (higher limits considered on request)> £750k Loss of Rent (per 12 month indemnity period) per property (higher limits considered on request)> Alternative Residential Accommodation at 35% of Building Sum Insured	<ul style="list-style-type: none">> Blocks of Flats> Buy to Let> Commercial> Incidental unoccupied properties> Individuals> Limited companies	<ul style="list-style-type: none">> Managing agents> Mixed Portfolios> Residential> Residential Management Association

HOSPITALITY & TRAVEL



Product

Capacity

Target clients

Hotels

Business Interruption cover for specified disease. No public liability exception 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. Contents All Risks Including Full theft.

- > 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 & Products Liability – £5M standard (higher limits on request)
- > High Material Damage/Business Interruption limits available based upon Estimated Maximum Loss

- > 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

Product	Capacity	Target clients
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.	<ul style="list-style-type: none"> > 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 & Products Liability – £5M standard (higher limits on request) 	<ul style="list-style-type: none"> > Mid-High end restaurants > Excluded trades: Fast food restaurants, Fish & Chip Shops and 100% takeaway restaurants
Travel Liability		
Crisis costs included as standard. No excess for injury or illness. Corporate Manslaughter included. Free 24 hour helpline for claims/legal/crisis.	<ul style="list-style-type: none"> > 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) 	<ul style="list-style-type: none"> > Anyone who arranges overnight accommodation alongside what they usually do > 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.	<ul style="list-style-type: none"> > Property Damage up to £5M any one location including AD & Subsidence > Business Interruption £500,000 as standard (higher limits available) > Money limit of £4,000 in transit or in premises during working hours > Employers' Liability Limit of Indemnity £10M > Public Liability Limit of Indemnity £2M & Professional Indemnity Limit of Indemnity £1M both on an any one loss basis incl. whilst acting as organiser > Theft by Employee cover up to £10,000 	<ul style="list-style-type: none"> > Agents selling domestic and business travel arrangements from UK premises > Single owner controlled shops to multi-location corporate entities

CONTRACTORS



Product	Capacity	Target clients
Roofers & Scaffolders		
<p>No height Limit. Includes Heat Use Away. Options for Contract Works. Includes Site Death & Capital Benefits PA cover. Additional discounts/benefits for Selected Trade Association Members.</p> <p>Minimum annual premium of £7,500 +IPT (£6,500 +IPT for domestic only where no use of heat).</p>	<ul style="list-style-type: none"> > Employers Liability – £10M Limit of Indemnity > Public & 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 	<ul style="list-style-type: none"> > Roofers (including Cladding) > Scaffolders
General Contractors		
<p>Annual or single project. Includes Heat Use Away. Includes Financial Loss. Minimum premium of £1,000 +IPT.</p>	<ul style="list-style-type: none"> > Employers Liability up to £10M > Public/Products Liability up to £5M (heat use £2M) > Excess Layer up to £30M for Employers and Public/Products Liability 	<ul style="list-style-type: none"> > 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
Per Capita		
<p>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.</p>	<ul style="list-style-type: none"> > Employers and Public Liability up to £10M 	<ul style="list-style-type: none"> > High risk trades > Professional and administrative

SPECIALIST



Product	Capacity	Target clients
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.	<ul style="list-style-type: none"> > Employers Liability £10M > Public Liability £5M <p>(Higher limits available)</p>	<ul style="list-style-type: none"> > Contract management including clinical trials > Contractors, research companies, laboratories and service providers working in these sectors > Cosmetic products > Data and IT within the biotech sector > Dietary supplements > Exports to the US > Makers of dental equipment and supplies > Makers of homeopathic and herbal medicines > Manufacturers and distributors of medical technology and devices > Pharmaceutical and biotech companies > Veterinary medicine companies

Product	Capacity	Target clients
Products Driven		
We will consider Products Liability in isolation. Cover products of a safety critical nature (including Automotive sector), losses arising from product failure (efficacy), 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 and a waterborne craft. Worldwide jurisdiction Wording.	<ul style="list-style-type: none"> > Employers Liability £10M > Public Liability £5M <p>(Higher limits available)</p>	<ul style="list-style-type: none"> > Any business that designs, manufactures or supplies products to the trade or public > Companies supplying engineering solutions to the Oil & 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
Niche Property		
Different cover options available depending on risk.	<ul style="list-style-type: none"> > Property Owners Liability at £2M or £5M as standard (higher limits considered on request) > Up to £10M Material Damage/Business Interruption per UK location as standard, with the ability to write up to £72.5M under the same policy 	<ul style="list-style-type: none"> > 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
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.	<ul style="list-style-type: none"> > 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 	<ul style="list-style-type: none"> > UK-domiciled wholesalers, retailers and manufacturers > UK and worldwide exhibitions, demonstrations and trade fairs

ANCILLARY



Product

Capacity

Target clients

Legal Expenses

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

- > £100k any one claim
- > £1M in the aggregate

- > Property Owners
- > SME's

Non Pool Re Terrorism

UK including Northern Ireland. NCBR
Buyback available. Multi or single location.
Minimum premium £25 +IPT.

- > Up to £60M Total Sums Insured any one location

- > Commercial Property
- > Mixed user property
- > Residential and flats

Product	Capacity	Target clients	
Engineering Machinery Options			
With Machinery Options, you can combine an Inspection service with Insurance cover or simply choose an Inspection only cover.	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.	<ul style="list-style-type: none">> General Contractors> General Manufacturing> Hospitals/Healthcare> Hotels and Restaurants> Housing Trusts & Associations> Inspection Services> Leisure> Metalworking & Precision> Engineering> Plant Hire Companies	<ul style="list-style-type: none">> Plumbers & HVAC Installers> Print, Publishing & Media> Professional Services> Property Developers> Property Management / Property Owners> Schools, Colleges & Universities> Special Services> Utilities> Wholesale and Retail
Excess of Loss (EL & PL)			
No limit on North America exports. No limit on size/turnover. Minimum premium £150 +IPT.	<ul style="list-style-type: none">> Up to £30M Limit of Indemnity layer for Products/Public Liability> Up to £10M Limit of Indemnity layer for Employers Liability	<ul style="list-style-type: none">> Specified Projects> Critical Products> High Risk Locations/Activities	
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, for additional support.	<ul style="list-style-type: none">> £100k - £5m all sections> Max £100k EPL for residents associations> Max £250k Third Party fraud and forgery covers	<ul style="list-style-type: none">> Charities> Construction> Hotels & Restaurants> Insurance Brokers> Leisure> Manufacturing> Motor trade> PLCs	<ul style="list-style-type: none">> Private hospitals> Professional services> Property owners> Research and development> Retail> Software & tech> Travel & Tour> Wholesale

ONLINE BROKER PORTAL



Helps you with new business placement, electronic documentation, renewal processing and acceptance as well as direct access to a key underwriter on more complex risks.

Quote, bind and renew the following products:

- Commercial Combined
- Commercial Property Owners
- Contractors All Risks
- Engineering Machinery Options
- Excess of Loss
- Legal Expenses
- Management Liability
- Marine Cargo
- Per Capita Liability
- Residential Property Owners
- Terrorism
- Tour Operators/ Travel Agency Liability
- Travel Office Combined

Submit risk information only:

- Niche Property – Non Standard
- Office and Surgery
- Retail Package
- Roofing and Scaffolding
- Trade Association Contractors

Submit risks via a web submission form. Submissions go directly to our underwriters who aim to respond within 48 hours.

Log in or request access at: t-u-l.co.uk/broker-portal

CONTACT US



Business Development Team

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