



Doing business with Glemham Underwriting

A guide for your broker team

Our Risk Appetite

We underwrite a wide variety of types of business and we target those that understand risk management and show effective control through factors like a good claim-free record.

By adopting this approach – **'underwriting with intelligence'** – we can consider most risks without being prejudiced by the reputation of their market sector.

We have fully delegated underwriting authority from some of the largest and most secure (minimum A+ security) insurers in the Lloyd's and company markets, including Arch, Argo, Aviva and Catlin. Where we cannot underwrite a risk ourselves, we also have parallel relationships with carriers to place covers on your behalf, where necessary.

The following provides examples of risks within our appetite but is not exhaustive. If you have a risk you would like to place with us, please call our underwriting team.

Professional Indemnity

- Accountants
- Architects
- Construction Professionals (Clerk of Works, Estimators, Project Managers, Planning Supervisors etc)
- Design & Construct
- Consulting Engineers
- Education Consultants
- Environmental Consultancy
- Estate & Letting Agents
- Health & Safety and Fire Safety Consultancy
- IT – Computer Hardware, Software & Consultancy and Telecoms
- Management Consultants
- Manufacturers and Suppliers
- Marketing & Media (non-broadcast)
- Medical & Scientific Consultants
- Recruitment Consultants
- Surveyors (inc RICS)
- Legal Services
- Non-specific Professions

We can accommodate overseas domiciled subsidiaries as well as US exposures and risks domiciled in the Republic of Ireland.

We do not write the following:

- Solicitors IFAs & Insurance brokers



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Office package

Our Office package policy can help you meet the needs of clients from the smallest start-up to the established multisite enterprise.

Key sections of cover:

Office contents, buildings, computers and portable equipment, loss of income, general liabilities and commercial legal expenses. Up to £5m indemnity limit for Public Liability.

Office and Professional Indemnity Combined

For those of your clients that need it, we offer our Office package policy together with Professional Indemnity – **OfficePro** provides high value, top protection in one straightforward policy.

Business Insurance

Key sections of cover:

Property damage, business interruption, general liabilities (**up to £10m limit of indemnity**), commercial legal expenses, goods in transit, money & assault, computer, business all risks, frozen foods, personal accident and loss of licence.

We are able to consider large total sums insured and commonly quote for risks with more than **£5m and one location and £20m any one policy**.

Where necessary, we can also include **Professional Indemnity** under the same policy.

Target business includes:

- Manufacturers and suppliers
- Distribution companies
- Engineering risks
- Leisure*
- Retail/wholesale warehousing
- Chemicals (blended risk, not manufacturers)
- Social care (but not care homes – we prefer private hospitals and dentists)
- Plastics
- Rubber
- Farms and estates
- Light industrial (e.g. precision engineers, fabricators, machinery manufacture)
- Meditech
- Pharmaceuticals
- Nutraceuticals
- Animal Medicines
- Cosmetics
- Herbals
- Lifestyle products

We do not write the following:

Waste, motor trade, hauliers liabilities.

* Shops, restaurants, pubs & hotels

Sorry, but we don't usually write packages for smaller businesses in these sectors. However, we are happy to help with larger risks on an individual basis.

Property Owners Insurance

Our policy wording for Property Owners is very flexible, enabling us to cater for mixed portfolios of commercial and residential properties, and for very large schedules of multiple properties. We can also cater for property owners and developers on the same policy. We are able to consider large total sums insured and commonly quote for risks with more than **£5m and one location and £20m any one policy**.

Target property owners include:

- All types of commercial and residential property including:
- Owners of up to 20 commercial properties such as shops, offices and industrial premise which are let, with buildings sum insured up to £4m
 - Large property-owning companies of all types of property and all sizes of property schedules up to £10m any one risk
 - Owners of up to 20 private dwelling houses or blocks of flats which are let, with £5m total sum insured limit (including Rent and Communal Contents) for private dwellings and converted blocks of flats or total sum insured of £7,500,000 (including Rent and Communal Contents) for purpose built blocks of flats
 - Retail/wholesale warehousing up to £10m any one risk





Contractors Combined Insurance

Key sections of cover:

Contract works, employers' liability, public & products liability (all liabilities up to £10m limit of indemnity) property damage, business interruption, goods in transit, money & assault, computer, business all risks, personal accident, and commercial legal expenses. Please download the summary of cover below for further details.

Target business includes:

- Small tradesman
- Medium sized general builders undertaking house/ small commercial new build and alterations
- Second fit trades

We do not write the following:

High-risk construction liability (e.g. roofers, scaffolders, structural steel erectors)

Combined Liability Insurance

Whilst our preferred approach is to offer a solution including Property covers, we are able to write stand-alone Liability business.

Key sections of cover:

Employers' liability, public & products liability. Please download the summary of cover below for further details.

We can also include Professional Indemnity and/or Excess Layer Liability under the same policy.

Target businesses include those listed above under **Business Insurance.**

We do not write the following:

Waste, motor trade, hauliers liability, high-risk construction liability (e.g. roofers, scaffolders, structural steel erectors).

Excess Layer Liability Insurance

For those businesses exposed to risks that may exceed the standard limits of their current insurance policy, Glemham can provide Excess Layer Liability to provide the additional limit of indemnity required.

Excess Layer Liability is available for Public and Products Liability, Employers Liability and/or Professional Indemnity cover.

We can also consider:

D&O Business Insurance PL/Products Liability

- Meditech
- Pharmaceuticals
- Nutraceuticals
- Animal Medicines
- Cosmetics
- Herbals
- Lifestyle products

When you submit a new business enquiry to us please supply as much information as you can about the risk. We can accept other insurers proposal forms and statements of fact or information provided by email that provides the necessary information for us to quote. This will help us to provide you with the best terms for your client. Our own proposal form will require completion if we are asked to arrange cover.



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Premiums, Commissions, Fees & Service Standards

Our minimum premiums range from £200- £300 depending on class of business.

We pay commission rates of 15-25%, depending on the class and volumes of business. The commission rate will be confirmed at the time of quotation.

We charge an arrangement fee per risk per period, meaning there is no additional charge for multiple policies or mid term changes. Fees are normally between £25- £250 depending on premium and class of business but we can be flexible – please contact us to discuss.

In most cases we have total control over documentation production. Quotations are usually issued within 48 hours, cover is confirmed within 24 hours of your order in 100% of cases and policy documents usually arrive within 72 hours of all required information being received.

Underwriting Contacts

In the first instance, please send all new business enquiries to quotes@glemham.com

If you need to talk to one of our underwriters they can be contacted directly as follows:

Commercial:

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