



Employers', Public & Products Liability

The diversity of our acceptance criteria gives you maximum versatility for tailoring employers', public and products liability insurance to your clients' needs.

We offer alternative methods of calculating rates and our list of occupations is one of the widest available in the market-place.

Chaucer's unique liability insurance is the product of choice for intermediaries throughout the UK. Our extranet facility provides flexibility to create a quotation based on wage roll and turnover or per capita with no restrictions on the number of employees. You can use as many different trades for rating as you need, plus, you can add non-standard features such as unusual occupations, work overseas and high risk locations.

Reassuringly, you also have the back-up of Chaucer's knowledgeable and efficient team of Underwriters. Our team of experts focus solely on employers' public and products liability, which provides peace of mind should you need to refer an enquiry.

With online delivery of quick quotations and policy documentation, whichever way you look at it, Chaucer has everything you need to help you convert your liability enquiries into satisfied customers.

Our exclusions

- Larger risks – typically turnovers exceeding £5m
- Larger construction risks
- Poor claims records

Key features

- Expertise on the end of the telephone, when you need it
- Standard commission rate of 17.5%
- Employers' liability up to £10m
- Public liability from £1m to £5m
- Ability to rate on wage roll and turnover or per capita with no restriction on the number of employees
- Uplift of 50% without prior notification – subject to year-end declaration
- No upper limit on per capita
- Broadest range of trades online
- Multiple trades available, not highest rated
- Part time employees rated per capita
- Transport related trades rated per vehicle
- Referral service standard 24 hours
- High risk trades
- Location quoted online
- Overseas work quoted online
- Commission adjustments available online
- Documents delivered electronically on confirmation
- Easy to read policy terms and conditions including the cost of defending a prosecution under the Corporate Manslaughter & Corporate Homicide Act

Our specialities

- Small and micro business
- Work away and premises based trades
- Unusual occupations
- Combination occupations
- Unusual risk features
- Tight quotation deadlines

For further information please contact your Chaucer Regional Development Manager.
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