




Extraordinary Options  
for Exceptional Brokers

## Product Brochure



XO is one of the longest running independent insurance portals, providing specialist solutions services and solutions to brokers nationwide.



We have always believed in removing the shackles and restrictions for brokers to encourage maximum growth. This is why XO gives our partners the opportunity to tailor policies based on client needs.

We are a trusted supplier of commercial products and have developed niches and specialities to suit our brokers.

We have underwriters throughout the UK ready to manage capacity on behalf of our brokers.

We've built personal, professional, and exclusive relationships with top brokers throughout the UK, which has armed us with first-hand knowledge and an extensive understanding of what brokers actually want.

**Linda Haggett**  
*Managing Director*

## LET'S TALK COMMERCIAL PRODUCTS

Real flexibility with XO commercial products

There's no task too big or too small for our specialists, give us a call on **02920 80 89 63** to see what we can do for you, including:

- Public and Employers Liability
- Turnover Liability
- Cleaning Contractors
- Contractors All Risks
- Professional Indemnity
- Unoccupied Property

### Need more info?

Drop us an email at [sales@xo.insure](mailto:sales@xo.insure)

## OUR PARTNERS INCLUDE



## GET IN TOUCH

Speak to our dedicated team today on **02920 80 89 63**  
or email [sales@xo.insure](mailto:sales@xo.insure)

## BOOK TRANSFERS?

Call us on **02920 80 89 63**

# Public and Employers' Liability Insurance

## Tradespeople, up to 10 employees

### Features

- Public Liability limits up to £10m available
- Temporary employees covered up to 200 days
- Will allow up to 50% of turnover on Bona Fide Sub Contractors
- No maximum turnover
- 24hr tools cover available
- Contract Works, Own Plant, and Hired in Plant available as additional covers

### Product Information

- Public Liability policy excesses from £100
- Contract Works limits up to £500,000 on any one contract
- Own Plant limits up to £50,000
- Hired in Plant limits up to £50,000 on any one item

### Top Trades List

We cover over 100 trades, including:

Bathroom Installation	Groundworker
Bricklayer	Kitchen Installer
Builder	Landscape Gardener
Carpenter and Joiner	Painter and Decorator
Cleaner	Plastering and Dry Lining
Double Glazing Installation	Plumbing and Heating Engineer
Electrical Contractor	Property Maintenance and Repair
Flooring Contractor	Roofer





## INTERESTED IN WORKING WITH US?

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Or pick up the phone and contact us on 02920 808 963

# Public and Employers' Liability Insurance

## Small Business and Consultants

### Features

- Public Liability limits up to £10m available
- Treatment Cover included for relevant occupations
- Cover available both for premises-based and work away businesses
- Wide range of trades
- Low minimum premiums

### Product Information

- Public Liability policy excesses from £100

### Top Trades List

We cover over 200 trades, including:

Business Consultant or Advisor	Hairdresser
Beauticians	Health and Safety Consultant
Caterer	Information Technology Consultants
Courier	Photographers
Chef	Project Managers
Dance Instructor	Training Consultant



A photograph of four business professionals (three women and one man) sitting around a white conference table in a modern office. They are engaged in a meeting, with one woman pointing at a laptop screen. The office has large windows with a decorative pattern. The image is used as a background for the text overlay.

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# Turnover Liability

## Tailored for Larger Contracts

### Features

- PL Limits up to £10m available
- For Turnover up to £5m
- No restriction on the number of workers
- Up to 50% spend on BFSC
- Contract Works, Own Plant and Hired in Plant available as additional covers
- No Claims and Quality Discounts available

### Product Information

- Minimum Premiums from £1,000
- Contract Works Limits up to £3.5m any one contract
- Own Plant limits up to £250,000
- Hired in Plant limits up to £250,000
- Based on Estimated Turnover and Wages

### Top Trades List

Air Conditioning Engineer

Bricklayers

Builders

Carpenters/Joiners

Cleaners

Dry Lining

Electrical Trades

Flooring Contractors

Glazier/Double Glazing

Groundworker

Painters and Decorators

Plasterers

Property Maintenance

Roofing and Cladding

Shopfitter

Telecom Engineers



A large yellow tower crane is positioned at a construction site. The crane's lattice boom extends diagonally across the upper half of the frame. Below the crane, numerous vertical rebar rods are visible, protruding from a concrete slab. The rebar is supported by a network of yellow wooden beams and blue metal props. The background is a clear, bright blue sky. The overall scene depicts an active construction project for a multi-story building.

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# Cleaning Contractors

## New Product Tailored For Cleaners

### Features

- £250K Financial Loss
- Loss of Keys
- Failure to secure customer's premises
- Misuse of customer's telephones
- Fidelity Guarantee
- Treatment Risks covered
- Temporary Removal of Goods
- Suitable for business with Turnovers up to £5m
- No restriction on the number of workers

### Product Information

- Minimum Premiums from £500 per section
- Based on Estimated Turnover and Wages
- Cover for Domestic, Office, Commercial and Industrial Cleaners
- Cover for External Cleaners, including Window Cleaners up to 15 metres

### Top Trades List

Domestic Cleaners

Industrial Cleaners

Office Cleaners

Commercial Cleaners

External Cleaners including Windows

Cleaners up to 15 meters



A woman with blonde hair, wearing a blue uniform and blue gloves, is using a yellow and black steam mop to clean a light-colored floor in a hallway. In the background, there is a blue cleaning cart with various supplies, including a roll of paper towels and a spray bottle. The hallway has white walls and a glass door on the right.

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# Contractors' All Risks

## Stand Alone, or as part of our Liability products

### Features

- Suitable for businesses up to £5m Turnover
- Contract Works cover up to £3.5m any one contract
- Cover available for Own Plant and Hired in Plant, up to £250,000
- Mix and match cover available
- Cover for removal of debris
- Contract Works extends to cover for Temporary Buildings, Show Homes Contents and Architects Drawings
- Cover for Property awaiting sale following completion of build

### Product Information

- Employees Tools up to £500 per employee
- Own Plant and Hired in Plant is based on New Replacement Value
- Show Home Contents up to £50,000
- Architects Drawings up to £10,000
- Turnovers up to £2m can be obtained online

### Top Trades List

#### Builders

Engineers -Agricultural/  
Construction Plant Ex Heat  
Plant Hirers - Mechanically  
Propelled Contractors  
Pipe Laying

#### Groundworkers

Plant Hirers - Non-Mechanically  
Propelled Contract  
Underpinning and Foundation  
Contractors – Excl. Piling  
Sewerage Or Excavation Works





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# Professional Indemnity

Up to £1m turnover and online

## Features

- Limits of indemnity available from £50k to £5m
- Aggregate and Any One Claim available
- Rates for over 400 construction and consultant trades
- Nil Excess available for many trades
- Public and Employer's Liability Extension Available

## Product Information

- Up to £1m Turnover available online for certain risks, higher turnovers considered on referral
- Liability Extension available for non-manual trades
- Retroactive cover available

## Top Trades List

Accountants	Health and Safety Consultants
Architects	Information Technology Consultants
Building Contractors	Management Consultants
Business Consultants	Marketing Consultants
Architects	Media
Construction	Project Managers
Consultants	Surveyors



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# Unoccupied Property Insurance

## Residential Properties

### Features

- Full buildings cover (excluding AD), FLEEA available
- Option to include contents - limits from £5,000 up to £50,000
- £2M Property Owners Liability included as standard
- Building Sum Insured Limits from £75,000 up to £2m
- NCD Available

### Product Information

- Cover available for boarded up properties
- ROP Available in the event of cancellation (provided claim free)
- Cover available for properties that are occupied up to 5 years
- £250 Standard excess, £500 Escape of Water, £1,000 Subsidence
- Discounts available for Increased Voluntary Excess

### Acceptable Risks

Residential Properties, including Blocks of Flats (maximum 4 storeys, up to 8 flats)

Properties undergoing renovation (structural & non-structural)

Previous Claims

Standard Construction (can accommodate up to 30% non-standard)

Certain previous convictions can be agreed



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2m

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# Unoccupied Property Insurance

## Commercial & Semi Commercial Properties

### Features

- Full buildings cover (excluding AD), FLEEA available
- £2M Property Owners Liability optional
- NCD Available
- Building Sum Insured Limits from £75,000 up to £2m
- LOR available if partially occupied
- Can accommodate partial residential occupancy

### Product Information

- Cover available for boarded up properties
- ROP Available in the event of cancellation (provided claim free)
- Cover available for properties that are unoccupied up to 5 years
- £500 Standard excess & £500 Escape of Water
- Discounts available for Increased Voluntary Excess

### Acceptable Risks

Properties that have been unoccupied for up to 5 years including boarded up properties

Properties undergoing renovation (structural & non-structural)

Previous Claims

Standard Construction (can accommodate certain non-standard construction)

Certain previous convictions can be agreed





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## WOULD YOU LIKE ACCESS TO OUR EXCLUSIVE SCHEMES?

### Pick up the phone

02920 80 89 63

### Send us an email

[sales@xo.insure](mailto:sales@xo.insure)

### Visit us

2-3 Sir Alfred Owen Way  
Barclay House Caerphilly  
CF83 3HU

Registered office: 2 -3 Sir Alfred Owen Way, Barclay House, Caerphilly, CF83 3HU.

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This can be checked on the Financial Services Register at <https://register.fca.org.uk/>