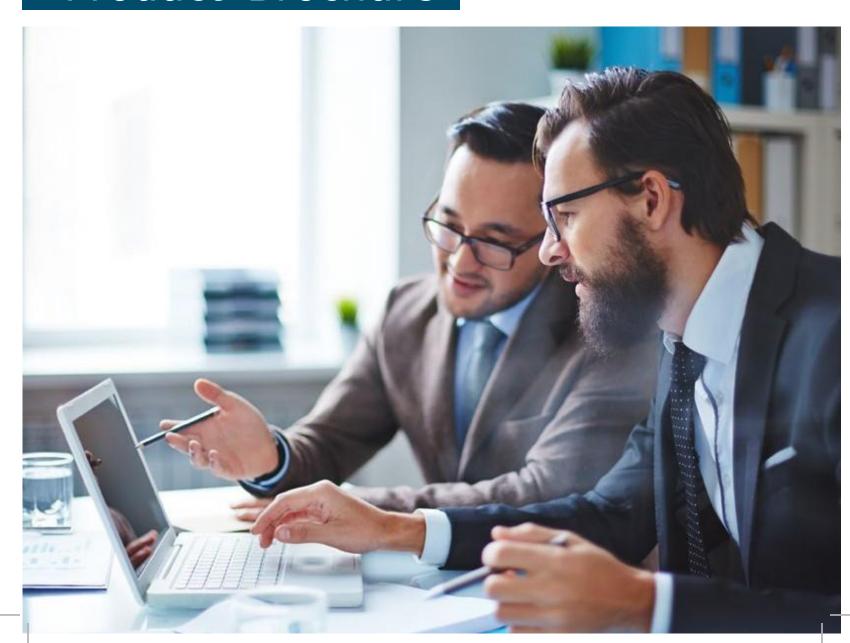


Product Brochure



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

OUR PARTNERS INCLUDE







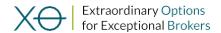


GET IN TOUCH

Speak to our dedicated team today on 02920 80 89 63 or email 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

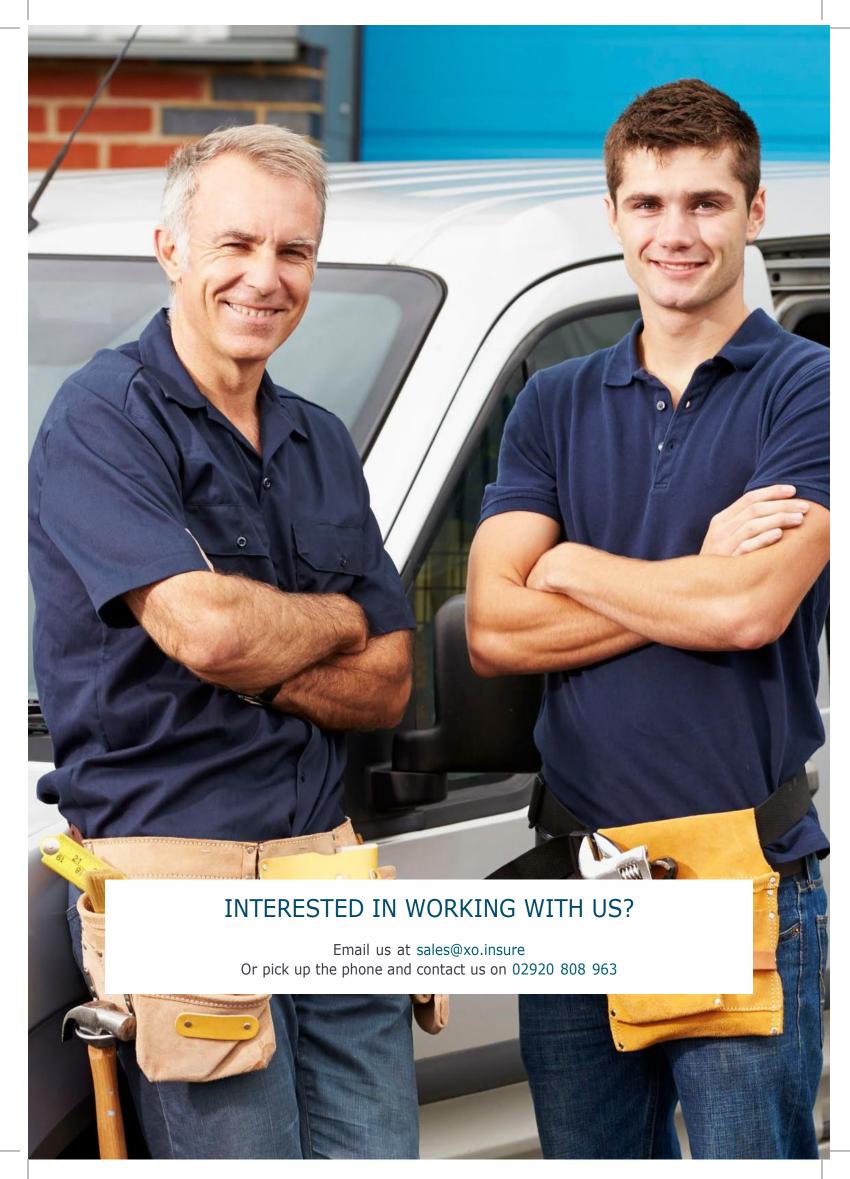
Product Information

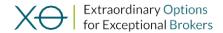
- Public Liability policy excesses from £100
- Contract Works limits up to £500,000 on any one contract
- Own Plant limits up to £50,000
- Hired in Plant limits up to £50,000 on any one item

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





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 premisesbased and work away businesses
- Wide range of trades
- Low minimum premiums

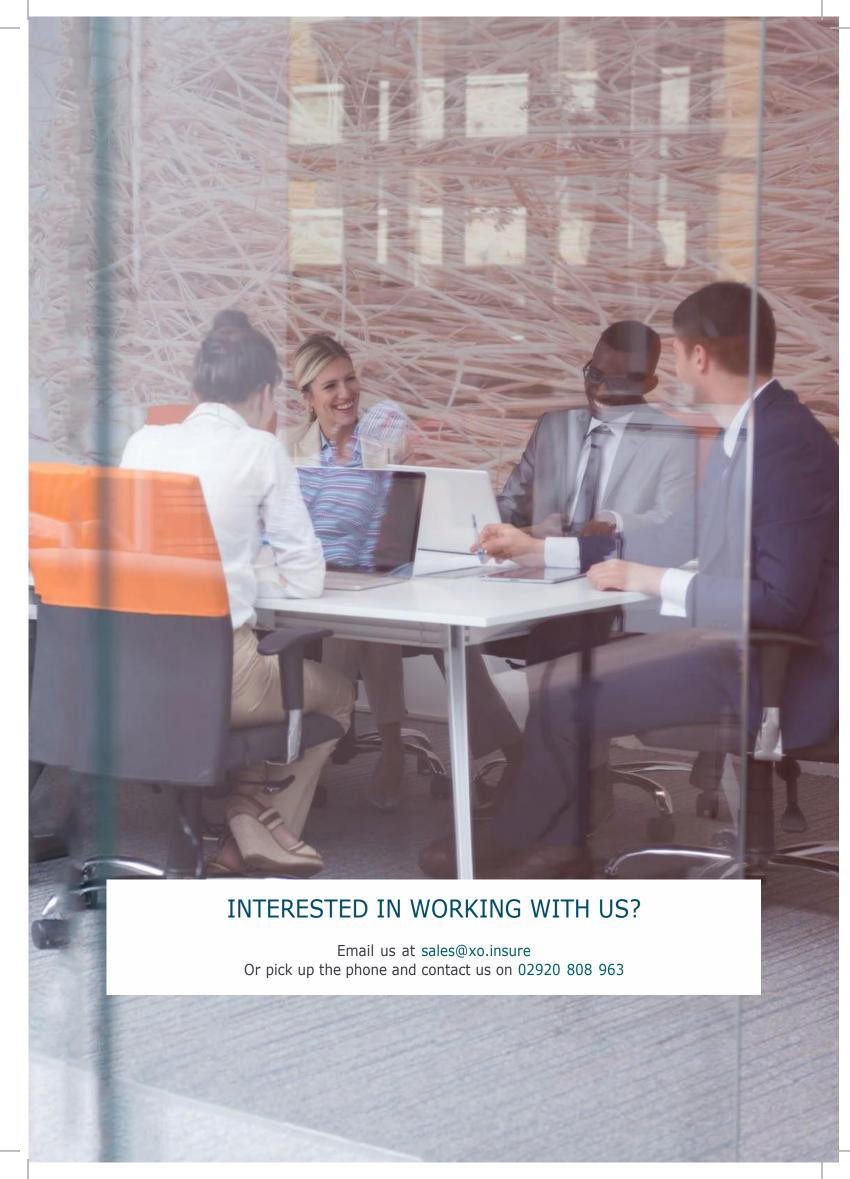
Product Information

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





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

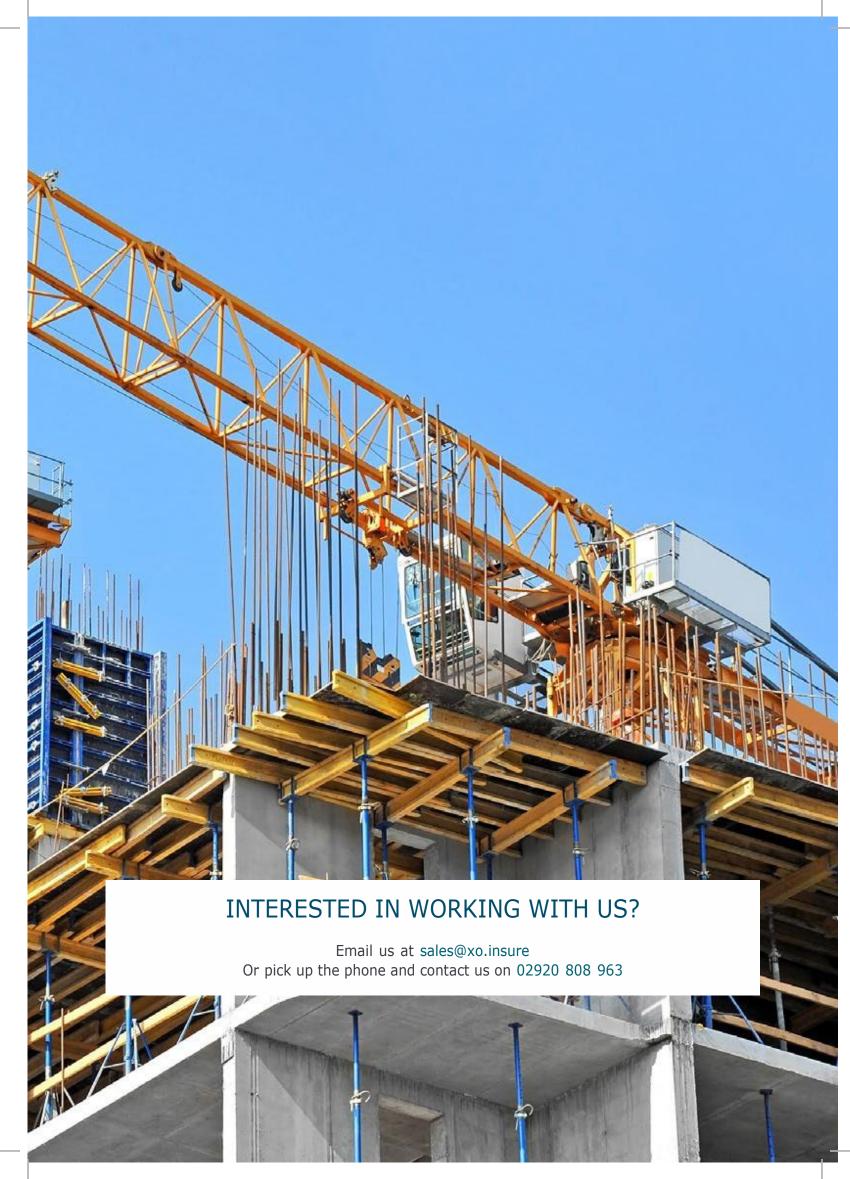
- Contract Works, Own Plant and Hired in Plant available as additional covers
- No Claims and Quality Discounts available

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	Glazier/Double Glazing
Bricklayers	Groundworker
Builders	Painters and Decorators
Carpenters/Joiners	Plasterers
Cleaners	Property Maintenance
Dry Lining	Roofing and Cladding
Electrical Trades	Shopfitter
Flooring Contractors	Telecom Engineers





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

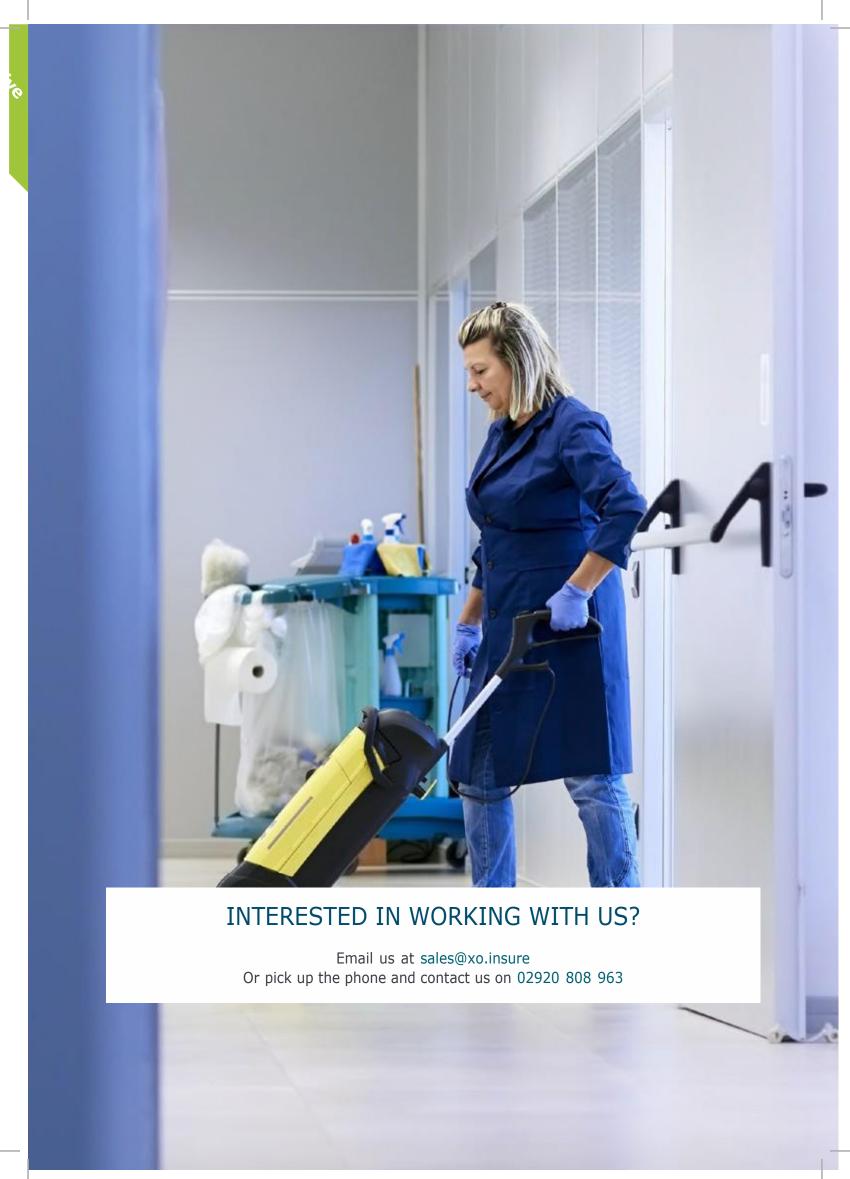
Top Trades List

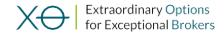
Domestic Cleaners Industrial Cleaners

Office Cleaners Commercial Cleaners

External Cleaners including Windows

Cleaners up to 15 meters





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

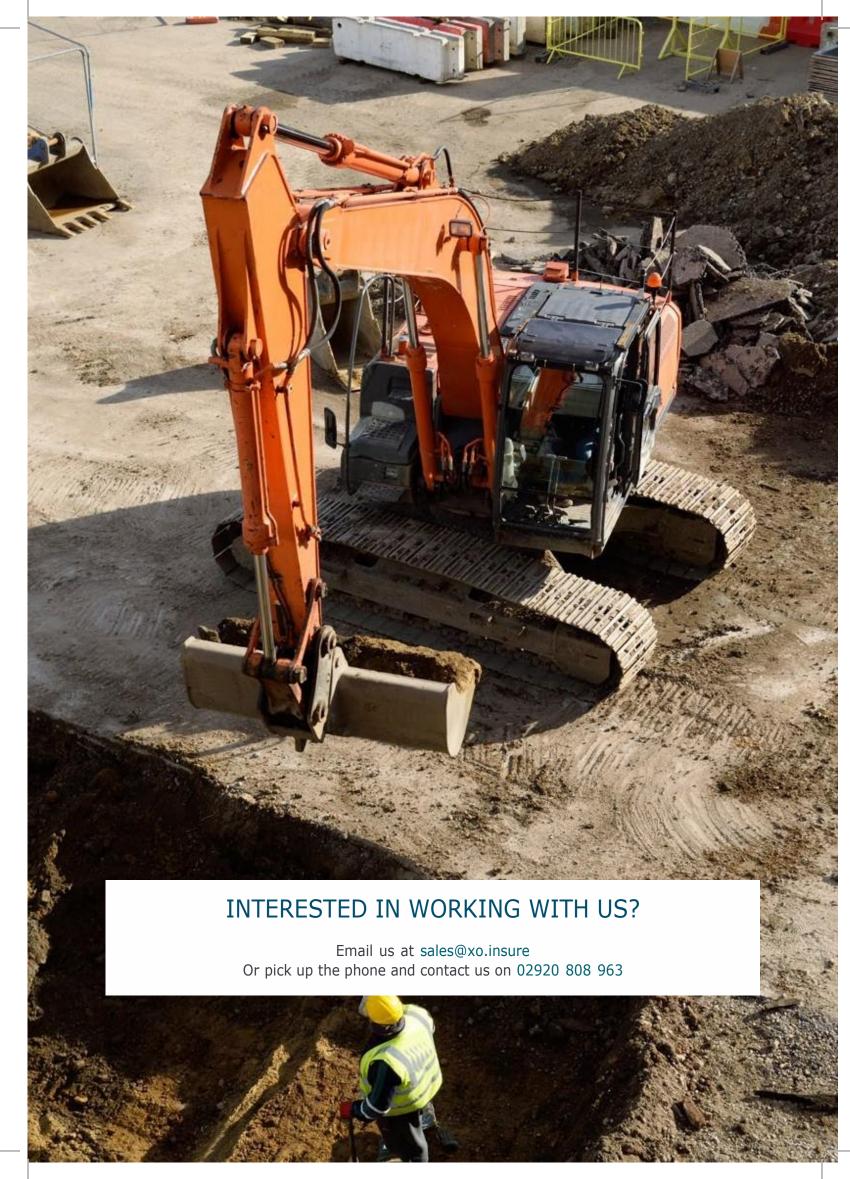
- Cover for removal of debris
- Contract Works extends to cover for Temporary Buildings, Show Homes Contents and Architects Drawings
- Cover for Property awaiting sale following completion of build

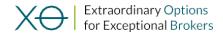
Product Information

- 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	Groundworkers
Engineers -Agricultural/ Construction Plant Ex Heat	Plant Hirers - Non-Mechanically Propelled Contract
Plant Hirers - Mechanically Propelled Contractors	Underpinning and Foundation Contractors – Excl. Piling
Pipe Laying	Sewerage Or Excavation Works





Professional Indemnity Up to £1m turnover and online

Features

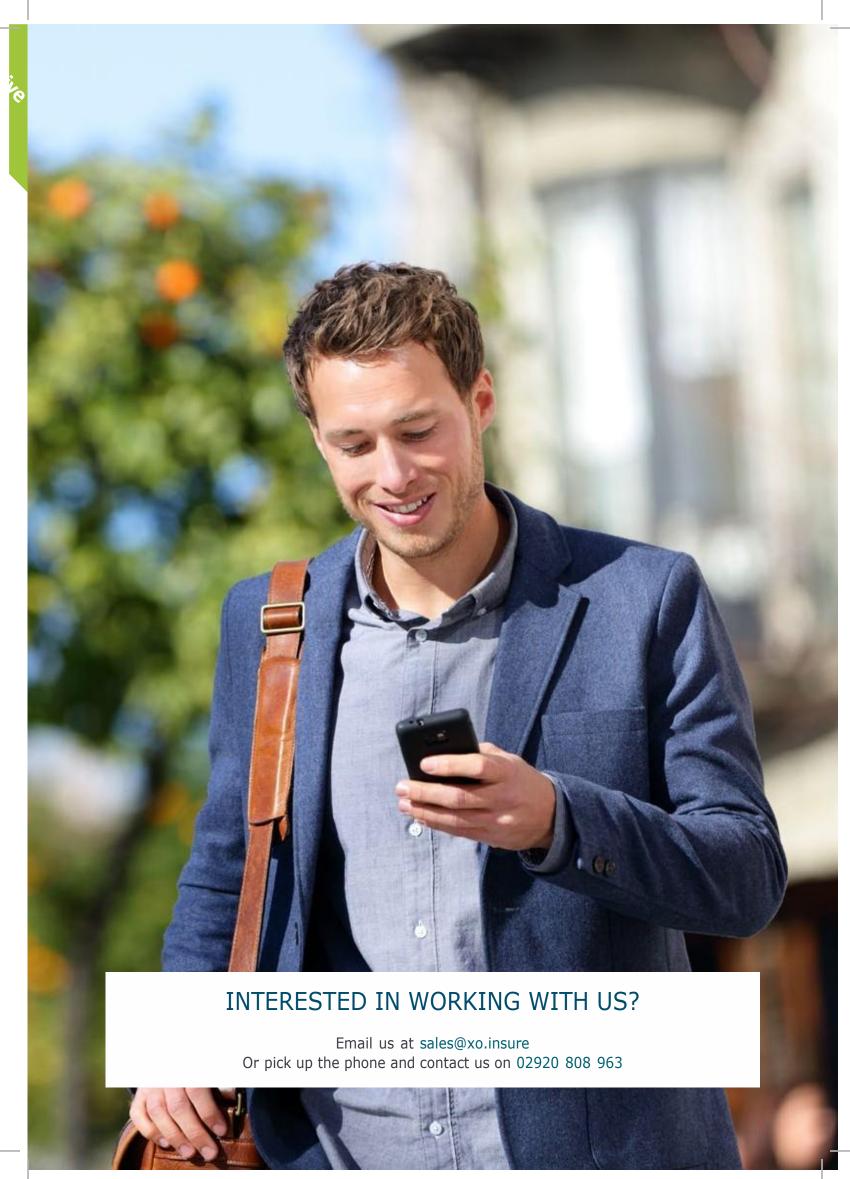
- Limits of indemnity available from £50k to £5m
- Aggregate and Any One Claim available
- Rates for over 400 construction and consultant trades
- Nil Excess available for many trades
 - Public and Employer's Liability Extension Available

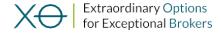
Product Information

- 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





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)

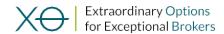
Properties undergoing renovation (structural & non-structural)

Previous Claims

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

Certain previous convictions can be agreed





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

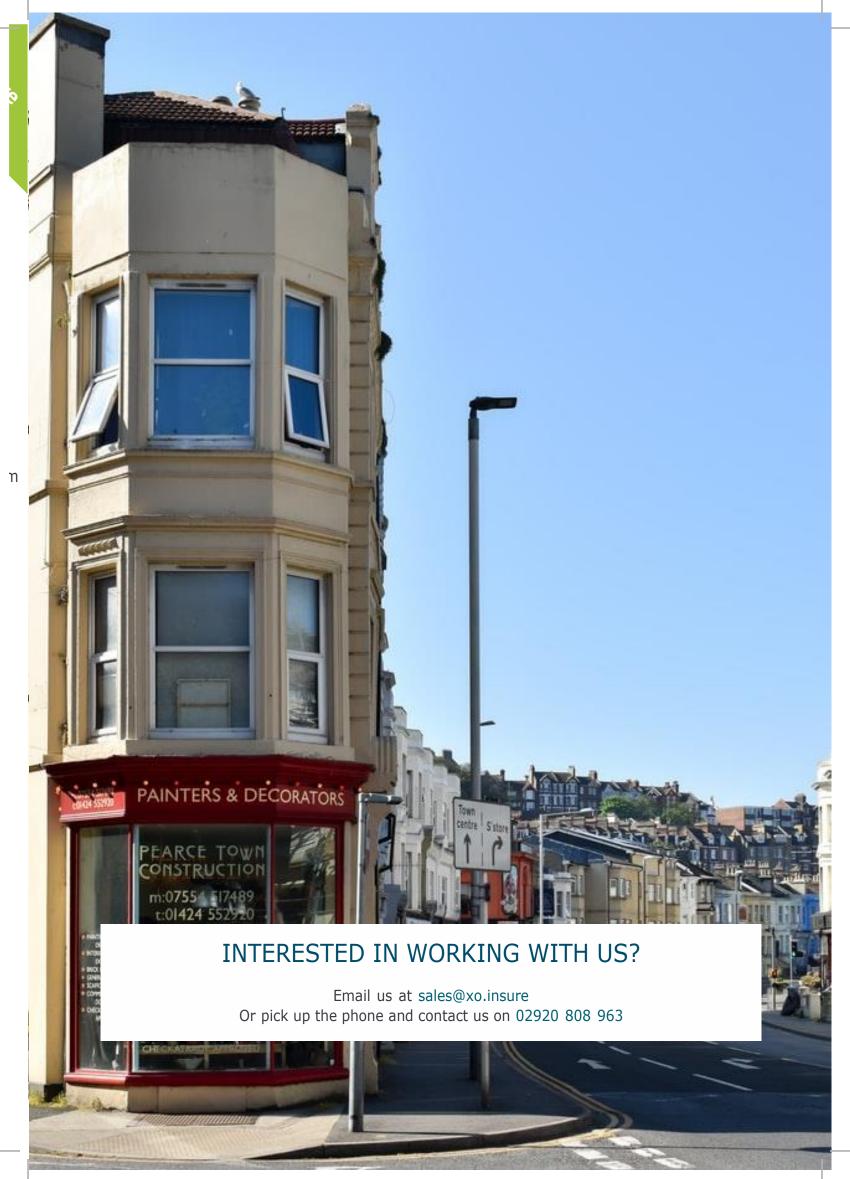
Properties that have been unoccupied for up to 5 years including boarded up properties

Properties undergoing renovation (structural & non-structural)

Previous Claims

Standard Construction (can accommodate certain non-standard construction)

Certain previous convictions can be agreed





WOULD YOU LIKE ACCESS TO OUR EXCLUSIVE SCHEMES?

Pick up the phone

02920 80 89 63

Send us an email

sales@xo.insure

Visit us

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