



Product Brochure

XBroker is one of the longest running independent insurance portals, providing specialist solutions services and solutions to brokers nationwide for over 20 years.



We have always believed in removing the shackles and restrictions for brokers to encourage maximum growth. This is why XBroker 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 ready to manage capacity on behalf of our brokers.

We've built personal, and professional relationships with key brokers throughout the UK, providing a wide range including some exclusive products which has armed us with first-hand knowledge and an extensive understanding of what brokers actually want and need.

Linda Haggett
Managing Director

LET'S TALK COMMERCIAL PRODUCTS

Real flexibility with XBroker commercial products

We pride ourselves on our speed of service, 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@xbroker.com

OUR PARTNERS INCLUDE:



TOKIOMARINE
HCC



GET IN TOUCH

Speak to our dedicated team today
on 02920 80 89 63 or email sales@xbroker.com

BOOK TRANSFERS?

Call us on 02920 80 89 63

Public and Employers' Liability Insurance

Tradespeople, up to 10 employees

[QUOTE & BUY ONLINE AT XBROKER.COM](https://www.xbroker.com)

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 cover
- Professional Indemnity & Personal Accident available as extensions for majority of trades

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 Installation
Builder	Landscape Gardener
Carpenter & Joiner	Painter & Decorator
Double Glazing Installation	Plastering & Dry Lining
Electrical Contractor	Property Maintenance
Flooring Contractor	Stone Masonry



Public and Employers' Liability Insurance

Small Business & Consultants

[QUOTE & BUY ONLINE AT XBROKER.COM](https://www.xbroker.com)

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
- Competitive minimum premiums

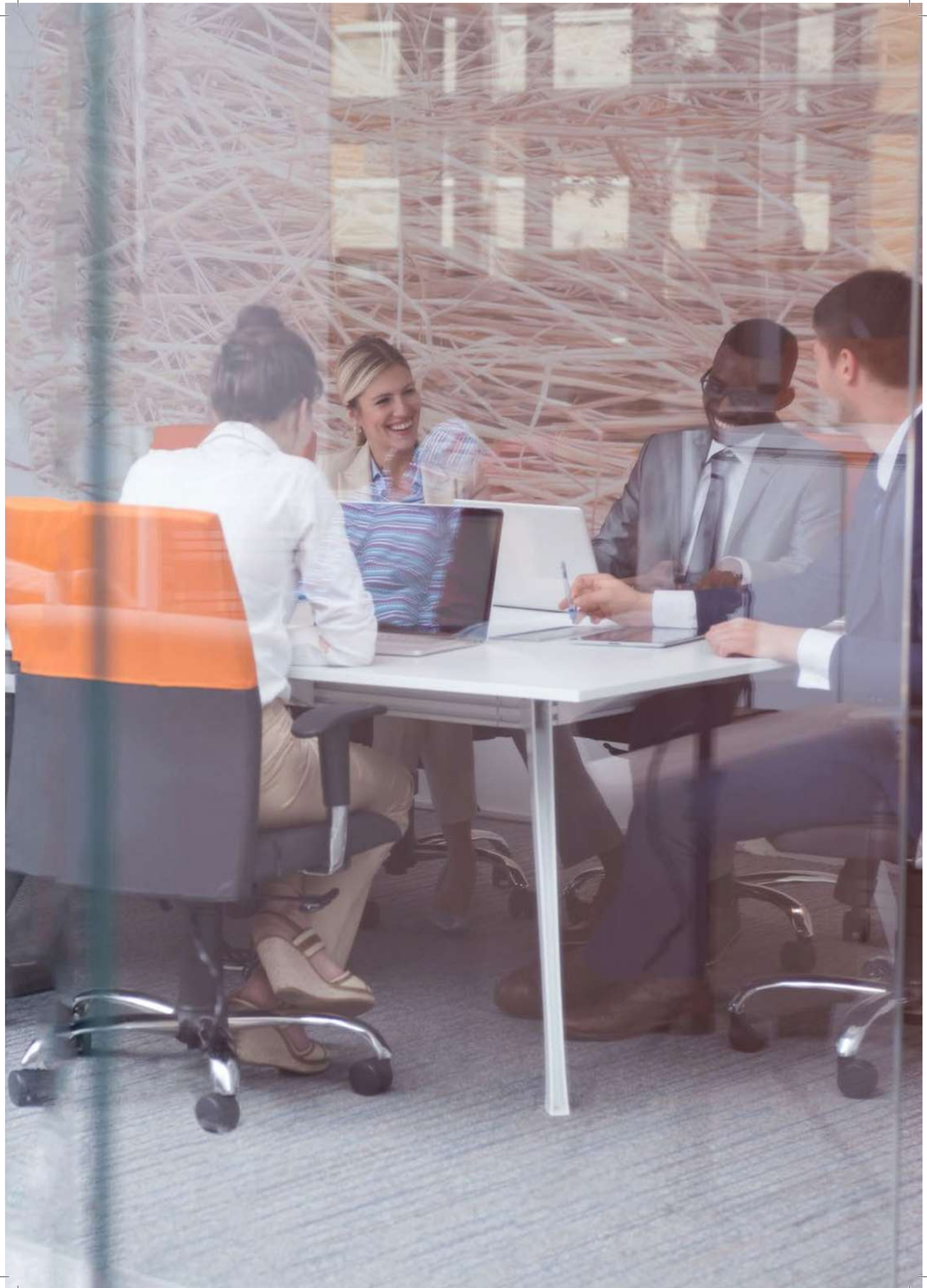
Product Information

- Public Liability policy excesses from £100
- Professional Indemnity Extension available for nearly 100 trades
- Personal Accident & Sickness Extension available

Top Trades List

We cover over 300 trades, including:

Business Consultant/Advisor	Health & Safety Consultant
Beauticians	IT Consultant
Caterer	Management Consultancy
Courier	Photographers
Chef	Project Managers
Dance Instructor	Training Consultant
Hairdresser	Videographer



Turnover Liability

Tailored for Larger Contracts

Features

- PL Limits up to £10m available
- For Turnover up to £10m
- No restriction on the number of workers
- Up to 70% 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 Galzing
Bricklayer	Groundworker
Builder	Painter & Decorator
Carpentry & Joinery	Plastering & Dry Lining
Dry Lining	Property Maintenance
Electrical Contractor	Shopfitting
Flooring Contractor	Telecom Engineers

HOW DO I GET A QUOTATION?

Email us at sales@xbroker.com
Or pick up the phone and contact us on 02920 80 89 63



Contractor's All Risks

Standalone, or as part of our liability products

[QUOTE & BUY ONLINE AT XBROKER.COM](https://www.xbroker.com)

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

Agricultural Engineers

Plant Hirers

Builders

Property Maintenance

Groundworkers

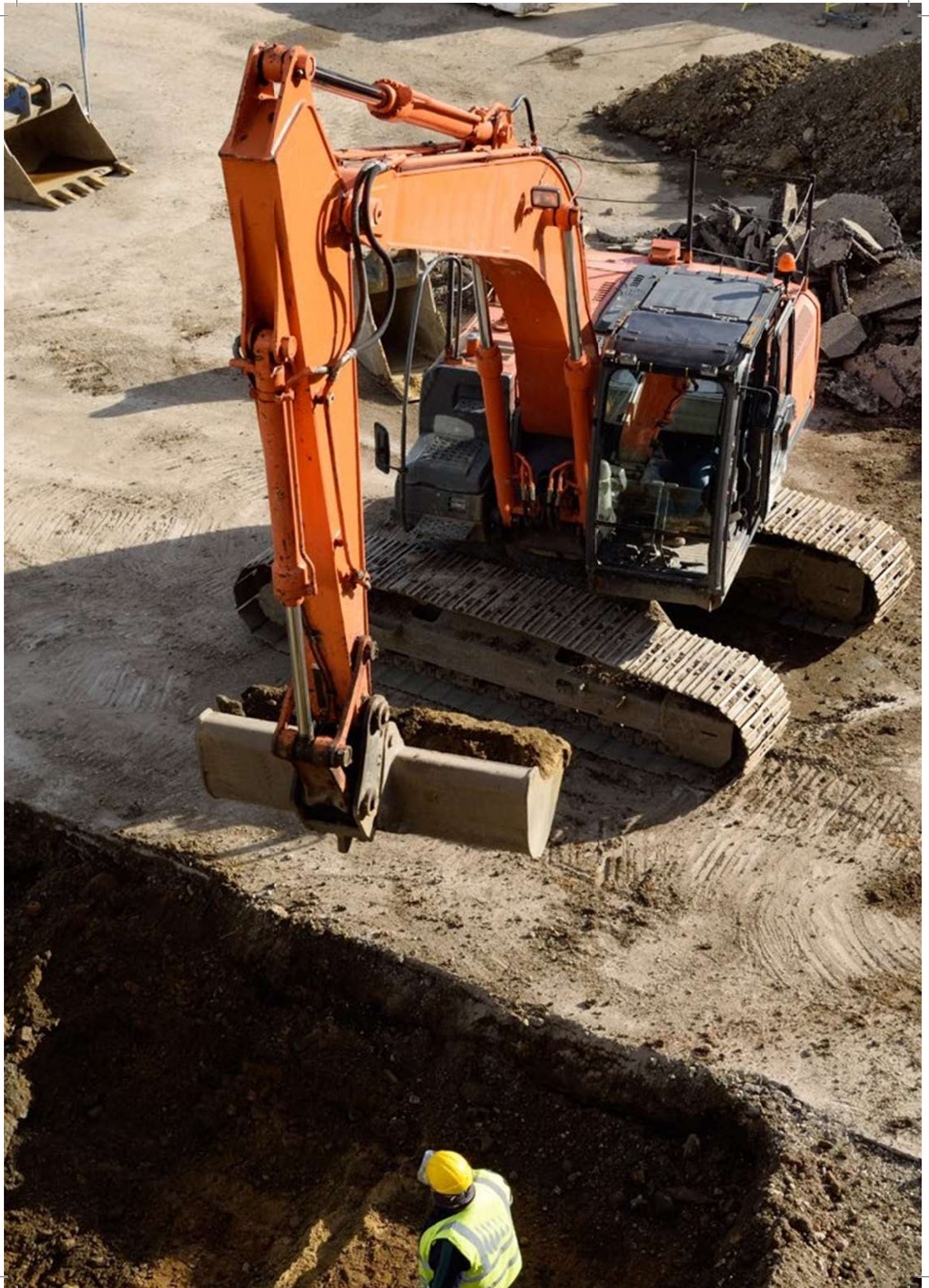
Shopfitters

Landscape Gardeners

Stone Masonry

Paving Contractors

Telecom Engineers



Cleaning Contractors

Specifically 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

Commercial Cleaners	Industrial Cleaners
Domestic Cleaners	Office Cleaners
External Cleaners	Window Cleaners

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Professional Indemnity

Up to £1m turnover

[QUOTE & BUY ONLINE AT XBROKER.COM](https://www.xbroker.com)

Features

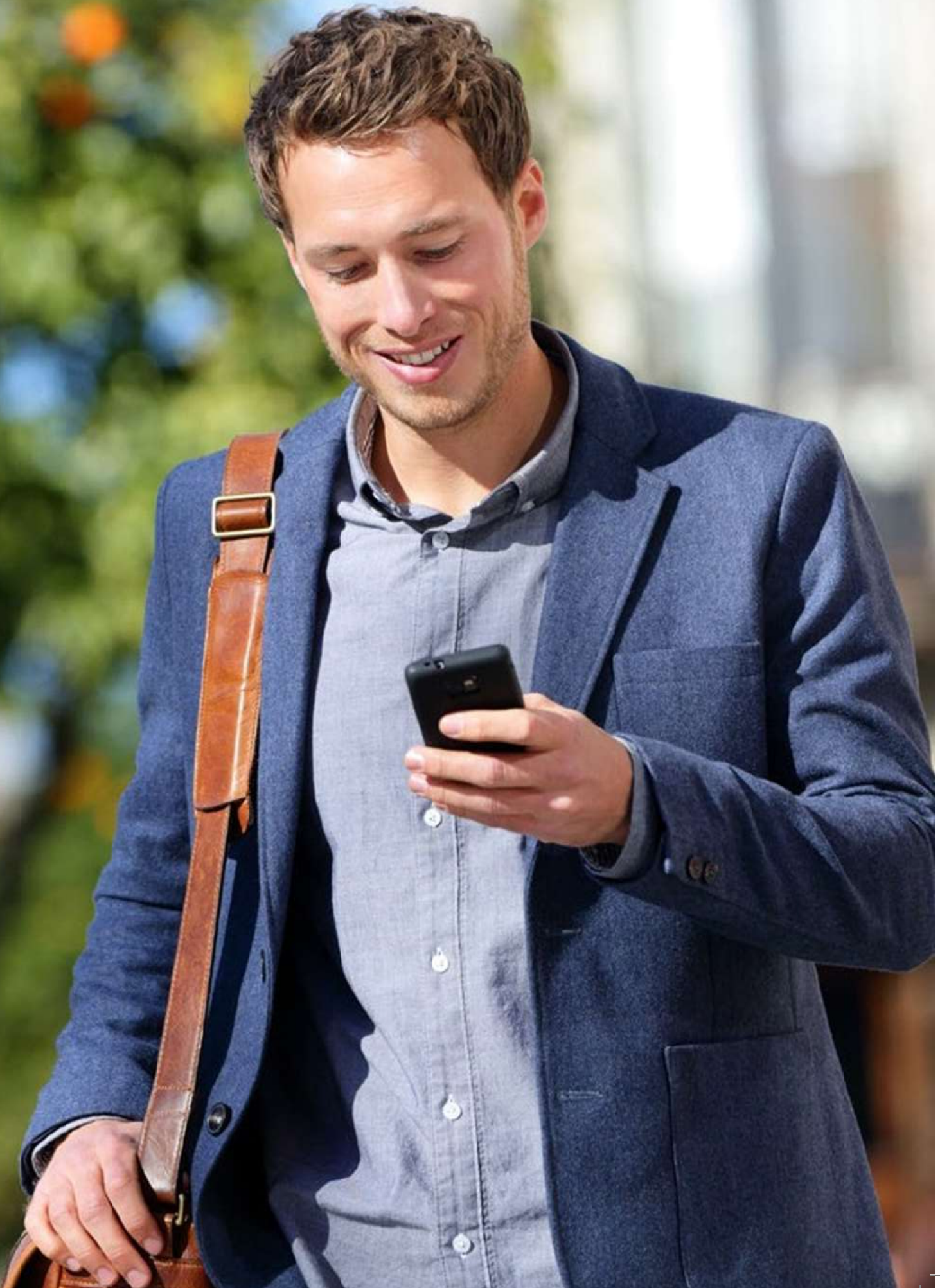
- Limits of indemnity available from £50k to £5m
- Aggregate and Any One Claim available
- Rates for over 400 construction and consultant trades
- Nil Excess available for many trades
- Public and Employer's Liability Extension Available

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 & Safety Consultant
Architects	IT Consultant
Business Consultants	Marketing Consultants
Electrical Contractors	Project Management
Estate Agents	Training Consultants



Unoccupied Property

Residential & Commercial properties

Features

- FLEEA & Full cover (excluding AD) available, Subsidence available for Residential properties
- 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 unoccupied 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

Properties undergoing renovation (structural & non-structural)

Previous Claims

Standard Construction (can accommodate 30% non-standard)

Certain previous convictions can be agreed

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PAINTERS & DECORATORS
01424 552920

PAINTERS & DECORATORS

PEARCE TOWN
CONSTRUCTION

m:07554 517489
t:01424 552920

- PAINTING & DECORATING
- INTERIOR & EXTERIOR
- BRICK POINTING
- GENERAL BUILDING
- SCAFFOLD HIRE
- COMMERCIAL & DOMESTIC
- CHICKEN WIRE

CHICKEN WIRE

Town centre
5 store



NEW SUB-BROKER INITIAL APPLICATION FORM

If you would like to sign up as a sub-agent, please complete the following details. We will follow up for further information to finalise matters but our aim is to make the process as smooth as quick as possible.
Once completed please send a scanned copy to compliance@xbroker.com

Company Name	<input type="text"/>		
Contact Name	<input type="text"/>	Job Title	<input type="text"/>
Address	<input type="text"/>		
FCA Registration Number	<input type="text"/>	Company Number	<input type="text"/>
Phone	<input type="text"/>	Email	<input type="text"/>

- | | Yes | No |
|--|-----------------------|-----------------------|
| 1. Is the scope of your permission adequate to carry out your agreement with us? | <input type="radio"/> | <input type="radio"/> |
| 2. Does the company have a business continuity plan ? | <input type="radio"/> | <input type="radio"/> |
| 3. Does the company have the necessary Professional Indemnity Insurance? | <input type="radio"/> | <input type="radio"/> |

Professional Indemnity Renewal Date
(Approximate if necessary)

- | | | |
|---|-----------------------|-----------------------|
| 4. Have any insurers terminated any agency relationships in the last 3 years for reasons other than lack of support / mutual agreement? | <input type="radio"/> | <input type="radio"/> |
| 5. Does the company have all necessary policies and procedures especially with regard to financial crime? | <input type="radio"/> | <input type="radio"/> |



We are interested in the following products:

Commercial Combined	
Commercial Legal & Tax Investigation	
Commercial Office	
Contractors All Risks	
Cyber	
Directors & Officers	
Liability XS Layer	
Professional Indemnity	
Property Owners	
Shop	
Tradesman, Small Business Liability	
Turnover	
Other (Please add as we are always looking at ways we can improve our offering)	

Name

Date

Position

Signature

We would like to apply for a sub-broking agency with XBroker.
We understand further details may be requested especially where required information is not in the public domain (e.g. latest accounts) and consent to XBroker undertaking Credit and Regulatory Register checks for the company and using REG UK to maintain checks for ongoing monitoring.



CONTACT US

02920 80 89 63 

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sales@xbroker.com 

www.xbroker.com 

XBroker is a trading name of Moorhouse Group Ltd.
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