

Casualty Appetite

TRADE SECTORS

- **Leisure**
 - Restaurants (including chains)
 - Holiday Centres and Hotels
 - Sports Clubs and Sporting Events
 - Leisure Centres / Gyms / Bowling
 - Theatres / Cinemas / Bingo Halls
 - Hospitality Venues and Catering
 - Zoos / Wildlife Parks
 - **Retail**
 - Wholesale
 - Retail Chains
 - Department Stores
 - Supermarkets
 - Garden Centres
 - Shopping Centres
 - **Logistics**
 - Warehousing
 - Consider Far East imported products
 - Similar appetite to manufacturing
 - **Manufacturing / Engineering**
 - Precision Engineering
 - Food / Beverage
 - Food Processing / Packaging
 - Micro Breweries
 - Organic Products
 - Natural Food Supplements
 - Medical and scientific equipment –non invasive medical products
 - **Health and Education**
 - Academies and Primary Schools
 - Charities
 - Hospitals and Medical Centres
 - **Property Owners Liability**
 - Building Management Companies
 - Vacant land
- Declined Trades:**
- *Hauliers*
 - *Construction / Contracting*
 - *Pharmaceuticals*
 - *Nightclubs*
 - *Offshore*

COVERAGE & BENEFITS

- Primary Public & Product led, supplemented by an accident driven EL offering
- Employers and Public / Products Liability £10m Limit of Indemnity
- Excess of Loss Public & Products Liability £10m Limit of Indemnity
- Standard minimum excess of £500
- No general minimum premium
- UK domiciled risks
- Reverse flow stand-alone EL
- Capability to write US exports
- Experienced underwriters that are empowered to make decisions offering a quick response to new submissions
- Expertise with regard to slip and trip exposures, utilising proven claim service via DWF including claims defensibility
- Business delivery with fast and accurate production of documentation carried out by local Burns & Wilcox underwriting function