



UK COMMERCIAL DIVISION

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RISK APPETITE

Allied World's UK commercial division has been formed to provide commercial products to a wide range of UK businesses. This division provides one solution for all of your client's insurance needs, whether you are requesting coverage for a single product or a multitude of coverages. Furthermore, we offer the added convenience of a single point of contact for claims and underwriting, enabling a swift and accurate response to any queries that may arise.

The purpose of this document is to be transparent about our risk appetite so that you can allocate your business needs efficiently. The following information gives examples of our preferred trades by class. Appetite is not restricted or limited to these areas – we will consider other risks on a case-by-case basis.

ABOUT UK COMMERCIAL

RISK APPETITE

Contractors All Risks

PREFERRED OCCUPATIONS

- Building contractors, maintenance, alteration, renovators, developers and redevelopments. Traditional and modern innovation construction methods.
- Ceiling, partitioning and dry lining erectors
- Electrical contractors
- Fencing contractors
- Fitted furniture and kitchen installers
- Flooring and wall covering contractors
- Glazing, double glazing and curtain walling
- Groundworkers and civil engineers – foundations, paving, kerbing, drainage, surfacing and site preparation
- Insulation – acoustic and thermal
- Joiners and carpenters
- Landscaping and gardening
- Painters and decorators
- Plant hirers
- Plastering, rendering and screeding
- Plumbing, heating, ventilation and air-conditioning
- Racking and shelving installers
- Refrigeration engineers
- Shopfitters
- Stone masons and brick layers
- Street furniture installers
- Surveyors and consulting engineers
- Tiling – floor and wall

Trades that fall outside our risk appetite include roofing, scaffolders, demolition, asbestos contractors and piling.

Combined Liability

PREFERRED OCCUPATIONS

- General manufacturing and engineering trades, including, but not limited to, machinery, tools, computers and electrical items, steel and metal goods, furniture, food and drink, plastic products and materials and clothing
- Warehousing, distribution and transportation trades including but not limited to machinery, electrical goods and components, furniture, steel and metal goods/stockholders, food and drink, hauliers and coach operators
- General shop, retail and office trades
- Some leisure trades will be considered such as pubs, hotels, restaurants, golf clubs and gymnasiums
- Food risks including but not limited breweries, caterers and preserved food manufacturers
- Risks in the textile and printing industry
- Property or land owners where property owners liability required

Trades that fall outside our risk appetite include:

- Risks involved in the oil/petrochemical or nuclear trades
- Motor trade risks where MOT services carried out, with trade plate requirements
- Manufacturers of any products that are likely to be defined as Safety Critical
- Late night bars and/or nightclubs generally defined as where premises includes a dancefloor, DJ and hires doormen
- Railway operators
- Roofers and scaffolders
- Stevedores
- Tobacco and electronic cigarette manufacturers/wholesalers

Commercial Combined

PREFERRED TRADES

- Manufacturing
- Warehousing/distribution
- Shops/retail
- Offices
- Electrical engineers
- General engineering
- Precision engineers
- Metal workers
- Transport
- Hotels
- Restaurants
- Non-combustible waste/recycling (metal, glass and aggregate)
- We can potentially consider plastic manufacturing risks depending on the level of exposure

Trades that fall outside our risk appetite include oil/petrochemical, motor trade, nightclubs, railway operators, combustible waste/recycling, food risks (cooking/incorporating composite panels), upholsterers and sawmills.

Property Owners

PREFERRED PROPERTIES

- Offices
- Retail
- General commercial
- Private houses
- Flats
- General residential
- Mixed portfolio's
- Small to large unoccupied risks also considered, subject to suitable underwriting information and non-combustible construction

Properties that fall outside our risk appetite include stately homes, Grade 1 listed buildings and timber floor buildings exceeding £5M.



Professional Liability (Primary and Excess)

PROFESSIONAL CLASSES COVERAGE

- Accountants (AGG or AOC basis)
Exclusions / Limitation Reasons:
 - Financial services / investment products
- Actuaries
- Architects
- Design & construction (AGG or AOC basis)
- Engineers (AGG or AOC basis)
- Environmental consultants (AGG or AOC basis)
- Information technology (AGG or AOC basis)
- Insurance brokers (AGG or AOC basis)
Exclusions / Limitation Reasons:
 - Financial services / investment products
- Management consultants (AGG or AOC basis)
- Miscellaneous professional indemnity (AGG or AOC basis)
- Surveyors (AOC only)

Professional classes that fall outside our risk appetite include independent financial advisers, solicitors and piling contractors.

MISCELLANEOUS CLASSES COVERAGE

- Chemical/pharmas/biotech
Exclusions / Limitation Reasons:
 - Market Capitalisation > £50M
 - Assets domiciled in USA
 - Outside EU listing
 - Any USA securities exposure
- Education
- Oil & gas
Exclusions / Limitation Reasons:
 - Market Capitalisation > £100M
 - Assets domiciled in USA > 10%
 - Outside EU listing
 - Any USA securities exposure
- Public Limited Companies (PLCs)
Exclusions / Limitation Reasons:
 - Market Capitalisation > £100M
 - Assets domiciled in USA > 10%
 - Outside EU listing
 - Any USA securities exposure
- Telecommunications/internet based companies
Exclusions / Limitation Reasons:
 - Market Capitalisation > £50M
 - Assets domiciled in USA
 - Outside EU listing
 - Any USA securities exposure
- Transport related activities
Exclusions / Limitation Reasons:
 - No trackside/airside work or airlines

Directors and Officers Liability

UK-based private companies with up to £250M in turnover. A broad range of industry classes are considered, including but not limited to:

- Accountants
- Charities
- Insurance brokers
- Recruitment consultants
- Sports clubs
- Solicitors
- Travel agents

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