

Naylor Wright – Contractors agency and payroll scheme

This guide sets out the underwriting parameters for the scheme.

To qualify for cover the Individual must fulfil the following:

- No individual has any convictions, criminal offences or prosecutions pending other than motor offences
- No individual has been declared bankrupt/insolvent, or subject of bankruptcy proceedings including CCJ's
- No individual has ever had a proposal refused or declined or ever had an insurance cancelled, renewal refused or has special terms imposed

Alarm Installers
Architects
Bricklayers
Builders
Carpenters/Joiners
Double Glazing
Draughtsmen
Drive Laying
Dry stone wall construction/repair
Electrical Contractors
Fencing Contractors
Flooring Contractors
Glaziers
Kitchen Installers
Landscape Gardener
Monumental masons including building
Painters & Decorators
Patio and drive cleaner
Paving Contractors
Plasterers
Quantity Surveyor
Shopfitters
Stonemasons ex building
Suspended Ceiling Contractors
Tiling Contractors (wall/ceiling/floor)
Groundworkers
Plumbing and heating contractors

Contractors Decline trade list

These will be unattractive and must be avoided.

- Steel erector
- Roofer
- Scaffolder
- Demolition contractor
- Civil Engineers
- Asbestos Removal Contractors
- Piling Contractors
- Tunnelling Contractors
- Mining Contractors

- Railway Contractors
- Sprinkler installation

Decline activities

- Work outside of UK
- Contractors involved with Chimneys, Steeples, Bridges, Docks and Piers
- Work offshore
- Work at airports
- Work involving the use of explosives
- Work at or on
 - Blast furnaces
 - Chimney shafts
 - Collieries
 - Dams
 - Gas works
 - Mines
 - Power stations
 - Steeples
 - Towers
 - Tunnels
 - Viaducts
 - Chemical works
 - Oil refineries
 - Fuel depots
 - Bridges
 - Canals
 - Docks
 - Piers
 - Wharves

Policy cover

Public Liability - £2 million Limit of indemnity
 £1 million Limit of indemnity in respect of heat

Excesses £250 TPPD
 £1000 use of heat
 £1000 underground services

Conditions

All staff are placed through an employment agency under normal terms and conditions.