



## HIGH RISK LIABILITY

Focus' facility for High Risk Liability, brought to you together with our 'A'-rated Insurer Partner Liberty Mutual, caters for many difficult-to-place Trades. Our arrangement with Liberty also allows us to quote bona fide subcontractor (BFSC)-led risks.

### BENEFITS

- Most high-risk Trades quoted

- Statement of Fact basis – no proposal form required
- Wide policy wording, often with no height or depth limits
- Legal Expenses including contract disputes included

### CORE COVER

- Employers Liability £10m
- Public/Products Liability up to £5m (£10m for certain Trades)

### ADDITIONAL COVERS

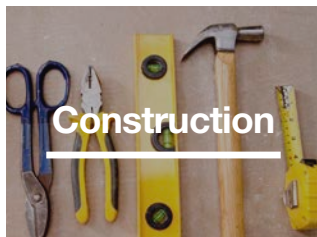
- Contractors All Risks available separately

- Excess of Loss Public/Products Liability available up to £10m

### TARGET BUSINESS

- Civil Engineers
- Diamond Drillers
- Ground Workers
- Plumbing & Heating Contractors
- Refrigeration & Ventilation Engineers
- Rope Access
- Steeplejacks
- Welding & Fabrication

## Product Range



### Building & Allied Trades

Business Combined

Business Computers

### Commercial Combined

Excess Loss PL/  
Products & EL

Health & Safety Risk  
Management

Legal Expenses

### Manufacturing Premises

Marine Cargo

### Non-Standard Trades

Property Owners -  
Portfolios

Property Owners  
- Multi-Property

Property Owners -  
Residential Only

Retail Shops &  
Offices Packages

### Unoccupied Property

### Building & Allied Trades

Contractors All Risks

Contractors All Risks:  
Standalone Product

### Contractors Excess Loss

Contractors Liability

Contractors Premises  
Property Damage

Design & Construct PI

Excess Loss PL/  
Products & EL

### Group Personal Accident

Hazardous Location  
Liability

High Risk Liability

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Larger Contractors  
Combined

Legal Expenses

Performance Bonds

### Site Safety Assessment Tool

### Buildings & Property

Legal Expenses

Office Insurance

Performance Bonds

Professional Indemnity

Public/Employers Liability

Click on each Product to learn more about its benefits, covers and target business on our website.

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