



## EXCESS LOSS PL/PRODUCTS/EL

Today's society is becoming increasingly litigious. As a result, it is important for businesses to have adequate limits of indemnity in place for Public/Products and Employers Liability.

Nowadays, most Insurers are not keen to give limits of indemnity in excess of £5m or £10m for Employers Liability as a primary layer. Focus' Excess of Loss Product is a cost-effective way of purchasing higher limits of indemnity.

Our facilities, underwritten by leading Insurers, help us to quote for Excess of Loss Liability (EL/PL/Products) with very few excluded Trades.

### BENEFITS

- Statement of Fact basis – no proposal form required
- 'A' -rated Insurers with strong financial reserves
- Single contract or annual quotes available
- Competitive premiums starting at £500

### CORE COVER

- Excess of Loss up to £20m for Public/Products and Employers Liability
- Limits above £20m considered on a case-by-case basis

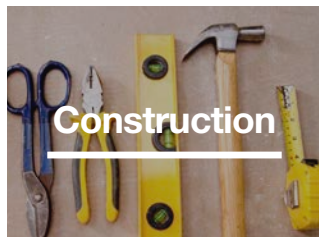
### ADDITIONAL COVERS

- Health & Safety Risk Management Tool
- Legal Expenses including Contract Disputes

### TARGET BUSINESS

- Hazardous Locations
- Manufacturing Risks
- Non-Standard Trades
- Property Owners
- Unusual Premises

## 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**

**JCT 6.5.1**

**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.

Southgate House Wellington Road Wokingham RG40 2BJ

T 0345 345 0777 E sales@focus-insurance.com www.focus-insurance.com Founder member MGAA

Focus is a trading name of BJP Insurance Brokers Ltd, who is authorised and regulated by the Financial Conduct Authority