



CARE



## CARE



RB Jones UK brings specialist underwriting expertise across a broad range of care providers, from residential care homes, to services supporting individuals with complex needs and community-based services. We use this experience to deliver essential protection across the care sector.

### TARGET SECTORS:

- + Care Home
  - Learning Disabilities
  - Physical Disabilities
  - Mental Health (not secure unit)
  - Autism / Neurodivergent / behavioural needs
  - Dementia and Alzheimer's
  - Addiction services
  - Rehabilitation from injury
  - Eating Disorders
  - Respite care
- + Supported Living/Accommodation
  - Care Leavers
  - Asylum/Refugees
  - Learning or Physical Disabilities
  - Autism / Neurodivergent / behavioural needs
- + Domiciliary Care
  - Adults
  - Children
  - Complex Care
- + Day Care Centres
- + SEN & Alternative Education
- + Hospices

### COVERAGE DETAILS:

- + Proposition
  - Employers Liability £10M
  - Public Liability £10M
  - Abuse up to £5M (claims made)
  - Professional Indemnity and Medical Malpractice £10M
  - Material Damage and Business Interruption (limits vary by risk type) £30M
- + Target Organisations
  - Good regulatory outcomes
  - Privately Owned
  - Risk management lead businesses
  - New start-ups
  - Risks outside standard market appetite
  - Hard to place risks
- + Submission Requirements
  - Broker presentations or completed proposal forms accepted to provide quotations

Visit [rbjones.uk](https://rbjones.uk) for a full list of solutions, experts and office locations near you.

[rbjones.uk](https://rbjones.uk)

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CASUALTY

## CASUALTY



The RB Jones UK Standalone Casualty proposition offers a wide range of coverage options, across primary and excess layers and a number of target sectors. All products are written by specialist underwriters who have the expertise needed to provide service and solutions for brokers' needs.

### TARGET SECTORS:

- + Manufacturing
- + Leisure & Hospitality
- + Engineering
- + Retail, Wholesale & Distribution
- + Property Owners Liability

### COVERAGE DETAILS:

- + Proposition
  - Employers, Public and Products Liability £10m limit
  - Excess of Loss £10m limit
  - Allows options for £20m limits
- + Possible Optional Extensions
  - Financial loss
  - Efficacy
  - Legionella
  - Damage to property being worked upon
- + Additional Benefits
  - Standard minimum excess of £500
  - Experienced claims service via DWF including claims defensibility and Risk Management resources
  - Fast turnaround of enquiries
  - Experienced underwriters that are empowered to make decisions

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CONTRACTORS



## CONTRACTORS LIABILITY



RB Jones UK's construction offering was established in 2023, with a mix of standard and high hazard trades being written across both primary and excess layers. The proposition includes a quote and bind portal that can be used for lower hazard trades, alongside a bespoke underwriting service for more difficult to place risks.

### TARGET SECTORS:

- + Groundworkers & Civil Engineers (incl bridges, underground work)
- + Quarry owners & operators
- + Roofers, Cladders, Scaffolders
- + Drilling contractors including borehole
- + Mobile crane operators
- + Rope access work
- + Air conditioning contractors
- + Wind turbine maintenance and repair
- + Rail & steel contractors
- + Silo contractors
- + Trackside contractors

### COVERAGE DETAILS:

- + Proposition
  - Appetite - Heavy contracting trades
  - Capacity - AXA XL
  - EL/PL/Products
  - CAR available on selected trades
  - Up to £10M LOI available on primary
  - £15m excess PL/Products
- + Additional Benefits
  - £15k + IPT minimum premium
  - 2 year LTA
  - Hazardous locations
  - Flexible height and depth limits incl rope access exposure
  - Temporary work offshore and outside of the UK capability

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## HOSPITALITY



## HOSPITALITY



At RB Jones UK we've been underwriting Hospitality risks for over 15 years. We have experience in covering a wide range of policyholders in the UK, from single sites to operators with hundreds of premises. Our experience has allowed us to create bespoke products to meet the needs of Hospitality clients that, when combined with our claims and risk management services, offer a unique and exclusive proposition in the UK Insurance market.

### TARGET SECTORS:

- + Dining and Restaurants
  - Fine dining
  - Restaurant chains
  - Fast food chains
  - Catering services
  - Hospitality
  - Pubs
  - Bars (other than nightclubs)
- + Tourism
  - Caravan parks
  - Holiday parks and lodges
  - Hotels
  - Guest Houses; B&B
- + Events
  - Conference Centres

### COVERAGE DETAILS:

- + Proposition
  - MD/BI Capacity up to £30m any one fire risk
  - Casualty £10M EL/£20M PL
  - Terrorism £50M any one location
- + Exclusivity
  - Work exclusively on every opportunity
- + Coverage
  - Wordings specific to each target sector
  - Cover provided on a combined Property/Casualty basis
  - Minimum package premium £10K
- + Extensive knowledge of sector
  - Bespoke Risk Management and Claims approach depending on clients requirements

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LOGISTICS



## LOGISTICS



At RB Jones UK we've been underwriting Logistics risks for over 15 years. We have experience in covering a wide range of policyholders in the UK, from single sites to operators with hundreds of premises. Our experience has allowed us to create bespoke products to meet the needs of Logistics clients that, when combined with our claims and risk management services, offer a unique and exclusive proposition in the UK Insurance market.

### TARGET SECTORS:

- + UK Companies with Turnover between £1M and £500M
- + General Warehousing excluding
- + Cash and Carry
- + Supply Chain Operators
- + Distribution
  - Medical and Pharmaceutical
  - Vehicle
  - Electronics
  - Food and Beverage
- + Bus and Coach Operators

### COVERAGE DETAILS:

- + Proposition
  - MD/BI Capacity up to £30m any one fire risk
  - Casualty £10M EL/£20M PL
  - Terrorism £50M any one location
- + Exclusivity
  - Work exclusively on every opportunity
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PI

## PROFESSIONAL INDEMNITY



At RB Jones UK, we pride ourselves on understanding our client's profession and developing products that address their insurance needs. RB Jones Professional Indemnity policies are designed to provide comprehensive coverage for a wide variety of professional service industries mitigating the risk of expensive and high-visibility litigation, helping to keep our customer's budget and reputation intact.

### TARGET SECTORS:

Our strength lies in the non-standard, Miscellaneous sector where our expertise and coverage is designed to protect a wide variety of professionals, both regulated and non-regulated.

- + Accountants
- + Architects
- + Engineers
  - Electrical
  - Building Services
  - HVAC
- + Design and Construction
  - Building Contractors
  - Interior Fit Out
  - Electrical Contractors
  - Plumbing and Heating
- + Miscellaneous
- + Surveyors, Estate Agents and Property Professionals
- + Technology and Media Consultants

### COVERAGE DETAILS:

- + Proposition
  - With capacity up to £5M per risk, we can write both Primary, Excess of Loss and Coinsurance on behalf of both company markets and Lloyd's of London
  - Flexible attitude to underwriting with the ability to look at complex and unusual risks
  - Confident approach to risks, with each case being individually evaluated
  - Fast decisions from underwriters
  - Tailor made schemes are our main are of growth and where our underwriters have particular strengths
  - Profession-specific wordings for the miscellaneous sector

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REAL ESTATE

## REAL ESTATE



At RB Jones UK we've been underwriting Real Estate risks for over 15 years. We have experience in covering a wide range of policyholders in the UK, from single sites to operators with hundreds of premises. Our experience has allowed us to create bespoke products to meet the needs of Real Estate clients that, when combined with our claims and risk management services, offer a unique and exclusive proposition in the UK Insurance market.

### TARGET SECTORS:

- + Residential
- + Commercial
- + Light Industrial

### COVERAGE DETAILS:

- + Proposition
  - MD/BI Capacity up to £30m any one fire risk
  - Casualty £10M EL/£20M PL
  - Terrorism £50M any one location
- + Exclusivity
  - Work exclusively on every opportunity
- + Coverage
  - Wordings specific to each target sector
  - Cover provided on a combined Property/Casualty basis
  - Minimum package premium £10K
- + Extensive knowledge of sector
  - Bespoke Risk Management and Claims approach depending on clients' requirements

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RETAIL



## RETAIL



At RB Jones UK we've been underwriting Retail risks for over 15 years. We have experience in covering a wide range of policyholders in the UK, from single sites to owners and groups with multiple locations. Our expertise has allowed us to create bespoke products to meet the needs of Retail clients that, when combined with our claims and risk management services, offer a unique and exclusive proposition in the UK Insurance market.

### TARGET SECTORS:

- + Shops
- + Department stores
- + Supermarkets
- + Convenience Stores
- + Forecourt Operators

### COVERAGE DETAILS:

- + Proposition
  - MD/BI Capacity up to £30m any one fire risk
  - Casualty £10M EL/£20M PL
  - Terrorism £50M any one location
- + Exclusivity
  - Work exclusively on every opportunity
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SPORTS & LEISURE



## SPORTS & LEISURE



At RB Jones UK we've been underwriting Sports & Leisure risks for over 15 years. We have experience in covering a wide range of policyholders in the UK, from single sites to owners and groups with multiple locations. Our expertise has allowed us to create bespoke products to meet the needs of Sports & Leisure clients that, when combined with our claims and risk management services, offer a unique and exclusive proposition in the UK Insurance market.

### TARGET SECTORS:

- + Leisure Centres
- + Gyms
- + Spas
- + Amateur Sports Operators
- + Sporting Venues
- + Sports Governing Bodies
- + Farm Attractions
- + Zoos
- + Visitor Attraction Operators
- + Art and Cultural attractions and events
- + Tourism

### COVERAGE DETAILS:

- + Proposition
  - MD/BI Capacity up to £30m any one fire risk
  - Casualty £10M EL/£20M PL
  - Terrorism £50M any one location
- + Exclusivity
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## TERRORISM



At RB Jones UK we have been underwriting Terrorism as a standalone specialist class since 2019. The proposition closely aligns with our package offering allowing us to fully cater for our clients insurance requirements whilst our expertise and flexibility allow us to tailor our policies to our client's needs.

### TARGET SECTORS:

- + Leisure & Hospitality
- + Retail
- + Property Owners
- + Manufacturing
- + Warehousing

### COVERAGE DETAILS:

- + Proposition
  - Terrorism cover can be placed on a standalone basis, or with our Property Package cover
  - £50M limit any one location
  - Lone acts
  - Cover all or select locations
  - First loss limits for multi-location businesses with high TIV
  - NCBR cover available
  - Enhanced wording
  - Exclusive quotes
  - Day one uplift
  - Cover for risks in UK (includes Northern Ireland)
- + Cover includes
  - Non damage denial of access (1 mile radius)
  - Loss of attraction (1 mile radius)
  - Malicious acts
  - Threat
  - Alternative Accommodation
  - Denial of Access
  - Specified & Unspecified UK Suppliers & Customers
  - UK Exhibition Sites
  - Public Utilities
  - Debris Removal
  - Property in transit
  - Terrorism Liability (Employers & Non-employees)
  - Brand rehabilitation

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