



Y U T R E E

Objectives



- To explain the breadth of BIBA Liability by Yutree
- To cover some common grey areas around liability coverage including:
 - Sub-contractors (bona-fide/labour only – the difference and what you should be insuring and how)
 - When do I need to sell EL cover? (family members/partnerships/charities with volunteers etc)
 - What is Financial Loss cover?
 - What is Bartoline cover?
 - Products liability considerations including efficacy cover


Endorsed by BIBA



Y U T R E E



Dealing with Yutree



- A rated security
- Excellent service levels
- No admin or policy fees
- Flexible underwriting/appetite
- Comprehensive and flexible policy cover
- Technical advice
- Commission
- Broker relationships
- Exclusive quotes
- No proposal forms
- Claims service

YUTREE


Binding Authorities

Coverholder at LLOYD'S



24 hour quote turnaround
A rated security
No admin or policy fees
Flexible underwriting
Excellent levels of cover
No proposal forms

Hauliers Liability



24-hour quote turnaround
£150 minimum premium
From grazing land to
rental properties

Property Owners Liability



YUTREE



24-hour quote turnaround
£150 minimum premium

Dairy Farmers

Arable Farmers

Fruit Farmers

Agricultural Contractors

Agricultural Liabilities

Transportation Liabilities

24-hour quote turnaround

£150 minimum premium

Bus operators

Coach operators

Taxi operators

Couriers



Food Manufacturers Liabilities



24-hour quote turnaround
£150 minimum premium
From ice cream to
mustard to distilleries



YUTREE

Contractors Liabilities

Up to £10m Public and
Products Liability
Catering for most
contracting trades
No proposal form
A rated security
Flexible underwriting



YUTREE

Sports and leisure clubs



24-hour quote turnaround
£150 minimum premium
Sports and social clubs of
all sizes


Engineering

Up to £10m Public and
Products Liability
No proposal form
Flexible underwriting

Clubs and societies

24-hour quote turnaround
£150 minimum premium
Clubs and societies of all
sizes





24-hour quote turnaround
£150 minimum premium
Retailers of all sizes



YUTREE

Retail

Wholesale



24-hour quote turnaround
£150 minimum premium
Wholesalers of all sizes

A low-angle, upward-looking photograph of a dense forest. Numerous thin, dark tree trunks rise vertically from the bottom of the frame towards the top. The branches are covered with vibrant green leaves, some of which are in sharp focus while others are blurred, creating a sense of depth. The background is a clear, bright blue sky. A semi-transparent horizontal band is centered across the image, containing the text "Technical Content" in white.

Technical Content

Insuring Sub-Contractors



- Does your client employ bona fide sub-contractors or labour only sub-contractors and how to explain the difference to them?
- What insurance is required for bona fide sub-contractors?
- What insurance is required for labour only sub-contractors?
- Common grey areas including labour supply and how to deal with these

Who needs Employers Liability?



- What is EL cover? (a definition and explanation)
- When is EL cover not required? (exemptions)
- Common grey areas explained

Financial Loss


- What is Financial Loss cover including the legal position?
- When might Financial Loss cover be appropriate for your client?

Bartoline Cover

- What happened in Bartoline v Royal Sun Alliance (2006)?
- What costs did the client incur?
- Why did the insurance not respond?
- What cover does a Bartoline extension provide?

Products liability and efficacy cover



- 
- A large, modern warehouse with high ceilings and industrial lighting. The floor is polished concrete with yellow safety lines. On the left, there are tall metal wire shelving units filled with cardboard boxes. In the center and right, there are high industrial pallet racks filled with stacked cardboard boxes on wooden pallets. A yellow forklift is visible in the background near the racks.
- What will an underwriter need to know about products manufactured or sold by your client?
 - What type of products may cause concern for underwriters and, therefore require more information to be provided for consideration?
 - What is efficacy cover and when will an underwriter look to exclude this cover?



To recap...

- A rated security
- Excellent service levels
- No admin or policy fees
- Flexible underwriting/appetite
- Comprehensive and flexible policy cover
- Technical advice
- Commission
- Broker relationships
- Exclusive quotes
- No proposal forms
- Claims service

YUTREE



Y U T R E E

Thank You