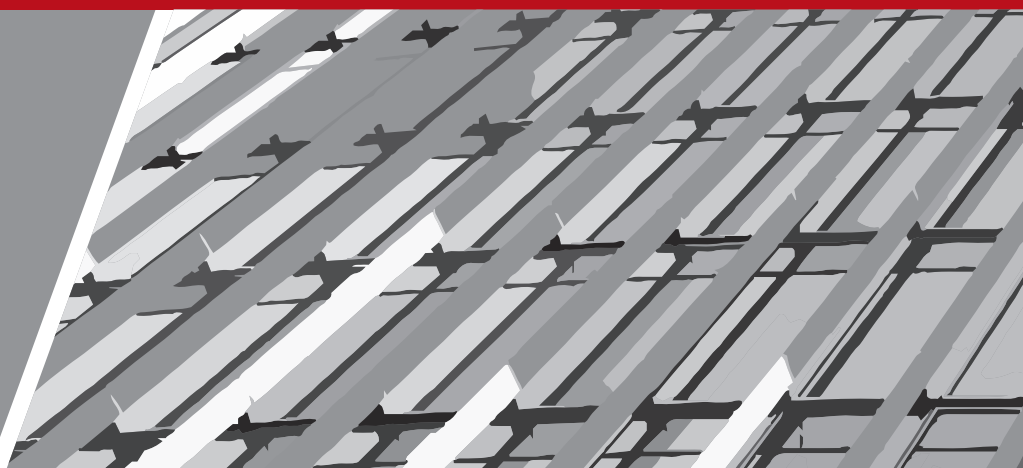


cnaexcess.co.uk **Key Benefits**



Available exclusively
to BIBA Members

Why choose **cnaexcess.co.uk**?

cnaexcess.co.uk gives you online access to excess Employers' Liability and excess Public and Products Liability insurance for small to medium sized UK businesses. Employers' Liability insurance is compulsory in the UK and **cnaexcess.co.uk** can provide excess of loss solutions, above an attachment point of £10m, for clients who require larger limits of indemnity, in order to protect against catastrophe losses involving accumulations of employees in any one location, such as a large office block.

Public and Products Liability insurance provides protection to the insured against legal liability to third parties for accidental bodily injury or damage to property arising from the operations of their business or from goods sold or supplied in connection with that business.

Why buy higher limits of insurance?

Whatever business your client undertakes, there is an increasing need for higher levels of Employers' Liability and Public and Products Liability insurance. Some of the reasons for this include:

- Demands of Local Authorities/Councils who increasingly require all contractors and suppliers to carry a minimum £10 million of cover.
- Demands of your client's customers, for example, supermarkets who again are demanding minimum insurance limits of £5 million and greater.
- Demands of your larger clients who want to protect their Employees by purchasing a higher level of Employers' Liability cover.
- Defence costs, awards and the frequency of large losses are all increasing and failure to adequately insure could lead to bankruptcy.
- The primary insurer may not be able to provide full limit of insurance required by your client and that's where **cnaexcess.co.uk** can help.

cnaexcess.co.uk enables you to obtain this additional cover at competitive premiums and issue full policy documentation online within a few minutes. Such control and convenience allows you to respond quickly to your client's needs – for example, Councils often require proof of insurance prior to letting contractors on site to start work and **cnaexcess.co.uk** allows you to take care of this demand instantly. Ensuring Contract Certainty before inception of the policy also becomes simple to achieve.

This document is intended to give you an overview of the benefits of using this product. If you have any further questions please contact CNA Hardy on **0800 028 2501** or email cnaexcesssupport@cna Hardy.com

Key features

- Covers over 1,600 businesses with the ability to cover unusual trades using the free format business option
- Up to £20m cover available above the underlying limit for Excess Employers' Liability cover and/or Excess Public and Products Liability cover
- Quote, bind and issue documentation online
- Ability to cover USA/Canada exports
- All major insurers' wordings accepted
- Bind mid-term endorsements and manage your renewals online
- Flexibility to cover annual periods or long and short period contracts if the higher level of cover is only required for a specific contract
- Full documentation issuance ensuring contract certainty
- New CNA Hardy Combined Excess Employers' Liability, Public and Products Liability Insurance Policy Wording

Key benefits

- Available 24 hours a day, 365 days a year
- Access to a team of experienced underwriters
- Flexibility of coverage – ability to tailor Heat wording to match primary insurers wording
- No additional Bona Fide Sub-Contractors warranty
- Available exclusively to BIBA brokers
- Policy documentation issued prior to receipt of primary wording
- Low minimum premiums
- Add Excess Employers' Liability cover to an existing policy
- 5% combined excess premium discount



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