



Excess Employers' Liability and Excess Public and Products Liability Cover Online

cnaexcess.co.uk has been designed in partnership with the British Insurance Brokers' Association (BIBA), and provides members with quick and easy access to affordable Excess Employers' Liability and Excess Public and Products Liability insurance for small to medium sized UK based businesses.

The benefits of cnaexcess.co.uk include:

- Quote and bind cover online for a very large number of businesses
- Bind mid-term endorsements and manage your renewals online
- £20 million additional cover available above the underlying limit
- All major insurers' wordings accepted
- Flexibility to cover annual policies or long or short period contracts
- Discounts available when you place Excess Employers Liability together with Public & Products Liability

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.

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 / or Public and Products Liability insurance. For Employers' Liability, this could be in order to protect against catastrophe losses involving accumulations of employees in any one location, such as a large office block or to protect those employees who are working in particularly hazardous locations and more at risk of injury.

For Public and Products Liability, this is particularly important when your clients operate within the public sector or large retail environments, where demands for minimum cover can be significant. Defence costs, awards and the frequency of large losses are also all increasing, and failure to adequately insure could lead to bankruptcy.



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Please remember that only the relevant insurance policy can provide the actual terms, coverages, amounts, conditions and exclusions for an insured. All products may not be available in all countries.

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