

Tradesman (exc. Northern Ireland)

The UK General Tradesman Insurance Policy is designed to meet the demands and needs of self-employed persons and small businesses with up to 10 employees (inc. limited companies) undertaking a variety of manual, clerical and professional trades who wish to protect their business.

The Policy includes Public and Products Liability as standard. Optional covers include Employers' Liability, Tools and Contractors All Risks, which is available on some select trades.

Policy Features

- Up to 10 employees can be included on the Policy
- No minimum premium
- Two levels of Tools cover – 'Standard' and 'Standard Plus', which includes Theft From Unattended Vehicles
- Contractors All Risks (CAR) provides optional cover for Contract Works, Own Plant and Hired in Plant (which includes Continuing Hire Charges)
- No Claims Discounts available earning up to a maximum of 20% for four or more claims free years
- Automatic Temporary Employees Extension for up to 50 working days
- Health and Safety at Work legal fees and costs
- A wide range of acceptable trades
- Legal Liability for work carried out by bona fide subcontractors (up to four contractors)



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Tradesman
product guide

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Arts/media/advertising/marketing

- Artists
- Author
- Calligraphist
- Canvassers
- Cartography
- Cartoonist
- Graphologist
- Leaflet distributors
- Photographers (exc. studios)
- Sculptors
- Telemarketer
- Video services
- Videographer (exc. underwater and aerial)

Builders/woodworkers/plumbers/related trades

- Artists
- Conservatory and porch erectors
- Domestic shed garage erectors
- Double glazing installation
- Draught proofing
- Drystone wallers
- Exhibition stand erectors
- Fencing contractors
- Fire surround installation
- Fitted furniture installation
- Floor tilers (inc. vinyl floors)
- Glaziers
- Ground workers (1 metre depth limit)
- Guttering/facia board fitters
- Kitchen installation
- Loft conversion contractors
- Mastic sealant contractors
- Mastic sealant contractors (inc. external work)
- Painters and decorators
- Partitioning contractors
- Paving path, drive and patio contractors
- Plasterers/dry liners
- Plumbers

- Property maintenance and repair
- Roofers (exc. use of heat)
- Roofers flat (fibreglass and resin only)
- Shopfitters
- Stone masons (not monumental masons)
- Suspended ceiling contractors
- Timber decking contractors
- Wall tilers

Cleaning/restoration

- Car valeters
- Carpet/upholstery cleaners
- Chimney sweeps
- Cleaners
- Cleaners (industrial)
- Domestic wheelie bin cleaners
- Drain cleaners
- French polishers
- Furniture repair and/or restoration
- Ironing and home laundry
- Paths, drives and patio cleaners
- Shoe polisher and repairer
- Steam cleaners and pressure washing of paths, patios and driveways
- Taxidermist
- Vacuum cleaner repairs and servicing
- Window cleaners

Electronics

- Acoustic engineer
- Aerial and satellite dish erectors
- Alarm installers
- CCTV installation
- Domestic appliance installation/repair
- Domestic chair lift installation
- Domestic stair lift installation
- Electrical contractors
- Office equipment repairers
- Telephone point/extension installation

- Television repairing
- TV aerial erectors
- TV and video repairing

Engineers

- Boiler services (domestic)
- Ductwork installation
- Heating engineers
- Locksmiths
- Roller shutter door installation

Garden/horticultural/agricultural/animal care

- Dog grooming
- Dog walkers
- Dog walkers and pet sitters
- Farrier
- Flower/plant arrangers
- Grave diggers
- Landscape gardeners
- Timber decking contractors
- Leisure/catering/entertainment
- Butler
- Caterers
- Celebration cake makers
- Chauffeur
- Fitness and/or aerobic instructors (exc. martial arts)
- Gym equipment fitters
- Tour guide

Medical/hairdressing/beauty

- Chiropodists
- Hairdressers
- Nail technicians

Professional services

- Accountant (exc. professional indemnity)
- Actuary
- Actuarial consultancy
- Advertising agency

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- Advertising consultancy
- Architects
- Auctioneers
- Auditing
- Barrister
- Chartered surveyors
- Claims assessing
- Commissioners for oaths
- Conveyancing
- Design consultancy
- Draughtsman
- Estate agents
- Feng shui consultants
- Financial advisory service
- Financial consultant/adviser
- Financial services
- Health & safety consultants
- Image consultants
- Insurance
- Insurance advisor
- Insurance assessor
- Insurance broker
- Insurance consultancy
- Insurance intermediary
- Interpreter
- Investment consultancy
- Investment management
- Lawyers
- Lifestyle consultants
- Loss adjuster
- Loss assessor
- Market consultancy
- Market research consultants
- Mortgage brokers
- Music teachers (private individual tuition only)
- Personnel consultancy
- Private tutors
- Property consultancy
- Property letting

- Property management
- Public relation consultancy
- Research consultancy
- Secretarial agency (exc. Hired-out staff)
- Secretarial services
- Solicitor
- Statisticians
- Stockbroking
- Tax consultants
- Teacher
- Training consultants
- Translator
- Typewriter services
- Typing and copying bureau
- Underwriting agency
- Valuer
- Will writers
- Word processing

Retail/domestic/commercial/other services

- Car window
- Caretaker
- Carpet fitters
- Curtain/blind fitters
- Dress makers, tailor, curtain makers
- Driving instructor (cars, goods and commercial vehicles)
- Engravers
- Etching
- House sitters
- Interior design (tools cover not available)
- Milkmen/milk delivery roundsmen
- Piano tuners
- Pools collector
- Sign erectors/sign writers
- Taxi drivers
- Upholsterers