



**Camberford**  
Underwriting

Working with our  
Broker Partners

Our Schemes

*View our full range online:*

**[camberford.com](http://camberford.com)**

Established in 1958, Camberford Underwriting (previously Camberford Law plc) is a highly respected insurance underwriting agency with a history of providing market leading insurance solutions.

We offer insurance tailored to specific trades, sectors or affinity groups through our UK-wide network of supporting retail brokers. We also consider opportunities in other territories worldwide through local brokers and insurance companies, typically following our niche/affinity tenet.

We have earned a reputation for developing and managing a number of specialised insurance schemes which are serviced by individuals and teams who are, themselves, specialists in their focus area.

Our aim is to deliver excellence through our products and with a first class service; building long term relationships.

Most of our products are available through Online Proposal Forms at [www.camberford.com](http://www.camberford.com) with new products continually being added



DEVELOPMENT CONTACTS			
<b>Simon Carter</b>	Managing Director	simon.carter@camberford.com	020 8315 5000 07920 113755
<b>Matt Deacon</b>	Director Marketing & Distribution	matt.deacon@camberford.com	020 8315 5073 07718 491790
<b>Steve Collier</b>	Director Underwriting	steve.collier@camberford.com	020 8315 5020 07718 491789
<p><b>Please note that we have an underwriting team dedicated to each scheme/area of our business.</b></p> <p><b>Each of them has experience and specific product knowledge and will happily discuss Individual risks as well as wider opportunities with you.</b></p>			

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- Republic of Ireland

<b>CONTRACTORS</b>		Classes:
		Property Liability Contract Works / Plant Professional Indemnity Directors and Officers Liability Legal Expenses
<b>SCHEME / TRADE CLASSES</b>	<b>SPECIFIC APPETITE</b>	<b>HELPFUL BROKING TOPICS</b>
<b>CLEANING</b>  <a href="mailto:cleaning@camberford.com">cleaning@camberford.com</a>	<ul style="list-style-type: none"> <li>• Most activities and risk profiles</li> <li>• Equal appetite for small and large risks</li> <li>• Per capita through to corporate sized risks</li> </ul>	<ul style="list-style-type: none"> <li>• Locations/premises worked at</li> <li>• Loss of keys</li> <li>• Treatment</li> <li>• Damage to property held in trust</li> <li>• Misuse of customer phones</li> <li>• Efficacy and contractual liability</li> <li>• Environmental clean up costs</li> <li>• Fidelity bonding</li> </ul>
<b>ELECTRICAL, HEATING &amp; VENTILATION, AIR CONDITIONING, PLUMBING</b>  <a href="mailto:electrical@camberford.com">electrical@camberford.com</a>	<ul style="list-style-type: none"> <li>• Most activities and risk profiles</li> <li>• Key focus towards Electrical work</li> <li>• PDH and small commercial favoured</li> </ul>	<ul style="list-style-type: none"> <li>• Locations/premises worked at</li> <li>• Defective workmanship</li> <li>• Damage to property worked upon</li> <li>• Efficacy</li> <li>• Scope of PI coverage (D&amp;C)</li> <li>• BFSC's (supervision, sign off)</li> </ul>
<b>ARBORICULTURAL CONTRACTORS (TREE SURGEONS)</b>  <a href="mailto:trees@camberford.com">trees@camberford.com</a>	<ul style="list-style-type: none"> <li>• Most activities and risk profiles</li> </ul>	<ul style="list-style-type: none"> <li>• Height limits</li> <li>• Staff qualifications (NPTC etc)</li> <li>• Availability of EL</li> <li>• When EL might unexpectedly be required (groundsman example)</li> <li>• Fee work / PI cover</li> <li>• Type of contractors plant</li> <li>• Contractors plant (security)</li> </ul>
<b>LIFT ENGINEERS</b>  <a href="mailto:lifts@camberford.com">lifts@camberford.com</a>	<ul style="list-style-type: none"> <li>• Most activities and risk profiles</li> <li>• Per capita through to corporate sized risks</li> </ul>	<ul style="list-style-type: none"> <li>• Locations/premises worked at</li> <li>• Split between installation and maintenance</li> <li>• Height and depth limits</li> </ul>
<b>ROOFERS &amp; SCAFFOLDERS</b>  <a href="mailto:steve.collier@camberford.com">steve.collier@camberford.com</a>	<ul style="list-style-type: none"> <li>• Established and experienced policyholders</li> <li>• Recent / demonstrable commitment to risk management.</li> <li>• Small policyholders (liability premiums under £2,500)</li> </ul>	<ul style="list-style-type: none"> <li>• Locations/premises worked at</li> <li>• Corporate manslaughter</li> <li>• Indemnity to principal</li> <li>• Heat work</li> </ul>

<b>PROFESSIONAL</b>		
		Classes: Property Liability Professional Indemnity Directors and Officers Liability Legal Expenses
SCHEME / TRADE CLASSES	SPECIFIC APPETITE	HELPFUL BROKING TOPICS
<b>RECRUITMENT</b>  <a href="mailto:recruitment@camberford.com">recruitment@camberford.com</a>	<ul style="list-style-type: none"> <li>Most activities and risk profiles</li> <li>Equal appetite for small and large risks</li> <li>Umbrella Companies</li> </ul>	<ul style="list-style-type: none"> <li>Contracts with clients</li> <li>Contracts with supplied persons/contractors</li> <li>Training provided</li> <li>Range of sectors/trades to which personnel are supplied</li> <li>Liability for supplied persons/contractors – what does the proposer think they are liable for and what do the contracts terms say?</li> <li>Scope of PI cover (required for supplied person activities?)</li> <li>Scope of Legal Expenses (agency workers provisions?)</li> </ul>
<b>TOUR OPERATORS AND TRAVEL AGENTS</b>  <a href="mailto:travel@camberford.com">travel@camberford.com</a>	<ul style="list-style-type: none"> <li>Most activities and risk profiles</li> <li>Current client premium range £450 to £500,000.</li> <li>Particularly keen on niche operators with limited numbers of suppliers</li> <li>Particularly keen on travel agents.</li> </ul>	<ul style="list-style-type: none"> <li>Insurer Claims handling (able to handle volume and complexity)</li> <li>Profile of packages sold</li> <li>Supplier contracts (accommodation, transfers, cruise operators, domestic airlines)</li> <li>Destinations and scope of activities within travel arrangements</li> <li>Customer booking conditions (regular updates, accurate etc?)</li> </ul>

<b>CARE</b> <span style="float: right;">Classes: Property Liability Professional Indemnity Directors and Officers Liability Legal Expenses</span>		
SCHEME / TRADE CLASSES	SPECIFIC APPETITE	HELPFUL BROKING TOPICS
<b>CARE HOMES</b>  <a href="mailto:welcare@camberford.com">welcare@camberford.com</a>	<ul style="list-style-type: none"> <li>Elderly</li> <li>Learning Difficulties</li> <li>Risks without unresolved CQC (or local equivalent) issues.</li> <li>Policyholders trading profitably</li> <li>NOT children's homes</li> </ul>	<ul style="list-style-type: none"> <li>Treatment Liability</li> <li>Abuse cover – express?</li> <li>Theft damage to buildings (e.g. lead from roof)</li> <li>Outstanding issues with CQC (England), CSIW (Wales), Care Commission (Scotland), RQIA (Northern Ireland).</li> <li>Scope of Legal Expenses (e.g coroner's inquest cover)</li> </ul>
<b>DOMICILIARY CARE</b>  <a href="mailto:domcare@camberford.com">domcare@camberford.com</a>	<ul style="list-style-type: none"> <li>Most service user and risk profiles</li> <li>We can write domiciliary care for children and higher risk adults</li> <li>Risks without unresolved CQC (or local equivalent) issues.</li> <li>Policyholders trading profitably</li> </ul>	<ul style="list-style-type: none"> <li>Treatment Liability</li> <li>Abuse cover – express / limitations?</li> <li>Outstanding issues with CQC (England), CSIW (Wales), Care Commission (Scotland), RQIA (Northern Ireland).</li> <li>Scope of Legal Expenses (e.g coroner's inquest cover)</li> </ul>

LEISURE		Classes:	Property Liability Directors and Officers Liability Legal Expenses
SCHEME / TRADE CLASSES	SPECIFIC APPETITE		
<b>LEISURE COMBINED SCHEMES</b>  <a href="mailto:leisure@camberford.com">leisure@camberford.com</a>	<ul style="list-style-type: none"> <li>• Nightclubs</li> <li>• Pubs and Restaurants</li> <li>• Caravan Parks</li> </ul>	<ul style="list-style-type: none"> <li>• Sports and Social Clubs</li> <li>• Hotels</li> <li>• Guest Houses</li> </ul>	
<b>GENERAL LEISURE</b>  <a href="mailto:leisure@camberford.com">leisure@camberford.com</a>	<ul style="list-style-type: none"> <li>• Leisure Centres and Gyms</li> <li>• Theatres and Cinemas</li> <li>• Ice Skating, Rock Climbing, High Ropes, Skate Parks</li> </ul>	<ul style="list-style-type: none"> <li>• Amusement Arcades</li> <li>• Farm Parks</li> <li>• Individual Instructors</li> </ul>	
<b>INFLATABLES AND EQUIPMENT</b>  <a href="mailto:leisure@camberford.com">leisure@camberford.com</a>	<b>(Liability Only – including for hire)</b> <ul style="list-style-type: none"> <li>• Bouncy Castles</li> <li>• Children’s rides</li> <li>• Crazy Golf</li> <li>• Simulators</li> <li>• Soft Play Areas</li> <li>• Sumo Suits</li> <li>• Stalls</li> <li>• Mini Golf</li> <li>• Pedal Karts</li> <li>• Laser Quest</li> </ul>		
<b>LEISURE HOME</b>  <a href="mailto:caravans@camberford.com">caravans@camberford.com</a>	<ul style="list-style-type: none"> <li>• Caravans</li> <li>• UK Holiday Homes</li> <li>• Chalets</li> </ul>		



SECURITY INDUSTRY		
Classes:		Property Liability Contract Works / Plant Professional Indemnity Directors and Officers Liability Legal Expenses
SCHEME / TRADE CLASSES	SPECIFIC APPETITE	HELPFUL BROKING TOPICS
<b>ALARMS</b>  <a href="mailto:alarms@camberford.com">alarms@camberford.com</a>	<ul style="list-style-type: none"> <li>• Intruder Alarms</li> <li>• Fire Alarms</li> <li>• CCTV</li> <li>• Fire Extinguishers</li> </ul>	<ul style="list-style-type: none"> <li>• Locations/premises worked at</li> <li>• Licencing and vetting</li> <li>• Efficacy and contractual liability</li> <li>• Money in transit</li> <li>• Indemnity to principal</li> <li>• Loss of keys</li> <li>• Loss of extinguishing gas</li> <li>• Misuse of customer phones</li> <li>• Fidelity guarantee</li> </ul>
<b>MANNED GUARDING</b>  <a href="mailto:security@camberford.com">security@camberford.com</a>	<ul style="list-style-type: none"> <li>• Most risk profiles</li> </ul>	<ul style="list-style-type: none"> <li>• Deliberate / belligerent acts</li> <li>• Locations / premises worked at</li> <li>• Licencing and vetting</li> </ul>
<b>DOOR SUPERVISORS</b>  <a href="mailto:doormen@camberford.com">doormen@camberford.com</a>	<ul style="list-style-type: none"> <li>• Established and with good claims records</li> </ul>	<ul style="list-style-type: none"> <li>• Location and customer profile</li> <li>• Carrying of weapons</li> <li>• Escort of criminals / detainees etc</li> </ul>
<b>CLOSE PROTECTION</b>  <a href="mailto:closeprotection@camberford.com">closeprotection@camberford.com</a>	<ul style="list-style-type: none"> <li>• UK domiciled policyholders</li> <li>• Work anywhere in the world</li> </ul>	<ul style="list-style-type: none"> <li>• Established and with good claims records</li> </ul>
<b>SPRINKLER SERVICES</b>  <a href="mailto:security@camberford.com">security@camberford.com</a>	<ul style="list-style-type: none"> <li>• Established and with good claims records</li> </ul>	

<b>PROPERTY OWNERS</b> <span style="float: right; font-weight: normal; color: white;">Classes: Property Associated Liability</span>		
SCHEME / TRADE CLASSES	SPECIFIC APPETITE	HELPFUL BROKING TOPICS
<b>UNOCCUPIED PROPERTIES</b>  <a href="mailto:properties@camberford.com">properties@camberford.com</a>	<ul style="list-style-type: none"> <li>Maximum TSI £15ml – reducing based on individual risk profile.</li> <li>Immediate turnaround up to £3ml TSI</li> <li>Minimum premiums from £150</li> </ul>	<ul style="list-style-type: none"> <li>Security requirements</li> <li>Planning status</li> <li>Previous and anticipated occupancy</li> <li>Financial status of policyholder</li> </ul>
<b>RESIDENTIAL PROPERTY OWNERS</b>  <a href="mailto:properties@camberford.com">properties@camberford.com</a>	<ul style="list-style-type: none"> <li>Most occupancy types including professional, student, council assisted and asylum seeker tenants.</li> <li>Individual properties to large portfolios</li> </ul>	<p>Individual risks can be written by submitting risk information to us by email or by enquiry through our website.</p> <p>We can also consider schemes and other bespoke facility arrangements where appropriate.</p>
<b>COMMERCIAL PROPERTY OWNERS</b>  <a href="mailto:properties@camberford.com">properties@camberford.com</a>	<ul style="list-style-type: none"> <li>Most tenant occupations can be written</li> <li>Individual properties to large portfolios</li> </ul>	
<b>PROPERTY OWNERS LEGAL EXPENSES</b>  <b>Rent Guarantee Available</b>  <a href="mailto:properties@camberford.com">properties@camberford.com</a>	<ul style="list-style-type: none"> <li>Rent Guarantee available for residential properties</li> <li>Available only if sold in conjunction with another insurance product (normally 'property'). The other product does not have to be provided by us</li> </ul>	

<b>GENERAL</b>		
<b>SCHEME / TRADE CLASSES</b>	<b>SPECIFIC APPETITE</b>	<b>HELPFUL INFORMATION</b>
<b>EXCESS OF LOSS</b>  <b>Public And Products Liability</b>  <a href="mailto:mail@camberford.com">mail@camberford.com</a>	<ul style="list-style-type: none"> <li>• UK domiciled policyholders</li> <li>• We will follow most primary underwriters terms</li> <li>• Most comfortable within an overall programme limit of £20ml</li> </ul>	<ul style="list-style-type: none"> <li>• Available as a stand alone product online from 1/12/2018</li> </ul>
<b>SME / COMMERCIAL COMBINED</b>  <a href="mailto:mail@camberford.com">mail@camberford.com</a>	<ul style="list-style-type: none"> <li>• Retail</li> <li>• Wholesale</li> <li>• Manufacturing</li> <li>• Tradesmen</li> <li>• Professionals</li> </ul>	<ul style="list-style-type: none"> <li>• This isn't currently available to all of our brokers. Our website should have this product ready by 1/12/2018</li> </ul>
<b>GENERAL CONTRACTORS</b>  <a href="mailto:contracting@camberford.com">contracting@camberford.com</a>	<ul style="list-style-type: none"> <li>• Most trades and risk profiles including builders and groundworkers, haulage, sprinkler installers and flooring contractors.</li> <li>• Rated and per capita</li> </ul>	<ul style="list-style-type: none"> <li>• Tradesmen liability will be available online from 1/12/2018</li> </ul>
<b>CONTRACTORS PLANT / CONTRACTORS ALL RISKS</b>  <a href="mailto:contracting@camberford.com">contracting@camberford.com</a>	<ul style="list-style-type: none"> <li>• Most trades and risk profiles</li> <li>• Minimum Premium £250</li> </ul>	<ul style="list-style-type: none"> <li>• Now available as a stand alone product.</li> <li>• Available as a stand alone product online</li> </ul>
<b>PROFESSIONAL INDEMNITY</b>  <a href="mailto:pi@camberford.com">pi@camberford.com</a>	<ul style="list-style-type: none"> <li>• We do not write Solicitors PI</li> <li>• Main focus towards Miscellaneous and D&amp;C risks.</li> </ul>	<ul style="list-style-type: none"> <li>• We expect to increase our PI appetite later in 2018. Please contact us for more information or to discuss opportunities.</li> </ul>

## COVERHOLDERS AND NON UK BUSINESS

SCHEME / TRADE CLASSES	SPECIFIC APPETITE	HELPFUL BROKING TOPICS
<p><b>BROKER SCHEMES</b></p> <p><a href="mailto:simon.carter@camberford.com">simon.carter@camberford.com</a>            OR  <a href="mailto:steve.collier@camberford.com">steve.collier@camberford.com</a></p>	<ul style="list-style-type: none"> <li>• UK</li> <li>• International</li> <li>• Property</li> <li>• Casualty</li> <li>• Personal Lines</li> <li>• Construction</li> </ul>	<p>We have written scheme products for supporting Coverholders including:</p> <ul style="list-style-type: none"> <li>• Household</li> <li>• Caravan</li> <li>• Retirement Homes</li> <li>• Niche Casualty</li> <li>• General Casualty</li> <li>• Motor Own Damage</li> <li>• Motor Liability</li> <li>• Property Owners in and outside the UK.</li> </ul> <p>We will consider most classes of insurance and most territories for the right opportunity.</p>
<p><b>REPUBLIC OF IRELAND</b></p> <p><a href="mailto:simon.carter@camberford.com">simon.carter@camberford.com</a>            OR  <a href="mailto:steve.collier@camberford.com">steve.collier@camberford.com</a></p>	<ul style="list-style-type: none"> <li>• Hotels and Guest Houses</li> <li>• Restaurants and Pubs</li> <li>• Residential and Commercial Property Owners</li> <li>• Commercial Property</li> <li>• Security</li> <li>• Recruitment</li> <li>• Tour Operators</li> </ul>	<p>Business from the ROI must be routed to us via one of our approved local brokers.</p> <p>Our preference is key relationships, having a very limited number of local brokers with each focussed towards a specific product or range of products.</p>