

Carrier name	Premco Underwriting on behalf of certain underwriters at Lloyd's and in the London Market
Broker name	Premco Underwriting
Product name	iConstruct contractors liability
Reference/UMR [Binder]	B1201J231183 B1201J221335 B1053BA20114 B6967WRBSC23060
Reference [Class of Business]	Construction liability
Date	July 2023

Product Value Assessment – iConstruct contractors liability (LMA 9197)

Manufacturer Information

Product information

This insurance product is designed for customers who manufacture, wholesale, distribute and retail products (non foodstuff).

This policy wording is reviewed at least annually in the first instance by Premco Underwriting and subsequently by the insurance carriers.

Premco Underwriting is considered a joint manufacturer of this insurance policy.

The product covers the property of the business and the consequential loss of profits or revenue suffered by the customer following loss of or damage to the property insured. In addition the insured can select a number of other covers including, Money, Trade all risks, Goods in transit, Computer breakdown, Refrigerated stock, Employers liability, Public liability, Products liability, Directors and officers liability and Legal expenses insurance.

We recommend risks are submitted by distributors with the information contained in our Premco application form.

Target market

This product is intended for commercial businesses, including micro-enterprises and small businesses.

Types of customer for whom the product would be unsuitable

Any customer type not detailed above.

Any notable exclusions or circumstances where the product will not respond

The product sales literature includes a relevant policy summary highlighting significant exclusions and circumstances under which the policy will not respond.

Policy wordings and policy summaries should be provided with each quotation and are readily available from Premco.

Cover will not be provided if any of the Conditions Precedent included in the insurance contract, subject to the provisions of the Insurance Act, have not been satisfied.

Other information which may be relevant to distributors

Premco provides this product on a non-advised basis.

Date Fair Value assessment completed	July 2023
Expected date of next assessment	July 2024



The following should only be co completed and provided by Dist		the Broker Information section belo	w has been
Total commissions		27.5% - 30%	
Total fees		£25 - £100	
Total other Distributor remunera	ition	None	
	Distrib	utor Information	
Distributor in direct contact with Distributor in direct contact with	the carrier ar the customer cluding fees a	Distributors in the chain. Distributor ad the highest Distributor number sh r. The information provided should and commissions) of each Distributo customer, for the product.	ould be the include the type
Distributor 1 – Premco Underv	writing		
Retained commission	10%		
Fees	£25-£100		
Other remuneration	None		
Explanation of activities provide	d		
Select all that apply:			
		insureds. The broker's role is to sured and then obtain quotations	Yes⊡/No⊠
Wholesale - The broker works of Representative instructions pays client.		ing brokers/Appointed d to the best interests of the end	Yes⊠/No□
Advised - the product is sold of	n an advised	basis	Yes⊠/No□
Non-Advised – the product is s	old on a non-	advised basis	Yes⊠/No□
Claims - the broker provides cla	aims first noti	fication of loss	Yes⊠/No□
Other – please describe			Yes□/No□
Information on any ancillary proproduct's value.	ducts/activitie	s sold alongside the product which	may affect the
Select all that apply:			
Legal expenses			Yes⊠/No□
Gap cover			Yes□/No⊠
Key cover			Yes□/No⊠
Emergency home cover		t en income de la ele 20	Yes□/No⊠
Loss recovery (pays for a loss assessor to act on insureds behalf)		Yes□/No⊠	
Breakdown cover		Yes□/No⊠	
Windscreen cover		Yes□/No⊠	
Courtesy car cover Risk Management services e.g.	hoolth 9 acto	ty accompant, consultancy	Yes□/No⊠
Premium finance (if offered by the			Yes□/No⊠ Yes□/No⊠
Other – please describe			Yes□/No⊠
Information on how the selected	l products abo	ove affect the product's value	



The cover is enhanced and the expenses insurance.	policyholder received additional protection by the	e inclusion of legal
It is confirmed that the above re with the regulatory obligations o	muneration paid by the customer is consistent f Distributor 1.	Yes⊠/No□
Distributor 2– [insert name]		
Retained commission		
Fees		
Other remuneration		
Explanation of activities provide	d	
Select all that apply:		1
	ed directly to insureds. The broker's role is to eeds of the insured and then obtain quotations	Yes□/No□
	on the producing brokers/Appointed ing due regard to the best interests of the end	Yes⊡/No⊡
Advised – the product is sold of	n an advised basis	Yes□/No□
Non-Advised – the product is s	old on a non-advised basis	Yes□/No□
Claims - the broker provides cla	aims first notification of loss	Yes□/No□
Other – please describe		Yes□/No□
Information on any ancillary pro- product's value.	ducts/activities sold alongside the product which	may affect the
Select all that apply:		-
Legal expenses		Yes□/No□
Gap cover		Yes□/No□
Key cover		
Emergency home cover	ssessor to act on insureds behalf)	Yes□/No□ Yes□/No□
Breakdown cover		
Windscreen cover		
Courtesy car cover		
	health & safety assessment, consultancy	Yes //No
Premium finance (if offered by the	· · ·	Yes //No
Other – please describe	, ,	Yes□/No□
Information on how the selected	products above affect the product's value	
It is confirmed that the above re with the regulatory obligations o	muneration paid by the customer is consistent f Distributor 2.	Yes⊠/No□
Distributor 3– [insert name]		
Retained commission		



Fees		
Other remuneration		
Explanation of activities provide	d	
Select all that apply:		
	ed directly to insureds. The broker's role is to eeds of the insured and then obtain quotations	Yes□/No□
	on the producing brokers/Appointed ing due regard to the best interests of the end	Yes□/No□
Advised – the product is sold of	n an advised basis	Yes□/No□
Non-Advised – the product is s	old on a non-advised basis	Yes□/No□
Claims – the broker provides cla	aims first notification of loss	Yes□/No□
Other – please describe		Yes□/No□
Information on any ancillary pro- product's value. Select all that apply:	ducts/activities sold alongside the product which	may affect the
Legal expenses		
Gap cover		
Key cover		
Emergency home cover	energy to get an include the helt)	Yes□/No□
	ssessor to act on insureds behalf)	Yes□/No□
Breakdown cover		Yes //No
Windscreen cover		Yes //No
Courtesy car cover		Yes□/No□
	health & safety assessment, consultancy	Yes //No
Premium finance (if offered by the	he same provider)	Yes□/No□
Other – please describe		Yes□/No□
Information on how the selected	products above affect the product's value	
It is confirmed that the above re with the regulatory obligations o	muneration paid by the customer is consistent f Distributor 3.	Yes□/No□
Distributor 4– [insert name]		
Retained commission		
Fees		
Other remuneration		
Explanation of activities provide	d	
Select all that apply:		
	ed directly to insureds. The broker's role is to eeds of the insured and then obtain quotations	Yes□/No□



Non-Advised – the product is sold on a non-advised basis Yes:::/No:: Claims – the broker provides claims first notification of loss Yes:::/No:: Other – please describe Yes:::/No:: Information on any ancillary products/activities sold alongside the product which may affect the product's value. Yes:::/No::: Select all that apply:	Wholesale - The broker works on the producing brokers/Appointed Representative instructions paying due regard to the best interests of the end client.	Yes□/No□
Non-Toritor and product is out on a non-tarked badie Yes:::/No:: Claims - the broker provides claims first notification of loss Yes:::/No:: Other - please describe Yes:::/No:: Information on any ancillary products/activities sold alongside the product which may affect the product's value. Yes:::/No:: Legal expenses Yes:::/No:: Gap cover Yes:::/No:: Key cover Yes:::/No:: Emergency home cover Yes:::/No:: Dereakdown cover Yes:::/No:: Windscreen cover Yes:::/No:: Windscreen cover Yes:::/No:: Premium finance (if offerd by the same provider) Yes:::/No:: Other - please describe Yes:::/No:: Premium finance (if offerd by the same provider) Yes:::/No:: Other - please describe Yes:::/No:: Distributor 5- [insert name] Premium finance (if offerd by the same provider) Char - please describe Yes:::/No:: Distributor 5- [insert name] Pres:::/No:: Distributor 5- [insert name] Pres:::/No:: Distributor 5- [insert name] Yes:::/No:: Distributor 5- [insert name] Yes:::/No:: Prect - The product	Advised – the product is sold on an advised basis	Yes□/No□
Other – please describe Yes //No Information on any ancillary products/activities sold alongside the product which may affect the product's value. Yes //No Select all that apply: Yes //No Legal expenses Yes //No Gap cover Yes //No Key cover Yes //No Distributor S recovery (pays for a loss assessor to act on insureds behalf) Yes //No Breakdown cover Yes //No Windscreen cover Yes //No Premium finance (if offered by the same provider) Yes //No Other – please describe Yes //No It is confirmed that the above remuneration paid by the customer is consistent with the regulatory obligations of Distributor 4. Yes //No Distributor 5- [insert name] Retained commission Yes //No Fees	Non-Advised – the product is sold on a non-advised basis	Yes□/No□
Information on any ancillary products/activities sold alongside the product which may affect the product's value. Select all that apply: Legal expenses Yes_/No Gap cover Yes_/No Gap cover Yes_/No Expenses Yes_/No Loss recovery (pays for a loss assessor to act on insureds behalf) Yes_/No Distributor Secover Yes_/No Curtesy car cover Yes_/No Curtesy car cover Yes_/No Other – please describe Yes_/No Distributor 5– [insert name] Retained commission Fees Other remuneration Explanation of activities provided Select all that apply: Direct – The product is distributed directly to insureds. The broker's role is to understand the demands and needs of the insured and then obtain quotations from insurers. Yes_/No Yes_/No Yes_/No Curtesy car cover Yes_/No Distributor 5- [insert name] Retained commission Fees Yes_/No Curtesy call that apply: Direct – The product is distributed directly to insureds. The broker's role is to understand the demands and needs of the insured and then obtain quotations from insurers. Yes_/No Yes_/No Yes_/No Curtesy call that apply: Direct – The product is sold on an advised basis Yes_/No Curtesy call the apply: Direct – the product is sold on a non-advised basis Yes_/No Claims – the broker provides claims first notification of loss Yes_/No Claims – the broker provides claims first notification of loss Yes_/No Claims – the broker provides claims first notification of loss Yes_/No Claims – the product is sold on a non-advised basis Yes_/No Claims – the broker provides claims first notification of loss Yes_/No Claims – the product is sold on a non-advised basis Yes_/No Claims – the broker provides claims first notification of loss Yes_/No Claims – the broker provides claims first notification of loss Yes_/No Claims – the broker provides claims first notification of loss Yes_/No Claims – the product sole provides claims first notification of loss Yes_/No Claims – the broker provides claims first notification of loss Yes_/No Claims – the product sole claims first notification of loss Yes_/No Claims – th	Claims – the broker provides claims first notification of loss	Yes□/No□
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Windscreen cover Yes //No Courtesy car cover Yes //No Risk Management services e.g. health & safety assessment, consultancy Yes //No Premium finance (if offered by the same provider) Yes //No Other – please describe Yes //No It is confirmed that the above remuneration paid by the customer is consistent with the regulatory obligations of Distributor 4. Yes //No Distributor 5– [insert name] Retained commission Fees Cother remuneration of activities provided Select all that apply: Distributot 5/select all that apply: Direct – The product is distributed directly to insureds. The broker's role is to understand the demands and needs of the insured and then obtain quotations from insurers. Yes //No Wholesale - The product is sold on an advised basis Yes //No Res //No Advised – the product is sold on an advised basis Yes //No Yes //No Claims – the broker provides claims first notification of loss Yes //No Yes //No Information on any ancillary products/activities sold alongside the product which may affect the product's value. Yes //No		
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Fees	Distributor 5– [insert name]	
Other remuneration Explanation of activities provided Select all that apply: Direct – The product is distributed directly to insureds. The broker's role is to understand the demands and needs of the insured and then obtain quotations from insurers. Yes□/No□ Wholesale - The broker works on the producing brokers/Appointed Representative instructions paying due regard to the best interests of the end client. Yes□/No□ Advised – the product is sold on an advised basis Yes□/No□ Non-Advised – the product is sold on a non-advised basis Yes□/No□ Claims – the broker provides claims first notification of loss Yes□/No□ Other – please describe Yes□/No□ Information on any ancillary products/activities sold alongside the product which may affect the product's value. Yes□/No□	Retained commission	
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Non-Advised – the product is sold on a non-advised basis Yes //No Claims – the broker provides claims first notification of loss Yes //No Other – please describe Yes //No Information on any ancillary products/activities sold alongside the product which may affect the product's value.	Wholesale - The broker works on the producing brokers/Appointed Representative instructions paying due regard to the best interests of the end client.	Yes□/No□
Claims – the broker provides claims first notification of loss Yes //No // Other – please describe Yes //No // Information on any ancillary products/activities sold alongside the product which may affect the product's value.	Advised – the product is sold on an advised basis	Yes□/No□
Other – please describe Yes□/No□ Information on any ancillary products/activities sold alongside the product which may affect the product's value.	Non-Advised – the product is sold on a non-advised basis	Yes□/No□
Information on any ancillary products/activities sold alongside the product which may affect the product's value.	Claims – the broker provides claims first notification of loss	Yes□/No□
product's value.	Other – please describe	Yes□/No□
		may affect the
	Select all that apply:	



Legal expenses	Yes□/No□
Gap cover	Yes□/No□
Key cover	Yes□/No□
Emergency home cover	Yes□/No□
Loss recovery (pays for a loss assessor to act on insureds behalf)	Yes□/No□
Breakdown cover	Yes□/No□
Windscreen cover	Yes□/No□
Courtesy car cover	Yes□/No□
Risk Management services e.g. health & safety assessment, consultancy	Yes□/No□
Premium finance (if offered by the same provider)	Yes□/No□
Other – please describe	Yes□/No□
It is confirmed that the above remuneration paid by the customer is consistent	Yes□/No□
with the regulatory obligations of Distributor 5.	

Premco Underwriting is a trading style of Premier Commercial Ltd which is authorised and regulated by the Financial Conduct Authority. Registered no. SC160330 at Stanhope House, 12 Stanhope Place, Edinburgh EH12 5HH.