

Select and Select Plus Per Capita Rating Guide

Trade	Select Plus Trade	PL			EL	Endorsements to be applied
		£1,000,000	£2,000,000	£5,000,000	£10,000,000	
Abseiling Contractors	Yes	750	950	1100	2000	Heat Away Exclusion
Acoustic Engineers	No	60	75	105	75	
Advertising Contractors	No	65	85	115	75	
Aerial Erection	No	105	135	160	N/A	Safety harnesses condition
Agricultural Consultants	No	90	100	125	50	
Air Conditioning Engineer	Yes	450	550	1025	100	
Artexers	No	55	70	100	70	
Asphalt Surface Contractors	No	250	315	365	300	Excavation Work Exclusion
Bathroom Installer	No	120	150	210	80	
Blind & Curtain Fitters	No	65	75	95	80	
Boiler Services	Yes	285	360	410	100	
Bricklayers	No	55	70	100	75	
Builders (All Other)	No	110	140	195	130	
Builders (Height Limit)	No	75	95	130	100	
Car Valeters	No	65	80	95	60	
Car Window Etching	No	65	85	115	60	
Carpenters	No	60	75	105	80	
Carpet & Upholstery Cleaning	No	65	85	115	75	
Carpet Fitters	No	65	85	115	80	
Cavity Wall Insulation	No	55	70	100	75	
Ceiling Contractors	No	70	90	125	90	
Chimney Sweep	No	65	85	115	90	
Cladding Contractors	Yes	110	140	195	130	Absolute cladding and fire safety exclusion
Cleaners	No	65	85	115	75	Heat Away Exclusion, Power Cleaning Exclusion, Work Above Ground Level Exclusion
Coal Merchants and Deliveries	No	65	85	115	65	
Computer Servicing	No	65	85	115	75	Heat Away Exclusion (Other Than Soldering Irons), Loss Of Data Exclusion
Conservatory Installation	No	75	95	130	100	
Construction Plant Repairers	No	500	650	750	100	
Cooking Services	No	65	85	115	75	
Couriers (no motor cycles)	No	60	75	105	75	Motorcycle Courier Exclusion, Airside Liability Exclusion, Carriage Of Hazardous Goods Exclusion
Damp Proofing Installer	No	55	70	100	75	
Data Cable Installer (exclude trenching, excavation and ground working)	No	65	85	115	75	Heat Away Exclusion (Other Than Soldering Irons), Loss Of Data Exclusion
Domestic Appliance repairers (ex. Alarms)	No	65	85	115	75	Loss Of Data Exclusion
Domestic Garage/Shed Erection	No	75	95	130	100	
Door & Roller Shutter Installation	No	75	95	115	100	
Double Glazing Installation	No	75	85	105	100	Heat Away Exclusion, Abseiling/Cradle Work Exclusion
Draft Proofing Installer	No	60	75	105	80	
Drain Cleaners	No	90	115	150	100	Heat Away Exclusion, Excavation Work Exclusion
Drilling Contractors	No	600	750	800	500	Heat Away Exclusion, Underground Services Search Warranty
Dry Stone Waller	No	65	85	115	80	
Ductwork Installers	No	350	500	975	100	
Electrical Contractors/Servicing/Electricians (Non-Industrial)	No	65	75	95	75	Loss Of Data Exclusion
Electronic Engineers (including high-tech)	No	65	85	115	75	Loss Of Data Exclusion
Exhibition Stand Erectors	No	65	85	115	80	Abseiling/Cradle Work Exclusion, Spectator Stands Exclusion
Fascia Board and Guttering Fitter	No	75	95	135	750	
Fencing Contractors (no crash barriers)	No	65	85	115	110	
Fire Surround/Place installation	No	80	105	130	80	
Fitted Kitchen Installers	No	100	125	175	80	
Flooring Contractors	No	90	115	160	80	
Fork Lift Truck Servicing	No	500	625	725	250	
Formwork and shuttering contractors	No	75	95	130	100	Heat Away Exclusion, Efficacy Exclusion
Gardeners	No	60	75	100	95	Heat Away Exclusion, Burning Of Debris Warranty, Tree Felling Exclusion

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Gas fitters	No	350	500	580	100		
Glazing	No	75	95	130	100		Heat Away Exclusion
Grit Blasters	Yes	600	750	1225	750		Heat Away Exclusion, Abseiling/Cradle Work Exclusion
Ground worker - 3 metre depth	No	600	750	800	500		Heat Away Exclusion
Ground worker -2 metre depth	No	250	315	375	300		Heat Away Exclusion
Gym Equipment Installers	No	70	85	105	90		Heat Away Exclusion
Heating Contractor	Yes	350	500	580	100		
High Pressure water washing contractor	Yes	500	625	725	500		Heat Away Exclusion
Hoarding Erectors	No	55	70	100	75		
Hod Carriers	No	55	70	100	75		
Home Clearance and Rubbish Removal	Yes	60	75	100	95		
Hydraulic engineers	No	500	650	750	100		
Insulation Contractor	No	55	70	100	75		
Joiners	No	60	75	105	80		Heat Away Exclusion, Woodworking Machinery Exclusion
Kitchen Installers	No	100	125	175	80		
Lightning Conductor	No	105	135	160	N/A		
Locksmiths	No	70	90	125	75		
Loft Conversion	No	75	95	130	100		
Loft Insulation	No	55	70	100	75		
Machine Dismantling	Yes	1000	1250	1725	850		Work Above Ground Level Exclusion
Machinery Installation and servicing contractors	Yes	750	950	1425	800		Work Above Ground Level Exclusion
Mastic Sealant Contractors	No	100	125	150	125		
Milk Delivery	No	60	75	105	75		
Monument Masons	No	65	85	115	80		Heat Away Exclusion
Non-Destructive Testers	No	65	85	115	80		Heat Away Exclusion
Office equipment servicing	No	65	85	115	75		
Office Fitters	No	80	100	140	90		
Painters and decorators	No	95	120	170	100		Spray Painting Exclusion, Abseiling/Cradle Work Exclusion
Partition Contractors	No	70	90	125	90		
Path, Patio, Drive laying	No	130	165	235	200		Heat Away Exclusion
Pebble Dashings	No	75	95	125	125		Heat Away Exclusion, Abseiling/Cradle Work Exclusion
Pest Controllers	No	350	450	525	150		Heat Away Exclusion, Proprietary Brands Warranty, Product Manufacture/Alteration Exclusion, Firearms Exclusion
Pipe Fitters	No	300	375	450	100		
Plasterers	No	55	70	100	70		
Playground Equipment Installers	No	90	110	150	90		
Plumbers	Yes	290	350	440	100		Plumbing and heating testing and commissioning condition
Pressure Washers	No	250	315	375	250		Heat Away Exclusion, Abseiling/Cradle Work Exclusion
Project Manager	No	50	60	75	60		
Property Maintenance	No	120	150	210	130		Abseiling/Cradle Work Exclusion, Power Cleaning Exclusion
Racking and shelving installers	No	80	100	140	90		
Refrigerator Engineers	No	350	500	975	100		
Removals Contractor (Domestic)	No	290	360	425	100		Heat Away Exclusion,
Road Sweeping	No	250	315	375	100		Heat Away Exclusion, Power Cleaning Exclusion, Excavation Work Exclusion
Roofer (excluding heat)	Yes	200	250	300	1500		Heat Away Exclusion
Roofer (heat use)	Yes	750	950	1100	1500		
Rough casters	No	75	95	125	125		
Satellite TV Installer	No	105	135	155	N/A		Heat Away Exclusion (Other Than Soldering Irons)
Scaffolding Contractors	Yes	500	625	750	750		Heat Away Exclusion, Spectator Stands Exclusion, Demolition Sites Exclusion
Sculptors	No	55	70	100	90		
Shop fitters	No	80	100	140	90		
Shot Blasting	No	600	750	1225	750		Heat Away Exclusion, Abseiling/Cradle Work Exclusion
Sign writing and erectors	No	80	100	140	100		

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Solar Panel Installation	No	500	625	750	750	Efficacy Exclusion
Sprinkler Installer	Yes	300	375	850	100	Efficacy Exclusion, Plumbing and heating testing and commissioning condition
Steam Cleaning	No	250	315	375	250	Heat Away Exclusion, Abseiling/Cradle Work Exclusion
Steel Erectors	Yes	1250	1500	1850	1750	
Steel Fabricators	Yes	900	1125	1350	850	Work Above Ground Level Exclusion
Steel reinforcing rod installer	No	250	315	375	500	
Swimming Pool Engineers	No	225	285	760	100	
Swimming Pool Installation	No	225	285	760	200	
Taxi Drivers	No	55	60	65	70	
Telephone Engineers	No	65	85	115	75	Work Above Ground Level Exclusion
Telephone Point Installation	No	65	85	115	75	Heat Away Exclusion (Other Than Soldering Irons), Work Above Ground Level Exclusion
Television Repairer	No	65	85	115	75	Heat Away Exclusion (Other Than Soldering Irons), Work Above Ground Level Exclusion
Tillers (no roofing)	No	60	75	105	75	Heat Away Exclusion, Work Above Ground Level Exclusion
Timber Decking Contractors	No	80	100	140	90	Heat Away Exclusion, Work Above Ground Level Exclusion
Timber Treatment Contractors	No	200	250	300	100	Heat Away Exclusion, Proprietary Brands Warranty
Tree feller and surgeons	No	750	950	1125	1500	Burning Of Debris Warranty
Tv and Video Installation and repair	No	65	85	115	75	Heat Away Exclusion (Other Than Soldering Irons), Work Above Ground Level Exclusion
Vacuum Cleaner Repairer	No	65	85	115	75	
Vehicle Audio And Telephone Installation	No	65	85	115	75	Heat Away Exclusion (Other Than Soldering Irons), Work Above Ground Level Exclusion, Loss Of Data Exclusion
Vehicle Windscreen Fitters	No	75	95	130	100	
Vending Machine Engineers	No	65	85	115	75	
Ventilation	Yes	350	500	975	100	Plumbing and heating testing and commissioning condition
Washing Machine Repair	No	70	90	110	75	
Wheelie bin cleaner	No	65	85	115	100	
Window Cleaners	No	65	85	115	N/A	Heat Away Exclusion, Abseiling/Cradle Work Exclusion

Contract works rate	Turnover x 0.15% (max sum insured £500,000) / min premium £250	Excesses
Contractors owned plant and equipment (excluding portable hand tools)	Sum insured x 1.10% (max sum insured £250,000) / min premium £250 inc below)	Third party property damage - £250
Contractors hired in plant	Hiring charges x 3% (maximum sum insured £250,000)	Contract works - £250
Portable hand tools (excluding theft from unattended vehicles)	Sum insured x 2% (maximum sum insured £10,000)	Contractors plant - £250
Portable hand tools (including theft from unattended vehicles FVE required)	Sum insured x 4% (maximum sum insured £5,000)	Portable hand tools £100

Select Plus Trades
(not applicable to Antares Gold agencies) These trades are higher risk and may only represent 20% of the Select Per Capita written premium in your agency account. Requests to bind risks when there is not the correct balance in the account will be rejected. If your agency has future cases you wish to commit in order to gain access to a Select Plus Trade please contact your account handler at Premco Underwriting.

Turnover limitations The maximum turnover of the insured business shall not exceed £1,000,000 without the prior written agreement of your account handler at Premco Underwriting.

Employee number limitations The maximum number of manual employees is 10 inclusive of partners and/or directors. There is no limit to the number of clerical employees.

Temporary employees The maximum number of temporary employees is 2 and 50% of the rate for the trade is chargeable.

Bona fide sub-contractors Payments to bona fide sub-contractors shall not exceed 20% of turnover without the prior written agreement of your account handler at Premco Underwriting.

Claims experience If the insured has had more than 2 claims in the preceding 5 years the risk cannot be written without the prior written agreement of your account handler at Premco Underwriting.
If the insured has incurred claims costing in excess of £10,000 in the preceding 5 years the risk cannot be written without the prior written agreement of your account handler at Premco Underwriting.

Adverse experience / disclosure Proposals disclosing any other following adverse features cannot be written without the prior written agreement of your account handler at Premco Underwriting.

- 1) insolvency events involving any director, partner or proprietor i.e. previously liquidated firms, administration of a firm, bankruptcy of an individual or firm; and
- 2) a County Court Judgment or decree against the firm, director, partner or proprietor
- 3) a refusal by an insurer to renew a policy, a policy cancelled by an insurer or special terms imposed by an insurer; and
- 4) a criminal conviction of any director, partner or proprietor (excluding driving offences not involving a prison sentence).

Territorial waters The United Kingdom of Great Britain and Northern Ireland and the Channel Isles