



COMMERCIAL  
RISKS



## CONTRACTING BUSINESS

**Cover is available for smaller contractors on a per capita basis or for larger firms on a traditional wages and turnover basis.**

### Per Capita Liability

Designed for firms with 1 – 10 employees with turnover up to a £1 million.

- We have a wide trade appetite, including facilities to accommodate high risk construction trades
  - Contractors All Risks can be covered on a separate contract
- Quotes and cover facilities for our Per Capita Liability product are available at [www.mi-binder.com](http://www.mi-binder.com)

### Contractors

Package with Contractors All Risks, Public Liability and Employers' Liability, suitable for building and allied trades.

- Contractors All Risks and Liability covers can be written in isolation
- We accept risks with high BFSC proportion of turnover and wageroll
- Non-negligent Liability cover is available in isolation
- Public Liability excess of loss limits are available to £50 million
- We will consider providing cover for existing structures
- Long term contracts
- Single project cover available



COMMERCIAL RISKS



## Why choose Mi Commercial Risks?

- We support the independent intermediary
- Mi Commercial Risks is independently owned – we are not a potential competitor for our partner brokers
- Knowledgeable and experienced underwriting team based in the London, Birmingham, Manchester and Bournemouth
- All our quotations are 100% exclusive
- Backed by capacity providers with strong financial ratings
- 'Best of breed' products with cover enhancements that offer genuine value
- Fair and consistent commission structure.

## High quality Underwriting Solutions

We offer a comprehensive range of superior products that are exclusively available to our select broker partners. Our core products are supported by an extended product range.

- Commercial Combined
- Property Owners Insurance
- Mi-Binder
- Contracting Business
- Package Combined
- Residential Development Insurance
- Extended Product Range