




BROKER OPTIONS TRADESMAN POLICY OVERVIEW:

- ✓ **BEST VALUE Electrical Contractors Quoting Minimum Premium!!** 
- ✓ Backed by Tokio Marine Rated A++ (Superior) by A.M. Best Company, Inc.
- ✓ €6.5M Limit PL & €13m Limit EL As Standard with NO hidden Inner Limits
- ✓ Choose up to 5 Occupations on each policy / The Widest cover on the market!
- ✓ Liability for Bona fide Subcontractors cover up to 25% of turnover or €150,000 whichever is the lesser...can be increased on advice. (Automatically covered on all quotes.)
- ✓ Liability for Labour only Subcontractors Total annual payments @ €7,500... can be increased on advice (Automatically covered on all quotes.)
- ✓ Low Excess of only €500 on Public Liability (No Excess on Employers Liability)
- ✓ Territorial Limits including Ireland, Northern Ireland and The rest of the UK
- ✓ Liability for Roof Work forming part of an overall contract (please see full policy wordings for T&C's) Standalone roofing contracts must be referred prior to commencement of work.
- ✓ Where your Insurance quotation includes Employers Liability Cover (section 2 applicable), cover extends to include one Non-Manual Employee performing Clerical & Administrative Duties only
- ✓ Liability arising from Mechanical plant / Vehicles used as tool of trade (excl Road Traffic Act)
- ✓ Liability for Excavations up to 3 Meters in depth (specific contract work may be extended by request)
- ✓ Liability for Height up to 15 meters. (specific contract work may be extended by request)
- ✓ Liability for oxy-acetylene, electric welding, cutting, grinding equipment, blow lamp or hot air gun... Subject to the Burning Welding and Cutting Conditions & Policy wording.

**For More Information Log Onto www.BrokerOptions.ie, Email us at info@brokeroptions.ie
Or call us on 012948669, To book in a visit or training session email eric.thompson@brokeroptions.ie or call him on +353851052671**



Important! These Policy Facts are a synopsis of the BrokerOptions Tradesman Liability Insurance policy, and do not contain the full terms and conditions of your policy. You can find these in the policy wordings and any endorsements, full details of which will accompany your detailed written quotation. It is important that you read the policy wording and certificate document together, to make sure they fully meet your clients insurance requirements. Remember Our Staff Are Always Happy to Answer Any Queries that you have which are not included in this summary

Other Covers from Broker Options include:

Event & Tour Organisers Liability



Organiser's Liability

Activity / Event Organisers including liability arising from arranged Motor Transport, Water Craft and/or Accommodation.

**Events, Travel Agents,
Tour Organisers,
Activity Companies
Conference Organisers**

Event and Tour Organisers can be subject to the Package Holidays and Travel Trade Act 1995, as updated. This law implements the E.U. Directive on Package Travel No: 90/314 A (Article 5).

This law affects your Clients' Arranged/Organised Package Travel arrangements, when the pre-arranged combination of not less than two of the following:

- Transport
- Accommodation
- Other tourist services not ancillary to transport or accommodation accounting for a significant proportion of the package...when organised at an inclusive price, and covers a period of more than 24 hours or includes overnight accommodation.

If the injured customer is able to prove negligence on the part of your client as Organiser, then the injured customer will succeed under Irish law in an action against the Organiser...even in respect of Injuries arising from Coach or watercraft liability.....Our Policy wording defends your client in the first instance.

Placed with a Leading Lloyd's Underwriter A RATED,

This product is Unique to the Irish Market, and solely available through www.BrokerOptions.ie

Excess Reimbursement Insurance



Motor XS Insurance

Personal Motor Excess Reimbursement Insurance (Including Cars, Motor Bikes, LCV, Vans), with cover options from €250 to €3,000.

Quotes In Seconds!



Commercial XS Combined Insurance

Commercial Excess Reimbursement Cover for Property/Business Interruption and Liability Insurance risks, with limits of €300, €500, €1,000 and €2,500.

- Personal Motor Insurance and General Commercial Insurance XS Reimbursement
- Our Products refunds your clients excess once paid to the primary insurer
- Limits ranging from €250 to €3000
- Premiums starting at circa €30

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For Full Details on all please read Schedule, Policy Wordings and www.BrokerOptions.ie