



# CARROLLS



**UNDERWRITING BROCHURE**

Broker at

**LLOYD'S**



We are absolutely thrilled to expand our footprint in the UK and to have a designated Underwriter based in Scotland. Karen has great experience and her service first approach really fits with our culture here at Carrolls. We hope to add to the team over time but we are extremely excited to make this first step, it has been a long term ambition of ours to bring our Underwriting products more local and we couldn't think of a better time to enter the Scottish market in this manner. Having travelled the length and breadth of Scotland in recent years, I have got to know a lot of our Brokers who have been very warm and fun and so I am personally delighted to now be able to give you your own sounding board and greater local access.

Whilst the market is contracting and becoming more difficult, Carrolls continue to grow and expand its products through our three pillars, Broking, Underwriting and Online of which Karen will be happy to visit and discuss with you.

Kind Regards  
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# OUR CAPACITY PROVIDERS

**Convex**

**Faraday**

**HCC**

**Axis**

**Argenta**

**Munich Re**

**ARAG plc**

**Cathedral Syndicate**

**Lancashire Syndicate**

# OUR PRODUCTS

**Construction Liability,  
Contract Works and Plant**

**Commercial Package, Liability  
& Property covers**

**High Risk Property**

**Property Owners, Commercial, Industrial,  
Residential and Religious Buildings**

**Motorsport**

# Underwriting

Verb

*gerund or present participle: underwriting*

1. Sign and accept liability under (an insurance policy), thus guaranteeing payment in case loss or damage occurs.

*“the policy, underwritten at Lloyd’s, indemnifies trustees against loss arising from wrongful acts”*

**See also:**

Liability

Property

Contract Works

Plant

Commercial Combined

Driven

Empowered

Respect

Underwritten

Take on the risk

Delegated Authority

Indemnity

Diligence

Compliant

Service

# CONSTRUCTION



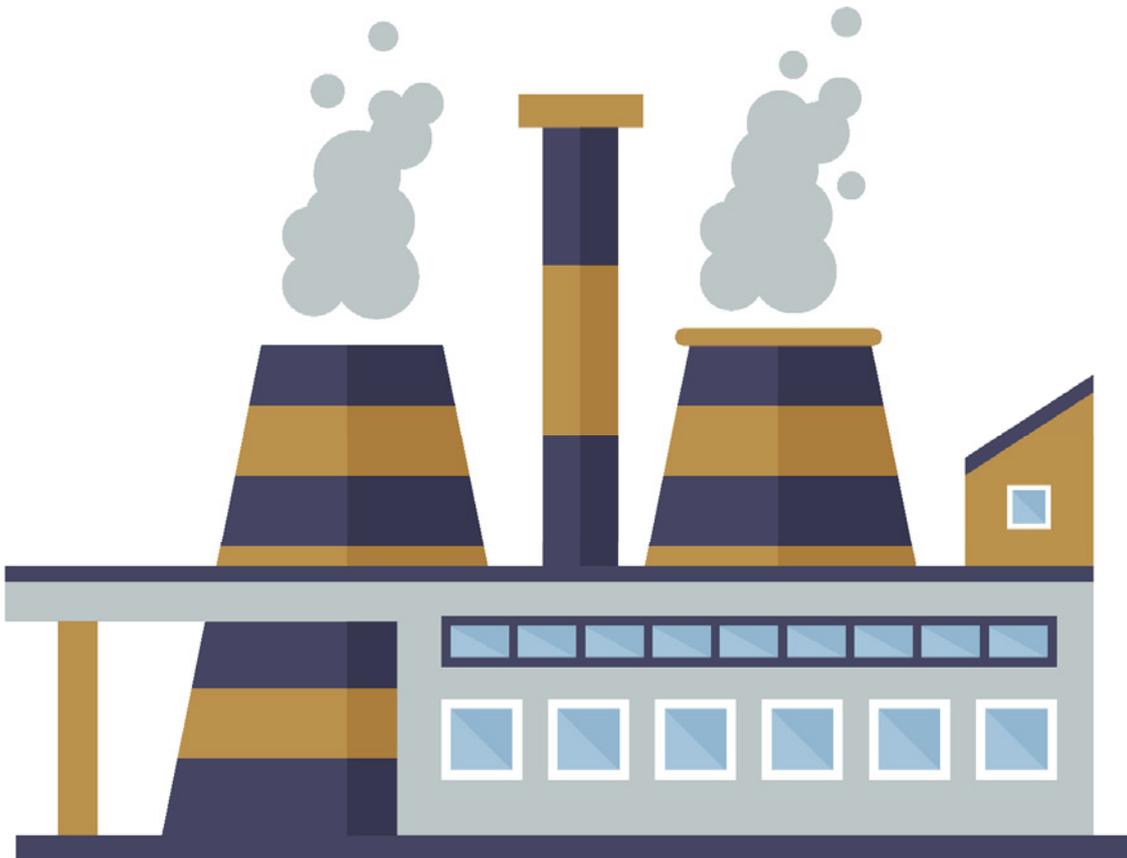
We have one of the leading construction facilities in the UK. Backed by Convex, we are empowered to Underwrite all construction trades for Employers', Public, Products and Pollution Liability up to £10m. Contract Works and Plant is also available.

Our appetite is any construction, although we avoid writing 100% Demolition, Roofing and Scaffolding risks. Minimum premiums start at £1,000 per section plus IPT.

- No depth limit - no problem
- No height limit - no problem
- Work at Hazardous Locations - no problem
- Asbestos extensions - available

Risks with strong demonstration of excellent H&S will get the best rates.

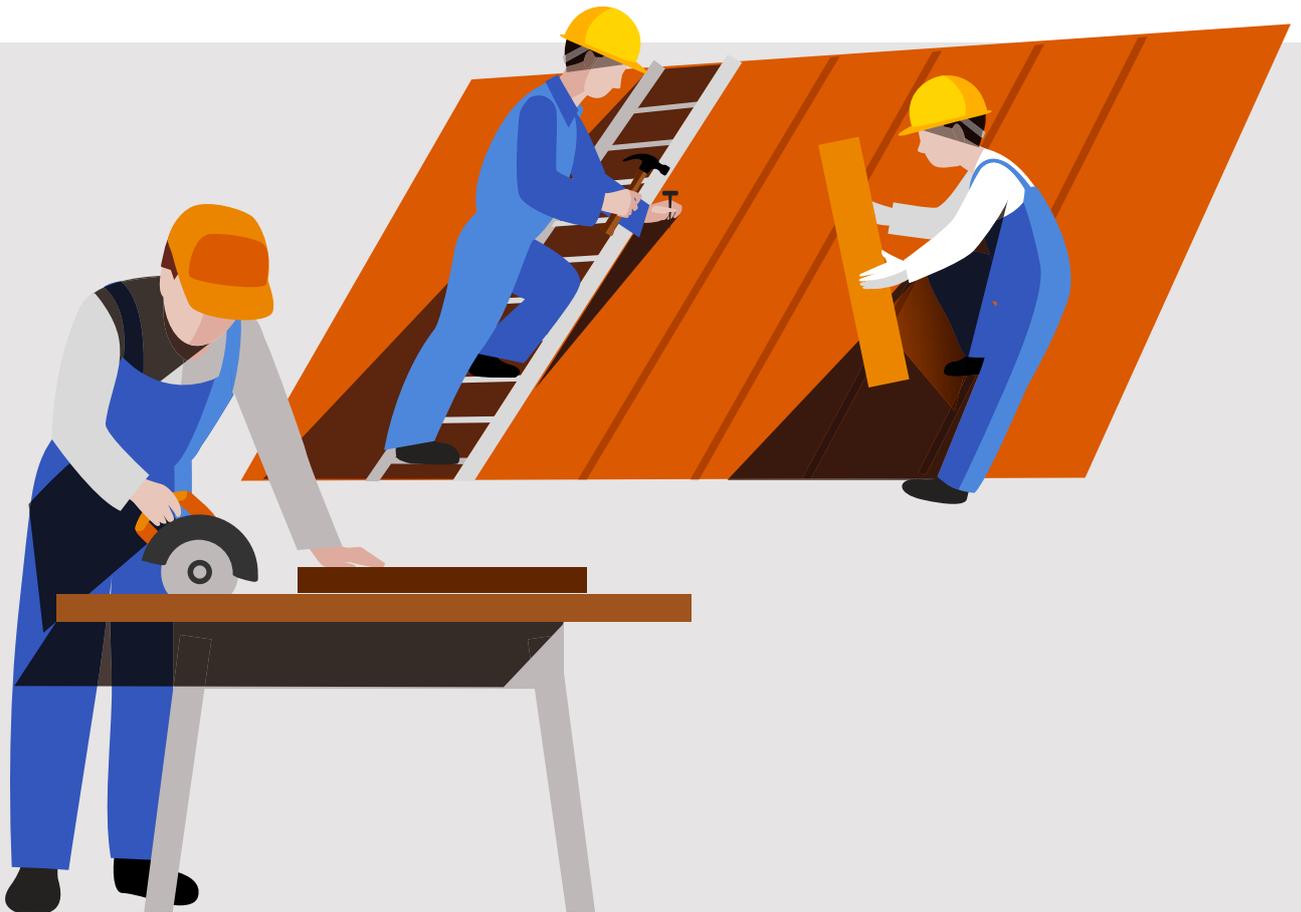
# GENERAL LIABILITY & LAND LIABILITY



Following our success with Convex on the Construction trades, we are now able to consider all general liability trades, from manufacturing, import/export, 100% USA exposure risks, medical products exposures and more including heavy industry exposures like Oil & Gas plants (on or offshore).

- Again, Employers/Public/Products and Pollution exposures up to £10m a section. Premiums start at £500 per section plus IPT.
- Risks with strong demonstration of excellent H&S and Quality Controls will get the best rates.

# PACKAGE



Utilising our general liability guide we are now also able to “package” the Liability and the Property on a commercial combined basis. We can accommodate a number of trades including Woodworking and Overnight Processing exposures. It all comes down to risk controls & how much capacity we are willing to give from our £5m limit.

- Recycling and Biomass type risks are not in appetite, but everything else is considered.
- Our guide is very adaptive, on an average rate for the average risk basis, so those with strong demonstration of quality risk controls can command very competitive rates.

# PROPERTY OWNERS



Effective January 2021 we increased our any one location limit to £10m. We can write Residential, Commercial and Industrial risks off of our main cover but we also have a sub section for Religious Buildings up to £5m any one location via Munich Re.

Our appetite includes Listed Buildings (Grade 2/B) and Unoccupied properties. Our appetite is very wide but on the occasions it is not for us, we will of course send straight over to our Broking team to approach the London Market.

# HIGH RISK PROPERTY



Our longstanding DUA with Faraday allows us to consider all property risks in the UK with an any one location limit of up to £2.5m depending on the trade.

We will consider the heaviest of trades, including recycling, where excellent risk controls are in place.

- Woodworking - No problem
- Composite Panels - No problem
- Unoccupied Properties - No problem
- Non Standard Construction - No problem



# MOTORSPORT



We are in the fortunate position to hold facilities with Insurers to allow us to quote all aspects of Motorsport business. Our DUA with Convex gives us the flexibility to quote the Combined Liability elements specialising in: -

*Established race teams, including activities at their own premises or at events, whether it be track days, testing or feature races in both the UK and Europe; Race Car Manufacturers and Products; Prototype Work; Series Organisers and Governing Bodies; Public Liability for Event Organisers and Circuits; Clerical Based Work Such as CAD Design.*

With a strong presence in this sector, Carrolls also have a facility in Lloyd's to cover the Storage & Transit, 'On-Track'/ Excess 'On-Track' and Personal Accident covers (currently with over £1million GWP with Insurers) to compliment any Combined Liability element, greatly benefitting your client in having the one broker handle and manage their exposures.

**For all quotes please contact Karen  
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