

PATRONA

UNDERWRITING

CONTRACTORS ALL RISKS

You can trust in our service



Covers available

- Annual policy or specific contracts
- Off-site storage for materials
- Cover for temporary buildings
- Debris removal
- Professional fees – architect / surveyors
- Emergency services charges
- Show houses / show building

Note: All limits & sub limits are outlined in the policy document

Product target

- Building contractors & allied tradesmen
- Maximum turnover/contracts works up to €3,000,000

Key benefits

- Hired in plant limit - maximum sum Insured of €100,000 is as standard
- Cessation of work up to 90 days
- No Claims Discount available for 3 years claims free risks
- Territorial limits: Republic of Ireland, United Kingdom, Channel Islands or The Isle of Man
- Policy Excess
 - €500 each and every claim
 - €100 for employees' tools, each and every claim
- Policy Limits
 - Limit of €75,000 any one show house in respect of contents
 - Speculative building up to 180 days
 - Emergency services €20,000

Note: All limits & sub limits are outlined in the policy document

Contact: Commercial Department
Email: tradesman@patrona.ie or Tel: 053 91 80300
Patrona Underwriting Limited, The Bushels, Cornmarket, Wexford
www.patrona.ie

PATRONA
UNDERWRITING

Patrona Underwriting Limited is regulated by the Central Bank of Ireland.

Why choose Patrona?

Mission

We deliver insurance solutions that offer you tangible benefits beyond what is already available in the market in an environment of open partnership, innovation and best in class practices.

Values

We are dedicated to supporting our broker network by encouraging trust, service and agility.

Local experienced underwriting team

We give you access to local decision making underwriters based in our Wexford office. Our expertise means that we can craft a tailored product to address your clients' specific needs based on our specialist sector knowledge.

Diversity of product portfolio

Our product range supports your clients' needs across a variety of Personal and Commercial insurance categories allowing you greater choice.

Our range includes:

- Personal Motor
- Fleet
- Commercial Combined
- Logistics Combined
- Commercial Motor
- HGV
- Equestrian
- Special Types & Horsebox Lorry

Effective claims handling

Our experienced team of Claims professionals are committed to fulfilling our underwriting promise. They work quickly to resolve loss or damage experienced by clients, through a transparent process and individual accountability.

FAQ

What is a Contractors All Risk policy?

The policy will offer the option of cover for contract works, own plant, hired-in plant and employee's tools.

- Contract works provides cover for Property being worked on, constructed e.g. a new house build or a refurbishment contract.
- The own plant section will cover any item of plant, equipment owned by the insured on a 24 hour basis anywhere within the territorial limits.
- The hired in plant section will cover any item of plant or equipment hired in by the insured on a 24 hour basis anywhere within the territorial limits.
- Employees tools - covered whilst on a contract site

Beneficial Information Link

Safety, Health and Welfare at Work (Construction) Regulations 2013 (S.I. No. 291 of 2013)

What does Patrona want?

We are willing to consider most occupations, however some occupations are not acceptable, please see sample list below.

Sample occupation list:

- Building contractor
- Bricklayers / block laying
- Carpenter contractor
- Electrical contractor
- Fencing contractor
- Flooring contractor
- Guttering fascia & soffit contractor
- Ventilation & air conditioning contractor
- Insulation contractor
- Landscaping contractor
- Office & shop fitting contractor
- Painting & decorating contractor
- Paving & kerbing contractor
- Plumbing & heating contractor
- Tiling contractor

What does Patrona avoid?

- Civil engineering contractors
- Marine engineering contractors
- Rail engineering
- Hazardous locations
- Power-stations
- Airside

How do I obtain a quotation?

Please email your submission and the up to date claims experience for the previous 5 years or more to tradesman@patrona.ie

- All proposers must hold a current health and safety statement
- We will require details of the largest contract at quotation stage

Patrona Commercial Team members:



Mandy Furlong
Product Lead



Sean Bates



Laura Corrigan



Gary Murphy



Barbara
O'Connor



Aoife Roche



Brendan Ryan