

# PATRONA

UNDERWRITING

## CONTRACTORS LIABILITY

You can trust in our service



### Covers available

#### Limits of Indemnity

- Public Liability
  - €2,600,000 automatically
  - Optional limit increase to €6,500,000 any one occurrence or series of occurrences arising from one event
- Employers Liability
  - €13,000,000 any one occurrence

### Product target

- Building contractors & allied tradesman

### Key benefits

- Territorial limits are Republic of Ireland, United Kingdom, Channel Islands
- Height limit: 25 metres
- Depth limit: 5 metres
- Health & safety survey - requirement
- All premiums are minimum & deposit however pro-rata premiums can be arranged if requested
- Policy Excess
  - Public Liability €1,000 each and every claim
  - Employers Liability Nil

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

# 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 does Patrona want?

Sample occupation list:

- Alarm installer
- Aerial installer
- Bricklayers / blocklayers contractors
- Building Energy Rating (BER) assessors
- Blind & curtain makers / fitters
- Carpentry contractor
- Chimney sweepers
- Handyman / caretaker
- Electrical contractor
- Fencing contractor
- Furniture installer (flat packed assembly only)
- Gates and railing installation contractor
- Glazing contractor
- Groundworks contractor
- Office & shop fitting contractors
- Landscaping gardeners
- Painting & decoration contractor
- Plastering contractor
- Stone mason & monumental mason
- Up to 20% only stand alone roofing for set occupations

### What does Patrona avoid?

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

- New ventures
- Any occupation where the turnover is in excess €5,000,000
- Any contractor performing stand-alone roofing contracts
- General builder with more than 20% roofing
- Tiling contractor Including external with more than 20% roofing

### Why should I consider Patrona for your client's needs?

- We are dedicated to supporting our broker network by encouraging trust, service and agility
- Our brokers have direct access to locally based decision making underwriters
- Our expertise means that we can craft a suitable Combined Liability product to address your customers specific needs

### 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](mailto:tradesman@patrona.ie)

## Patrona Commercial Team members:



Mandy Furlong  
Product Lead



Sean Bates



Laura Corrigan



Gary Murphy



Barbara  
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