

# Tradesman Insurance



## What is it?

A single policy that is tailor made for you as a tradesperson, providing a combination of standard and optional covers that fit your needs.

## Who needs it?

If you are over 16 and are considered a professional in your trade, then you qualify as a tradesman. The term tradesman or tradesperson is incredibly wide and covers a huge range of professions, such as:

- Painter
- Decorator
- Plumber
- Electrician
- Floor cleaner
- Sign writer
- Window cleaner
- And many more

## What does it cover?

Because your package policy will be tailored to you, the cover is variable, but could typically include:

- Public liability - if a member of the public is injured or their property damaged
- Employers' liability - if a member of staff is injured
- Own Plant cover – protecting your own equipment or plant if it is damaged, lost or stolen
- Hired In Plant cover – protecting equipment or plant that you are renting
- Contract Works cover – against insurable events that prevent you from completing a job, such as storms and can include existing structures if needed
- Personal Accident – cover can include sickness or injury that prevents you from working, and can be extended to cover permanent injury and death
- Tools – if you use tools as part of your business, kept at home, on site or in your van, you can cover them against theft, damage or loss
- We can also add clauses to cover against tax investigation, loss of income due to jury service, and efficacy cover.

## What does having Tradesman Insurance mean to you?

As a tradesperson, you will come up against predictable risks to your business and you need to protect yourself. Having the correct insurance in place means that you can get on with running your business, without the worry of unwelcome and unexpected expenses.

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