

Liability trades - August 2018 - general.liability@markerstudy.com

Trade	Available on Extranet	Comments
Abattoirs and Slaughter Houses	N	Refer quotes to Underwriters
Abrasive Paper and Cloth manufacture	N	Refer quotes to Underwriters
Accountants, Auditors and Actuaries	Y	
Acoustic Consultant	Y	
Acoustic Engineers	Y	
Actors, models and dancers	Y	
Adhesives, coatings, paints, resin and sealants distributors	N	Refer quotes to Underwriters
Adhesives, coatings, paints, resin and sealants manufacture	N	Refer quotes to Underwriters
Advertising 5m height limit contractors	Y	
Advertising Agents	Y	
Advertising no height limit contractors	Y	
Aerial - Registered Digital Installers	Y	
Aerial Erection by Rope Access	Y	
Aerial Sat. Dish Domestic & Light Commercial Erection only	Y	
Aerial Sat. Dish Industrial Erection	Y	
Aerobic fitness dance or personal trainers	Y	
Aerobic fitness dance or personal trainers incl Professional Services	Y	
Aerobic or dance instruction / choreography	Y	
Aerobic or dance instruction / choreography incl Professional Services cover	Y	
After Dinner Speaking and Toastmastering	N	Refer quotes to Underwriters
Agents (Artistes etc)	Y	
Aggregate merchants (Sand, Gravel etc) excl quarrying	Y	
Agricultural Baling	Y	
Agricultural Combining	Y	
Agricultural Consultants	Y	
Agricultural Contractors	N	Refer quotes to Underwriters
Agricultural Contractors incl metal work	Y	PL limited to £2m maximum
Agricultural Contractors not otherwise listed	Y	
Agricultural Machinery manufacture	N	Refer quotes to Underwriters
Agricultural Machinery manufacture	N	Refer quotes to Underwriters
Agricultural Machinery Sales	N	Refer quotes to Underwriters
Agricultural Plant Repair	Y	
Agricultural Spraying	Y	
Air Conditioning	Y	
Air conditioning equipment supply, hire & service	N	Refer quotes to Underwriters
Alarm & CCTV Installers Domestic & Commercial incl Professional Services cover	Y	

Trade	Available on Extranet	Comments
Alarm & CCTV Installers Industrial incl Professional Services cover	Y	
Alarm and CCTV Installers Domestic and Commercial	Y	
Alarm and CCTV Installers Industrial	Y	
Ambulance, first aid, patient and organ transfer services	Y	
Amusement Arcades	N	Refer quotes to Underwriters
Animal Feed Manufacture or Import	N	Refer quotes to Underwriters
Appliance delivery and installation	Y	
Aquarium supply, sales and maintenance	Y	
Arbitration	Y	
Architects, Surveyors & Draughtsmen	Y	
Archivist	Y	
Art Criticism	N	Refer quotes to Underwriters
Art Valuation	N	Refer quotes to Underwriters
Artificial Stone Manufacture excl concrete pouring on site	N	Refer quotes to Underwriters
Artist, Sculptors and art studios	Y	
ASA Swimming Instructors	Y	
ASA Swimming Instructors incl Professional Services cover	Y	
Astronomy	N	Refer quotes to Underwriters
Astrology	Y	
Astroturf and Sports Surfaces Installation	Y	
ATLAS lightning cond. advanced fitter	Y	
ATLAS lightning cond. fitter	Y	
ATLAS lightning cond. trainee / apprentice fitter	Y	
ATLAS steeplejacks	Y	
ATLAS steeplejacks advanced	Y	
ATLAS steeplejacks trainee / apprentice	Y	
Auction Rooms Fine Arts / Pictures	N	Refer quotes to Underwriters
Auction Rooms Furniture / Household	N	Refer quotes to Underwriters
Auctioneer	Y	
Audio Visual and lighting equipment supply incl hire	Y	
Audio Visual equipment installation and repair	Y	
Authors, Journalists and Writers	Y	
Automatic door and access control installers	Y	
Awning installers and suppliers	Y	
Babysitters	Y	
Bailiffs	Y	
Bakers and biscuit manufacturers	N	Refer quotes to Underwriters
Banksmen	Y	
Bar staff	N	Refer quotes to Underwriters
Bath resurfacers	Y	
Bathroom installers	Y	
Beauticians	Y	
Bedroom Furniture Installers	Y	
Beer pipe cleaners	Y	
Belt and brace manufacturers	N	Refer quotes to Underwriters
Bereavement Counselling	N	Refer quotes to Underwriters

Trade	Available on Extranet	Comments
Bicycle manufacturers & importers	N	Refer quotes to Underwriters
Bicycle sales and repair	Y	
Blacksmiths incl work away other than structural steel fabrication	Y	Extranet Only Trade
Blacksmiths other than work away or structural steel fabrication	N	Refer quotes to Underwriters
Boat manufacturers GRP & Carbon fibre	Y	
Boat manufacturers wooden excl fixed Woodworking Machinery	Y	
Boat repair, fitting or re-fitting	N	PL limited to £2m maximum
Boatyard carpenters excl fixed Woodworking Machinery	Y	
Boatyard carpenters incl fixed Woodworking Machinery	Y	
Boatyard cleaners and boat valets	Y	
Boatyard electrical engineers waterbourne and light yardwork	Y	
Boatyard heavy work, welders, fabricators and steel boatbuilders	Y	
Boatyard mechanical engineers & boat repairers	Y	
Boatyard riggers 10m height limit	Y	
Boatyard riggers no height limit	Y	
Boatyard sailmakers, machinists and painters	Y	
Boatyard shops, sales, bars and catering	Y	
Boiler services (Domestic)	Y	
Boiler services (Domestic) incl Professional Services cover	Y	
Boiler services (Non-Domestic)	Y	PL limited to £2m maximum
Boiler services (Non-Domestic) incl Professional Services cover	Y	PL limited to £2m maximum
Boot and Shoe manufacture	N	Refer quotes to Underwriters
Bottlers and canners drinks Beers / Soft	N	Refer quotes to Underwriters
Bottlers and canners Foodstuffs	N	Refer quotes to Underwriters
Bottlers and canners Fruit	N	Refer quotes to Underwriters
Bottlers and Canners otherwise	N	Refer quotes to Underwriters
Bowling Alleys	N	Refer quotes to Underwriters
Breweries	N	Refer quotes to Underwriters
Brick and Tile manufacture	N	Refer quotes to Underwriters
Bricklayers	Y	
Builders	N	Refer quotes to Underwriters
Builders With 10m height limit	Y	
Builders With 5m height limit	Y	
Builders Without height limit	Y	
Building Supplies incl Roofing and Scaffolder equipment	N	Refer quotes to Underwriters
Business Advisors	Y	
Business Development Consultants	Y	
Butchers other than retail	N	Refer quotes to Underwriters
Butchers retail	N	Refer quotes to Underwriters
Cabling contractors excl. trenchless street cabling	Y	
Cafes and tearooms	N	Refer quotes to Underwriters
Cake makers	Y	
Calibration Consultancy	Y	
Canvassers, Interviewers and Opinion Pollsters	Y	
Car and Van Hire	N	Refer quotes to Underwriters
Car parking enforcement incl clamping and towing	N	Refer quotes to Underwriters

Trade	Available on Extranet	Comments
Car parking enforcement other than clamping and towing	Y	
Car Valeters	N	Refer quotes to Underwriters
Car Wash	N	Refer quotes to Underwriters
Caravan repair and servicing	N	Refer quotes to Underwriters
Caravan valet	N	Refer quotes to Underwriters
Caretakers and Housesitters	Y	
Carpenters	N	Refer quotes to Underwriters
Carpenters excl fixed Woodworking Machinery	Y	
Carpenters incl fixed Woodworking Machinery	Y	
Carpet and Upholstery Cleaners	Y	
Carpet Fitters	Y	
Cash & Carry warehouses	N	Refer quotes to Underwriters
Catering consultant	Y	
Catering equipment suppliers other than kitchen fitters	Y	
Catering excl mobile snack vendors	Y	
Cavity Wall Insulation	Y	
Ceiling Installers	Y	
Cellular phone suppliers and cellular phone network operators	N	Refer quotes to Underwriters
Cement and Lime Works excl concrete pouring on site	N	Refer quotes to Underwriters
Charities &/or Community Helpers or Volunteers	N	Refer quotes to Underwriters
Charities &/or Community Organisations	N	Refer quotes to Underwriters
Charity household donation collectors	Y	
Chauffeurs & limosines up to 17 passenger seats	Y	
Childrens' coin-operated ride suppliers other than funfair and bouncy castle operators	Y	
Children's Entertainers	Y	
Children's Entertainers incl face painting and make-up	Y	
Childrens Nurseries	N	Refer quotes to Underwriters
Chimney flue installers and liners	Y	
Chimney Sweeps	Y	
China and Earthenware Manufacture	N	Refer quotes to Underwriters
Cider manufacturers	N	Refer quotes to Underwriters
Cinemas	N	Refer quotes to Underwriters
Claims Assessing	Y	
Cleaners exterior & interior excluding rope access	Y	
Cleaners exterior excl windows	Y	
Cleaners Interior industrial excl contamination sensitive environments	Y	
Cleaners Interior non-industrial only excl contamination sensitive environments	Y	
Cleaning services excluding rope access	N	Refer quotes to Underwriters
Clerical admin & non-manual managerial	Y	
Clerical for contracting trades	Y	
Clerical professional / medical	Y	
Climbing centres	N	Refer quotes to Underwriters
Clock And Watch Manufacturing	N	Refer quotes to Underwriters
Clock And Watch Repair	Y	
Clothing manu Ladies and Gents Fashion	N	Refer quotes to Underwriters
Clothing manu piece goods gloves ties cravats	N	Refer quotes to Underwriters

Trade	Available on Extranet	Comments
Clothing manufacture Babywear and childrens wear	N	Refer quotes to Underwriters
Clothing manufacture Knitwear and Hosiery	N	Refer quotes to Underwriters
Coach and Minibus Drivers > 7 passenger seats	Y	
Coach Operators excl bus scheduled services	Y	
Coaches 18 passengers seats or more	Y	
Colleges (Adult Only)	N	Refer quotes to Underwriters
Commercial kitchen and kitchen equipment installers	Y	
Community Carers and Domestic Helpers	Y	
Community Centres and Village Halls	N	Refer quotes to Underwriters
Computer and IT consultants	Y	
Computer hardware install and supply	Y	
Computer IT install / repair	Y	
Computer Programmers	Y	
Computer Servicing	Y	
Computer software excl programming	N	Refer quotes to Underwriters
Concrete / concrete goods manufacture excl pouring on site	N	Refer quotes to Underwriters
Concrete Block manu excl concrete pouring on site	N	Refer quotes to Underwriters
Concrete finishers	Y	
Concrete pourers	Y	
Concrete Repair, Drilling & Sawing (Excluding shuttering and formwork)	Y	
Confectionery Manufacture	N	Refer quotes to Underwriters
Conference organisers	Y	
Confined space contractors & trainers incl Professional Services cover	Y	
Confined space contractors and trainers	Y	
Coning contractors / traffic flow	Y	
Conservatory and porch erectors	Y	
Construction Plant Repairers	Y	
Construction Project management	Y	
Consultant engineers other than structural	Y	
Consultant structural engineers	Y	
Consumer goods manu not otherwise specified	N	Refer quotes to Underwriters
Contact and outreach workers social sector	Y	
Container suppliers shipping	N	Refer quotes to Underwriters
Container supply, hire, distribution and repair	N	Refer quotes to Underwriters
Contract milking including property in trust	Y	
Conveyor belt installation service and repair excl heat work	Y	Extranet Only Trade
Conveyor belt installation service and repair incl heat work	Y	Extranet Only Trade
Cooling Towers maintenance	Y	
Coppicing and woodland management	Y	
Couriers excluding motorcycle and bicycle	Y	
Couriers including motorcycle and bicycle	Y	
Cradle access cleaning and maintenance incl windows	Y	
Crane operators other than tower cranes	Y	
Creameries and Dairies	N	Refer quotes to Underwriters
Curtain & Blind Fitters	Y	
Curtain Manufacture	N	Refer quotes to Underwriters

Trade	Available on Extranet	Comments
Curtain Walling	Y	Extranet Only Trade
Damage assessors and inspectors non-manual	Y	
Damp-proofing Installer	Y	
Dance and Acting Academies	Y	
Data Communications Engineers	Y	
Deliveries Household	Y	
Delivery drivers van or car	Y	
Demolition	N	Refer quotes to Underwriters
Demolition plant operators	N	Refer quotes to Underwriters
Dental Technician Laboratories	N	Refer quotes to Underwriters
Designers & Draughtsmen	Y	
Diamond Drilling	Y	
Distribution and logistics other than warehousing	N	Refer quotes to Underwriters
Ditching – 5m depth limit	Y	
Doctors, Dentists, Chiropodists & other medical practitioners	Y	
Dog and other animal breeders and trainers other than equine	Y	
Dog and pet chipping and tagging	Y	
Dog grooming walking and pet minding	Y	
Domestic Appliance Repairer	Y	
Domestic Help other than Community Carers	Y	
Domestic helpers and carers employed by private individuals	Y	
Double Glazing 10m height limit installers	Y	
Double Glazing Manu excl installation	Y	
Double Glazing no height limit installers	Y	
Drain Cleaners	Y	
Drainage contractors	Y	
Drainage contractors - 2m depth limit	Y	
Draught Proofing Installer	Y	
Dressmakers	Y	
Drilling and Boring Contractors	Y	Extranet Only Trade
Drinks machine installation and service engineers	Y	
Drinks manufacture	N	Refer quotes to Underwriters
Drive and Path Laying	Y	
Driving Instructors	Y	
Driving Instructors including Professional Services cover	Y	
Dry lining and internal cladding	Y	
Dry stone walling	Y	
Ductwork installers	Y	
Egg Packers	N	Refer quotes to Underwriters
Electrical Goods components manufacture	N	Refer quotes to Underwriters
Electrical Goods Computers manufacture	N	Refer quotes to Underwriters
Electrical Goods Domestic Brown manufacture	N	Refer quotes to Underwriters
Electrical Goods Domestic White manufacture	N	Refer quotes to Underwriters
Electrical Goods Industrial and Commercial manufacture	N	Refer quotes to Underwriters
Electrical Goods Printed circuit boards manufacture	N	Refer quotes to Underwriters
Electrical Goods Scientific instruments manufacture	N	Refer quotes to Underwriters

Trade	Available on Extranet	Comments
Electrician Domestic & Commercial excl alarms	Y	
Electrician Domestic & Commercial incl alarms	Y	
Electrician Domestic & Small Commercial	N	Refer quotes to Underwriters
Electrician Domestic only excl alarms	Y	
Electrician Domestic only incl alarms	Y	
Electrician Industrial excl alarms	Y	
Electrician Industrial incl alarms	Y	
Electronics Consultancy	Y	
Electronics technician	Y	
Electroplaters	N	Refer quotes to Underwriters
Embroiderers and fabric printing	N	Refer quotes to Underwriters
Energy Consultants	Y	
Environmental Consultants	Y	
Estate and Letting Agents	Y	
Event organisers (Concerts etc)	Y	
Excavator operators	Y	
Exhibition Design	Y	
Exhibition Stand Erectors	Y	
Export Consultancy	Y	
Extractor, ductwork and filter cleaners commercial premises	Y	
Fancy Goods manufacture or import	N	Refer quotes to Underwriters
Farming	N	Refer quotes to Underwriters
Farming Arable / Pasture	N	Refer quotes to Underwriters
Farming Dairy	N	Refer quotes to Underwriters
Farming Sheep	N	Refer quotes to Underwriters
Farming Woodland Moorland and Rough	N	Refer quotes to Underwriters
Farriers including property in trust	Y	
Fencing Contractor	Y	
Fertiliser and weedkiller manufacture	N	Refer quotes to Underwriters
Financial analysts	Y	
Fire equipment supply and maintenance (other than alarm and sprinkler installers) including Professional Services cover	Y	
Fire equipment supply and maintenance other than alarm and sprinkler installers	Y	
Fire proofing rendering & fire curtain installation incl Professional Services cover	Y	
Fire proofing rendering and fire curtain installation	Y	
Fire, fire surround, range and stove installers	Y	
Fire, range and stove distributors and showrooms	N	Refer quotes to Underwriters
Fish Farms	N	Refer quotes to Underwriters
Fish Processors	N	Refer quotes to Underwriters
Fisheries Consultancy	Y	
Fisheries lake or river and fishing clubs	N	Refer quotes to Underwriters
Fitted Furniture excl WWM (excluding fixed woodworking machinery)	Y	
Fitted Furniture WWM (including fixed woodworking machinery)	Y	
Flag Banner & Bunting manufacture	N	Refer quotes to Underwriters
Flat Packed Furniture Assemblers	Y	
Flooring Contractor	N	Refer quotes to Underwriters
Flooring Contractors excl WWM (excluding fixed woodworking machinery)	Y	

Trade	Available on Extranet	Comments
Flooring Contractors WWM (incl fixed woodworking machinery)	Y	
Florists Plant upkeep	Y	
Food & food hygiene consultants incl Professional Services cover	Y	
Food and food hygiene consultants	Y	
Food delivery	Y	
Foodstuff packers	N	Refer quotes to Underwriters
Foodstuff producers (Prepared and processed foods)	N	Refer quotes to Underwriters
Foodstuff producers (raw e.g sugar, fruit etc)	N	Refer quotes to Underwriters
Forestry Consultant	Y	
Forestry contractors	Y	
Forestry drivers excl felling	Y	
Forestry manual felling	Y	
Forestry mechanised felling	Y	
Forestry Plant Repair and Sales	Y	
Forklift Truck Drivers excluding stevedores	Y	
Forklift Truck Servicing	Y	
Forklift Truck training incl Professional Services cover	Y	
Forklift Truck training instructors	Y	
Fortune telling	Y	
Foundries	N	Refer quotes to Underwriters
French Polishers and Antique Restoration	Y	
Friendly Society	Y	
Fruit Bottlers and canners	N	Refer quotes to Underwriters
Funeral assistants	Y	
Funeral Directors	Y	
Furniture Assembly And Repair	Y	
Furniture manu excl WWM (excluding fixed Woodworking Machinery)	N	Refer quotes to Underwriters
Furniture Manu metal / glass	N	Refer quotes to Underwriters
Furniture Manu upholstery	N	Refer quotes to Underwriters
Furniture Manu wood WWM other than upholstery (incl exhausted fixed woodworking machines)	N	Refer quotes to Underwriters
Furniture Manu wood WWM other than upholstery (incl unexhausted fixed woodworking machines)	N	Refer quotes to Underwriters
Garage Door and Gate installers	Y	
Garage Plant Installer	Y	
Gardeners Excl Landscaping & Treefelling	Y	
Gardeners Incl Light / Soft Landscaping - 1m depth limit	Y	
Gas Fitters (Gas Safe Registered)	Y	
Gas Safe Registered Fitters	Y	
Generator & UPS equipment supply, hire & service	N	Refer quotes to Underwriters
Glass and glass products manufacture	N	Refer quotes to Underwriters
Glass Reinforced Plastic Goods (fibreglass) and carbonfibre manufacture	N	Refer quotes to Underwriters
Glazing (other than double glazing) 10m Height Limit	Y	
Glazing (other than double glazing) No height limit	Y	
Government agencies	N	Refer quotes to Underwriters
Graphic designers	Y	
Grave Diggers	Y	
Grit Blasters	Y	

Trade	Available on Extranet	Comments
Grooms, Stable Hands and Riding Staff	N	Refer quotes to Underwriters
Ground heat pump equipment manufacturing	N	Refer quotes to Underwriters
Ground heat pump equipment supply other than manufacturing	N	Refer quotes to Underwriters
Ground heat pump installation and service	Y	
Groundworkers – 1m depth limit	Y	
Groundworkers – 2m depth limit	Y	
Groundworkers – 3m depth limit	Y	
Groundworkers – 5m depth limit	Y	
GSHPA Ground heat pump equipment manufacturing	N	Refer quotes to Underwriters
GSHPA Ground heat pump equipment supply other than manufacturing	N	Refer quotes to Underwriters
GSHPA Ground heat pump installation and service	N	Refer quotes to Underwriters
Guest House - Licensed	N	Refer quotes to Underwriters
Guest House - Unlicensed	N	Refer quotes to Underwriters
Gutter & fascia board cleaning other than rope access	Y	
Guttering & Fascia Board Fitter	Y	
Gym & Health Clubs incl Professional Services cover	N	Refer quotes to Underwriters
Gym and Health Clubs	N	Refer quotes to Underwriters
Gym Installers excl. tanning equipment	Y	
Gyms & fitness clubs other than health spas incl Professional Services cover	N	Refer quotes to Underwriters
Gyms and fitness clubs other than health spas	N	Refer quotes to Underwriters
Hairdressers	Y	
Hat manufacture	N	Refer quotes to Underwriters
Haulage Contractors excl Muckaway	Y	
Haulage Contractors Muckaway	Y	
Haulage of concrete including pouring other than concrete manufacturers	Y	
Health & Safety Advisors	Y	
Health & Safety Advisors incl Professional Services cover	Y	
Heating Contractor	Y	
Heavy equipment suppliers (cranes etc)	N	Refer quotes to Underwriters
Heavy plant operator trainers	Y	
Heavy plant operator trainers incl Professional Services cover	Y	
Heavy plant operators	Y	
Hedgecutting excluding treefelling	Y	
Height access equipment operators other than rope access	Y	
Height access equipment trainers 5m height limit	Y	
Height access equipment trainers other than rope access	Y	
Height access trainers 5m height limit incl Professional Services cover	Y	
Height access trainers other than rope access incl Professional Services cover	Y	
Height Safety Training Consultants	Y	
Height Safety Training Consultants incl Professional Services cover	Y	
Heritage and miniature railways	N	Refer quotes to Underwriters
HGV driving instructors	Y	
HGV driving instructors including Professional Services cover	Y	
High pressure water at height	Y	
High pressure water ground level only	Y	
Horticulture, nurseries and garden centres	N	Refer quotes to Underwriters

Trade	Available on Extranet	Comments
Hotels and accommodation	N	Refer quotes to Underwriters
Hotels and Camping or Caravanning	N	Refer quotes to Underwriters
House Clearance Contractors	Y	
Householders employing nannies and domestic help	Y	
Hydraulic Engineers	Y	
Illustrators, Cartoonists, Calligraphists and Cartographers	Y	
Importer general goods	N	Refer quotes to Underwriters
Independent financial advisors	Y	
Industrial / capital goods distribution and service	N	Refer quotes to Underwriters
Industrial / capital goods manufacture	N	Refer quotes to Underwriters
Industrial Coatings Applicators	N	Refer quotes to Underwriters
Industrial goods supply, hire, distribution and repair	N	Refer quotes to Underwriters
Insulation fitter excl lofts and refractory engs.	Y	
Insurance Assessor	Y	
Insurance brokers	Y	
Interior Designers	Y	
Interior Designers Including Fitting	Y	
Internet Traders	N	Refer quotes to Underwriters
Interpreters office-based	Y	
IPAF PAL card holders	Y	
IRATA rope access cleaning including windows	Y	
IRATA rope access construction	Y	
IRATA rope access eyebolt installation and testing	Y	
IRATA rope access geotech (rock anchors etc)	Y	
IRATA rope access gutter and channel cleaning	Y	
IRATA rope access inspection only & safety surveys incl Professional Services cover	Y	
IRATA rope access inspection only and safety surveys	Y	
IRATA rope access leisure	Y	
IRATA rope access lightning protection	Y	
IRATA rope access maintenance and repair	Y	
IRATA rope access onshore oil gas and petrochem	N	Refer quotes to Underwriters
IRATA rope access painting	Y	
IRATA rope access pest control	Y	
IRATA rope access preservation conservation and restoration	Y	
IRATA rope access rigging (e.g. telecoms)	Y	
IRATA rope access signs and banner installation	Y	
IRATA rope access steelwork erection	Y	
IRATA rope access steeplejacks (chimneys stacks and vents)	Y	
IRATA rope access tensile fabric structure installation	Y	
IRATA rope access training	Y	
IRATA rope access training incl Professional Services cover	Y	
Ironing services	Y	
Jam Marmalade and Jelly manufacture	N	Refer quotes to Underwriters
Jewellers, engravers and craft workers	Y	
Joiners excl fixed Woodworking Machinery	Y	
Joiners incl fixed Woodworking Machinery	Y	

Trade	Available on Extranet	Comments
Kerb & Paving Layers 2m depth limit	Y	
Key cutters and shoe repairers	Y	
Kitchen Installers	Y	
Kitchen Unit Manu WWM (incl exhausted fixed woodworking machinery)	N	Refer quotes to Underwriters
Kitchen Unit Manu WWM (incl unexhausted fixed woodworking machinery)	N	Refer quotes to Underwriters
Labourers	Y	
Lace manufacture	N	Refer quotes to Underwriters
Landowners	N	Refer quotes to Underwriters
Landscape gardening excl treefelling - 2m depth limit	N	Refer quotes to Underwriters
Landscaping excl treefelling - 2m depth limit	Y	
Laundries and Drycleaning	N	Refer quotes to Underwriters
Lawnmower and garden equipment repair	Y	
Leaflet Distribution	Y	
Leather goods / footwear manufacture	N	Refer quotes to Underwriters
Lecturers other than manual trade tuition	Y	
Licenced premises	N	Refer quotes to Underwriters
Lifestyle consultants, Personal shoppers and Feng Shui Consultants	Y	
Lift & Escalator Engineers incl Professional Services cover	Y	
Lift and Escalator Engineers	Y	
Light machinery installation and service engineers non-industrial excluding use of heat	Y	
Lightning (no rope access) Protection contractors	Y	
Locksmiths	Y	
Loft Conversion Contractors	Y	
Loft Insulation	Y	
Lorry Drivers	Y	
Machine Breaking away from own premises	N	Refer quotes to Underwriters
Machinery Install / Service and relocation Excluding breaking	Y	
Machinery Install / Service including welding, cutting and burning	Y	PL limited to £2m maximum
Management Consultants	Y	
Marine Engineer	N	PL limited to £2m maximum
Marine Geology & Surveying	Y	
Market Proprietors	N	Refer quotes to Underwriters
Market Research	Y	
Market Traders	N	Refer quotes to Underwriters
Marketing and sales consultants	Y	
Marquee Hirers & Erectors	N	Refer quotes to Underwriters
Masonic Lodges	N	Refer quotes to Underwriters
Mastic Sealant Contractors excl abselling	Y	
Meat processors	N	Refer quotes to Underwriters
Mechanical engineers	N	Refer quotes to Underwriters
Medical Practitioners	Y	
Metal sheet or light (not away or structural steel fabrication)	N	Refer quotes to Underwriters
Metal sheet or light away from own premises fabrication	Y	PL limited to £2m maximum
Metal workers precision engineers	N	Refer quotes to Underwriters
Meteorology	Y	
Meter readers	Y	

Trade	Available on Extranet	Comments
Minibuses 9 to 17 passenger seats	Y	
Mobile DJs	Y	
Mobile Elevated Working Platform hirers (MEWP)	N	Refer quotes to Underwriters
Mobile Elevated Working Platform operators (MEWP)	Y	
Mobile shops	Y	
Mobility Scooter service, repair and supply	Y	
Monumental Masons	Y	
Mortgage and finance brokers	Y	
Motor Garage Body Repairs	N	Refer quotes to Underwriters
Motor Garage Filling / Service Stations	N	Refer quotes to Underwriters
Motor Garage Sales Showrooms	N	Refer quotes to Underwriters
Motor Mechanical repairs	N	Refer quotes to Underwriters
Motor Trade - Auction Worker	N	Refer quotes to Underwriters
Motor Trade - Auto Electrician	N	Refer quotes to Underwriters
Motor Trade - Bodyshop Manager	N	Refer quotes to Underwriters
Motor Trade - Breakdown Recovery	N	Refer quotes to Underwriters
Motor Trade - Bus Mechanic	N	Refer quotes to Underwriters
Motor Trade - Bus Valeter	N	Refer quotes to Underwriters
Motor Trade - Business Proprietor	N	Refer quotes to Underwriters
Motor Trade - Car Accessory Dealer	N	Refer quotes to Underwriters
Motor Trade - Car Body Repairer	N	Refer quotes to Underwriters
Motor Trade - Car Builder	N	Refer quotes to Underwriters
Motor Trade - Car Dealer	N	Refer quotes to Underwriters
Motor Trade - Car Delivery	N	Refer quotes to Underwriters
Motor Trade - Car Delivery Driver	N	Refer quotes to Underwriters
Motor Trade - Car Sales	N	Refer quotes to Underwriters
Motor Trade - Car Salesman	N	Refer quotes to Underwriters
Motor Trade - Car Valet	N	Refer quotes to Underwriters
Motor Trade - Car Valeting	N	Refer quotes to Underwriters
Motor Trade - Car Wash Attendant	N	Refer quotes to Underwriters
Motor Trade - Carbon Fibre Parts Manufacture	N	Refer quotes to Underwriters
Motor Trade - Carphone Fitter	N	Refer quotes to Underwriters
Motor Trade - Clerical	N	Refer quotes to Underwriters
Motor Trade - Coach Builder	N	Refer quotes to Underwriters
Motor Trade - Coach Sprayer	N	Refer quotes to Underwriters
Motor Trade - Coachbuilder	N	Refer quotes to Underwriters
Motor Trade - Company Director	N	Refer quotes to Underwriters
Motor Trade - Company Secretary	N	Refer quotes to Underwriters
Motor Trade - Director/Company Director	N	Refer quotes to Underwriters
Motor Trade - Driver	N	Refer quotes to Underwriters
Motor Trade - Electrician - Vehicle	N	Refer quotes to Underwriters
Motor Trade - Exhaust Fitter	N	Refer quotes to Underwriters
Motor Trade - Fitter - Tyre/Exhaust	N	Refer quotes to Underwriters
Motor Trade - Garage	N	Refer quotes to Underwriters
Motor Trade - Garage Foreman	N	Refer quotes to Underwriters
Motor Trade - Garage Manager	N	Refer quotes to Underwriters

Trade	Available on Extranet	Comments
Motor Trade - HGV Mechanic	N	Refer quotes to Underwriters
Motor Trade - Manager - Sales (Non Travelling)	N	Refer quotes to Underwriters
Motor Trade - Managing Director	N	Refer quotes to Underwriters
Motor Trade - Mechanic	N	Refer quotes to Underwriters
Motor Trade - Mechanic - Vehicle	N	Refer quotes to Underwriters
Motor Trade - Mobile Motor Mechanic	N	Refer quotes to Underwriters
Motor Trade - Motor Dealer	N	Refer quotes to Underwriters
Motor Trade - Motor Engineer	N	Refer quotes to Underwriters
Motor Trade - Motor Factor/Parts	N	Refer quotes to Underwriters
Motor Trade - Motor Fitter	N	Refer quotes to Underwriters
Motor Trade - Motor Mechanic	N	Refer quotes to Underwriters
Motor Trade - Motor Trade	N	Refer quotes to Underwriters
Motor Trade - Motor Trader	N	Refer quotes to Underwriters
Motor Trade - Paint Sprayer	N	Refer quotes to Underwriters
Motor Trade - Paint Sprayer - Motor Trade	N	Refer quotes to Underwriters
Motor Trade - Paint Spraying	N	Refer quotes to Underwriters
Motor Trade - Panel Beater	N	Refer quotes to Underwriters
Motor Trade - Panel Beating	N	Refer quotes to Underwriters
Motor Trade - Proprietor	N	Refer quotes to Underwriters
Motor Trade - Recovery Services	N	Refer quotes to Underwriters
Motor Trade - Recovery Vehicle Co-ordinator	N	Refer quotes to Underwriters
Motor Trade - Sales Assistant	N	Refer quotes to Underwriters
Motor Trade - Sales Director	N	Refer quotes to Underwriters
Motor Trade - Sales Executive	N	Refer quotes to Underwriters
Motor Trade - Sales Manager	N	Refer quotes to Underwriters
Motor Trade - Salesman	N	Refer quotes to Underwriters
Motor Trade - Tyre Fitter	N	Refer quotes to Underwriters
Motor Trade - Tyre Supplier And Fitting	N	Refer quotes to Underwriters
Motor Trade - Upholsterer	N	Refer quotes to Underwriters
Motor Trade - Vehicle Assessor	N	Refer quotes to Underwriters
Motor Trade - Vehicle Body Worker	N	Refer quotes to Underwriters
Motor Trade - Vehicle Engineer	N	Refer quotes to Underwriters
Motor Trade - Vehicle Repairer	N	Refer quotes to Underwriters
Motor Trade - Vehicle Technician	N	Refer quotes to Underwriters
Motor Trade - Welder	N	Refer quotes to Underwriters
Motor Trade - Windscreen Fitter	N	Refer quotes to Underwriters
Motor Trade - Windscreen Repair & Window Etching	N	Refer quotes to Underwriters
Muck / Lime Spreading	Y	
Music Teacher	Y	
Musical Instrument Electrical	N	Refer quotes to Underwriters
Musical Instrument Metal	N	Refer quotes to Underwriters
Musical Instrument Wood	N	Refer quotes to Underwriters
Musician	Y	
Nannies and domestic helpers other than community carers	Y	
Non-Destructive Testers	Y	
Non-Destructive Testers including Professional Services cover	Y	

Trade	Available on Extranet	Comments
Non-Manual Site Supervising	Y	
Non-medical Consultants	Y	
Office and Shop Equipment Servicing	Y	
Office and Shop Equipment Suppliers	N	Refer quotes to Underwriters
Office Fitters	Y	
OFSTED Inspectors	N	Refer quotes to Underwriters
Optical Lens Manufacture	N	Refer quotes to Underwriters
Oven Hob and Extractor Cleaners	Y	
Painter & Decorator 10m height limit	Y	
Painter & Decorator industrial - no height limit	Y	
Pallet Manufacture excl WWM (excluding fixed Woodworking Machinery)	N	Refer quotes to Underwriters
Pallet Manufacture incl WWM (including fixed woodworking machinery)	N	Refer quotes to Underwriters
Paper and Cardboard Goods manufacture excl recycling	N	Refer quotes to Underwriters
Partitioning Contractors	Y	
Party and wedding organisers incl hire and supply of wares for same	Y	
Pattern Tool makers	N	Refer quotes to Underwriters
Personal liability, domestic property owners and hobbyists	N	Refer quotes to Underwriters
Personal trainers	Y	
Personal trainers incl professional Services cover	Y	
Pest & Vermin Control	N	Refer quotes to Underwriters
Pest & Vermin Control including Professional Services cover	Y	
Pest Controllers incl firearms use	Y	
Pest Controllers not including firearms use	Y	
Pest Controllers not including firearms use incl Professional Services cover	Y	
Pest Controllers with firearms use incl Professional Services cover	Y	
Pet Food Manufacture	N	Refer quotes to Underwriters
Photocopier printer scanner service engineers	Y	
Photographers other than aerial or underwater	Y	
Photographic Equipment Manufacture	N	Refer quotes to Underwriters
Photographic Studios	Y	
Piano Tuners	Y	
Picture framing excl WWM (excluding fixed Woodworking Machinery)	N	Refer quotes to Underwriters
Picture framing incl WWM (including fixed woodworking machinery)	N	Refer quotes to Underwriters
Piling Contractors	N	Refer quotes to Underwriters
Pipe Fitters other than sprinklers	Y	PL limited to £2m maximum
Pipe layers	Y	
Plant Hirers (Heavy Lifting plant, FLTs etc)	N	Refer quotes to Underwriters
Plant Hirers (Small hand tools etc)	N	Refer quotes to Underwriters
Plant repair and servicing	Y	
Plants and flowers upkeep for offices	Y	
Plastering Rendering Pebble Dashing or Artex	Y	
Plastic Goods manu other than more specifically listed	N	Refer quotes to Underwriters
Plastic Goods manu polythene / polyethylene	N	Refer quotes to Underwriters
Plastic Injection Vacuum moulders	N	Refer quotes to Underwriters
Playground Equipment Installers	Y	
Ploughing and agricultural drilling	Y	

Trade	Available on Extranet	Comments
Plumbers	N	Refer quotes to Underwriters
Plumbers merchants	N	Refer quotes to Underwriters
Plumbers other than sprinklers	Y	
Pond supply, installation and maintenance	Y	
Portable Appliance Testing (PAT)	Y	
Portable Appliance Testing (PAT) including Professional Services cover	Y	
Porters of Luggage and goods	Y	
Potteries	N	Refer quotes to Underwriters
Poultry rearers and catchers	N	Refer quotes to Underwriters
Powder coaters	N	Refer quotes to Underwriters
Precision Engineers	N	Refer quotes to Underwriters
Precision Tool manufacture	N	Refer quotes to Underwriters
Prefabricated Concrete installers	N	Refer quotes to Underwriters
Pre-packaged only food sales	Y	
Preserved Food Manufacturers	N	Refer quotes to Underwriters
Printers digital / computer only	N	Refer quotes to Underwriters
Printers General	N	Refer quotes to Underwriters
Printers Newspapers	N	Refer quotes to Underwriters
Printers Silk Screen	N	Refer quotes to Underwriters
Production Services excl rigging (Staging, Lighting, Audio etc)	Y	
Production Services incl rigging	Y	
Professional Services other	N	Refer quotes to Underwriters
Project management non-manual	Y	
Property developers	N	Refer quotes to Underwriters
Property maintenance / repair	N	Refer quotes to Underwriters
Property maintenance contractors general	N	Refer quotes to Underwriters
Property maintenance contractors general excluding heat work away	Y	
Property maintenance contractors general including heat work away	Y	
Property Owners only	N	Refer quotes to Underwriters
Property Services Electrical Mechanical Plumbing	Y	
Property Services Electrical Mechanical Plumbing incl Professional Services cover	Y	
Public attractions	N	Refer quotes to Underwriters
Public Relations, Image Consultants and Marketing Agencies	Y	
Publishers other than printing	Y	
Pubs Bars and restaurants	N	Refer quotes to Underwriters
Quality Assurance	Y	
Quantity surveyors	Y	
Railways (Passenger, Freight or historic)	N	Refer quotes to Underwriters
Recycling collection only excl processing & excl skip hirers	Y	
Recycling composting	N	Refer quotes to Underwriters
Refractory Engineers	Y	
Refrigeration Engineers	Y	
Refurbishment Contractors	Y	
Removal contractors domestic and office	Y	
Removal contractors industrial	Y	
Restaurants	N	Refer quotes to Underwriters

Trade	Available on Extranet	Comments
Retail shops excl warehousing	N	Refer quotes to Underwriters
Road and Drive Surfacing / Marking	Y	
Road gritters	Y	
Roller Shutter & Door Installation Excluding automatic barrier Installation	Y	
Roofing & Cladding excl heat	Y	
Roofing & Cladding incl heat	Y	PL limited to £2m maximum
Roofing occasional heat work up to 15% of activities	Y	PL limited to £2m maximum
Rope access equipment manu and supply (no rope access work)	N	Refer quotes to Underwriters
Saddlers and equine equipment distributors	N	Refer quotes to Underwriters
Safety Netting Contractors	Y	
Safety Netting Contractors incl Professional Services cover	Y	
Sales and commercial representatives	N	Refer quotes to Underwriters
Sawmills excl WWM (excluding fixed woodworking machinery and excluding treefelling)	N	Refer quotes to Underwriters
Sawmills incl WWM excl treefelling (including fixed woodworking machinery excluding treefelling)	N	Refer quotes to Underwriters
Schools, Colleges & Universities	N	Refer quotes to Underwriters
Scientific research and development	N	Refer quotes to Underwriters
Screeding contractors	Y	
Seating Contractor permanent in stadia	Y	
Seating Contractor temporary incl scaffolding based	N	Refer quotes to Underwriters
Secretaries and Secretarial Services	Y	
Security services excl bouncers & excl bodyguards	Y	
Self-storage warehouses	N	Refer quotes to Underwriters
Serviced apartments and houses	N	Refer quotes to Underwriters
Sewing machinists and fabric alterations / repairs	Y	
Sharpening services	Y	
Shed or domestic Garage erection	Y	
Sheep Shearing	Y	
Shelving and Racking Install and Supply	Y	
Shepherding	Y	
Shop Fitters	Y	
Shopmobility - Hire and sale of mobility equipment	N	Refer quotes to Underwriters
Shot Blasting	Y	
Shuttering Formwork excl WWM (excluding fixed woodworking machinery)	Y	
Shuttering Formwork incl WWM (including fixed woodworking machinery)	Y	
Sign Erectors	Y	
Sign manufacture	N	Refer quotes to Underwriters
Sign writers	Y	
Site clearance	Y	
Site Supervising Non-manual	Y	
Slaughtermen DEFRA approved excl marksmen	Y	
Slaughtermen DEFRA approved incl marksmen	Y	
Snack vendors and outside catering local authority registered	Y	
Social Clubs	N	Refer quotes to Underwriters
Soft Drink / Mineral Water Manufacturers	N	Refer quotes to Underwriters
Soft play equipment and toy hirers	N	Refer quotes to Underwriters
Soft-strip Contractors	Y	

Trade	Available on Extranet	Comments
Solar Panel Installation and Servicing	Y	
Solar Panel Manufacturing	N	Refer quotes to Underwriters
Solar Panel Supply other than manufacturing	N	Refer quotes to Underwriters
Solicitors and Barristers	Y	
Solid fuel and firewood merchants	N	Refer quotes to Underwriters
Sound proofing	Y	
Sprinkler Installation	Y	
Sprinkler Installation incl Professional Services cover	Y	
STA Solar Panel Installation and Servicing	N	Refer quotes to Underwriters
STA Solar Panel Manufacturing	N	Refer quotes to Underwriters
STA Solar Panel Supply other than manufacturing	N	Refer quotes to Underwriters
Stair Lift Installers	N	Refer quotes to Underwriters
Stair Lift Manu or refurbishment	N	Refer quotes to Underwriters
Steam cleaners	Y	
Steel Fabrication & Erection light (railings, ramps etc excluding structural steel)	Y	PL limited to £2m maximum
Steel Reinforcing Rod Installers and concrete pourers	Y	
Stonemasons other than monumental	Y	
Street Furniture Installers	Y	
Supermarkets and Hypermarkets	N	Refer quotes to Underwriters
Surveyors	Y	
Swimming Pool / Hot Tub Installation and supply	Y	
Swimming Pool / Hot Tub Maintenance	Y	
Tank cleaning and emptying including septic	Y	
Taxi & Private Hire 8 passenger seats or fewer	Y	
Taxi operators 8 passenger seats or fewer incl offices & waiting areas	Y	
Teachers other than manual trade tuition	Y	
Telecommunication engineers	Y	
Telegraph pole and street lighting installation	Y	
Telesales	N	Refer quotes to Underwriters
Television Audio install internal only	Y	
Textiles and Carpets Manufacture excluding fitting	N	Refer quotes to Underwriters
Theatres	N	Refer quotes to Underwriters
Tilers (Excluding Roofs)	Y	
Timber Decking	Y	
Timber merchants excl WWM (excluding fixed Woodworking Machinery and excluding treefelling)	N	Refer quotes to Underwriters
Timber merchants incl WWM (including fixed woodworking machinery - excluding treefelling)	N	Refer quotes to Underwriters
Timber Treatment Contractors	N	Refer quotes to Underwriters
Toilet facilities provision temporary at events etc.	Y	
Tour guides other than skiing or adventure guides	Y	
Toy manufacture fabric / soft	N	Refer quotes to Underwriters
Toy manufacture plastic	N	Refer quotes to Underwriters
Toy manufacture wooden	N	Refer quotes to Underwriters
Training manual skills ground level only	Y	
Training manual skills ground level only including Professional Services cover	Y	
Tree workers ground level only (other than emergency aerial rescue)	Y	
Treefellers / surgeons excl rope access	Y	

Trade	Available on Extranet	Comments
Treefellers / surgeons incl rope access	Y	
Treefellers / surgeons power line clearance	Y	
Treesurgeons Company Directors only excl rope access	Y	
Treesurgeons Company Directors only incl rope access	Y	
Underpinning	Y	Extranet Only Trade
Upholsterers	Y	
Vehicle fitting incl windscreen audio and telephone	N	Refer quotes to Underwriters
Vehicle or trailer fabricators and repairers	N	Refer quotes to Underwriters
Vehicle-based catering local authority registered	Y	
Vending Machine (cigarettes) Operators	N	Refer quotes to Underwriters
Vending Machine (foodstuffs) Operators	Y	
Vending Machine (toiletries & contraceptives) Operators	Y	
Vending Machine (toys & gifts) Operators	Y	
Vending machine installation and service engineers	Y	
Warehouses and Distribution Centres	N	Refer quotes to Underwriters
Washroom and toilet maintenance and service	Y	
Waste and refuse consultants	Y	
Waste collection only excl processing & excl skip hirers	Y	
Water Cooler Installation - Mains	Y	
Water Cooler Installation - Non Mains	Y	
Water Treatment Contractors	Y	
Water Treatment Contractors incl Professional Services cover	Y	
Web designers	Y	
Welding Contractors excl steel framed building erection	Y	Extranet Only Trade
Wheelie Bin Cleaners	Y	
Wholesalers and cash and carry	N	Refer quotes to Underwriters
Wholesalers and distributors	N	Refer quotes to Underwriters
Wind turbine install / maintain (onshore) incl roped access'	Y	
Wind Turbine Installation light domestic & commercial units only	Y	
Window Cleaning excl rope access	Y	
Window Cleaning Reach and Wash Only	Y	
Window film and graphics appliers	Y	
Woodworkers excl WWM (hand power tools only excluding fixed woodworking machinery)	Y	
Woodworkers WWM (incl exhausted fixed woodworking machines)	N	Refer quotes to Underwriters
Woodworkers WWM (incl unexhausted fixed woodworking machines)	N	Refer quotes to Underwriters
Yardsmen	Y	