

## Excess Layer Liabilities

### Policy Features

- Stand alone or embedded
- Property Owners or Commercial Combined
- £5m over £5m layer
- Minimum premiums apply

### Risks considered

- Commercial /Charities / Clubs

### Trade sectors considered

- Building Contractors & associated Tradesmen
- Care sector / Care Homes
- Chemicals / Pharmaceuticals
- Clothing
- Distribution
- Food
- Hotels
- Infotech
- Leisure
- Manufacturing
- Media
- Metalworking / Engineering
- Miscellaneous
- Motor Industry
- Offices
- Plastic / Paper / Rubber / Glass
- Property Owners / Residential & Commercial
- Retail
- Wholesalers / Warehousing

### Risk Features considered

- Multi Trade
- CCJ's
- Claims experience
- Convictions
- Liquidations
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### Declined risks

- Reclamation risks
- Recycling
- Waste