



# Nelson Policies at Lloyd's

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# About Us

Nelson Policies at Lloyd's, a privately owned and fully accredited Lloyd's of London coverholder.

Nelson Policies at Lloyd's was established in 1984 and has evolved to become a market leading independent Managing General Agent, offering insurance intermediaries across the UK access to a range of insurance products designed to meet the needs of their Private & SME clients.

We specialise in underwriting bespoke non-standard risks that traditional insurance markets might turn away.

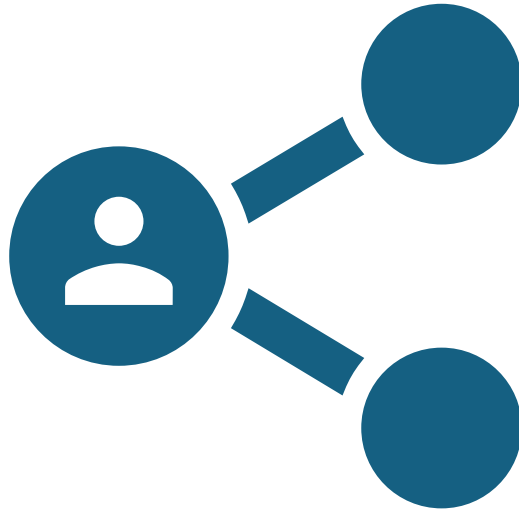
# The Nelson Approach

We provide our brokers with a service led, traditional business approach, in a technology led trading environment.

We specialise in providing underwriting solutions for difficult to place risks, which require the judgement of an underwriter.

We excel in underwriting products where we have strong technical knowledge, underpinned by technical pricing models, to ensure we deliver a positive underwriting approach for our insurance partners.

Underwriters have access to Management Information in real time



# Products for Distribution

**Commercial  
Combined (MD)**

**Contractors and  
Commercial Combined**

**Contractors All  
Risks**

**General Liability**

**Motor Fleet**

**Motor Trade  
Internals**

**Property Owners**

**Non-Standard  
Household**

**Residential  
Property Owners**

**Unoccupied Properties  
(Commercial &  
Residential)**

**Caravan and Park  
Insurance**

**General Leisure**

**Sports, Social, Health,  
Fitness & Leisure Clubs**

**Golf Clubs**

**UK Terrorism**

# Non-Standard Features

Convictions

Claims

Non-  
Standard  
Construction

New  
Ventures

Adverse  
Financials

USA Exports

Far East  
Imports

Height Limits  
over 15m

Depth Limits  
lower than  
3m

Multi  
Tenanted

Grade Listed

Asylum  
Seekers



# Commercial Combined

## Target Trades

Retail  
Engineering  
Landscapers  
Cleaning Services  
Beauty Salons  
Joiners  
Grocers  
Electrical Wholesale  
Clothing Retail  
Wholesale  
Newsagents  
Glaziers  
Offices  
Printers  
Electrical Retail  
Food Manufacturing  
Manufacturing  
Plumbers  
Hairdressers  
Building Contractors  
Electrical Contractors  
Food Wholesale  
Drink Manufacturing

## Unacceptable Trades

Recycling Centres  
Thatched Properties  
Frying Ranges  
Laundrettes  
Grade A/1 Listed  
Indian/Chinese Takeaways & Restaurants  
Tanning Salons  
Nightclubs







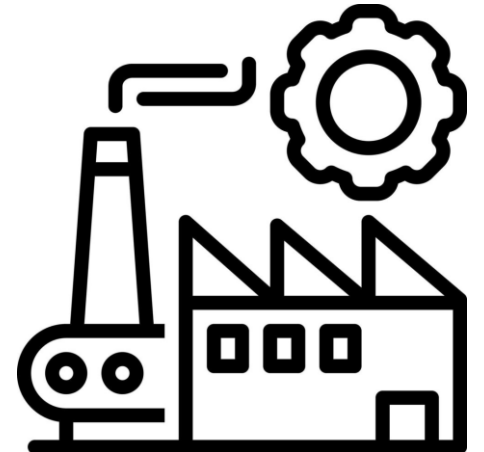
# Commercial and Contractors Combined

## **Target Trades**

Petrol Stations  
Wholesalers  
Manufacturers  
Contractors  
Motor Trade Internals

## **Unacceptable Trades**

Property/Business Interruption in  
Isolation  
Contractors All Risks in Isolation  
Roofers and Scaffolders  
Recycling





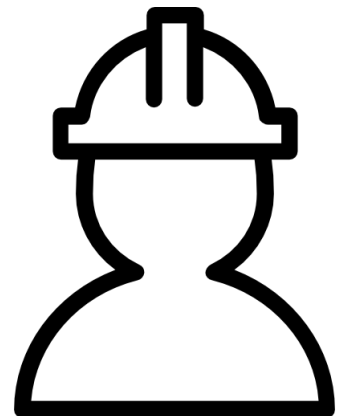
# Contractors All Risk

## **Target Trades**

Air Conditioning  
Glaziers  
Painter & Decorator  
Scaffolders  
Builders  
Electrical Contractors  
Plumbers  
Plastering, Rendering & Pebble Dashing  
Carpenters  
Heating Contractors  
Property Maintenance

## **Unacceptable Trades**

Recyclers  
Groundworkers  
Landscape Gardeners  
Tree Fellers (excluding plant)







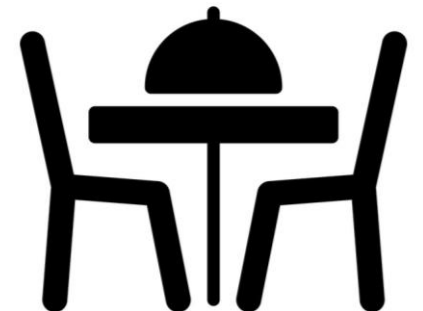
# General Liability

## Target Trades

Builders  
Plumbers  
Electrical Contractors  
Joiners  
Painters  
Decorators  
Plasters  
Glaziers  
Cleaning Services  
Bricklayers  
Removals  
Gardeners  
Dry Liners  
Takeaways  
Restaurants  
Fancy Goods Retail  
Clothing Retail/Wholesale  
Contractors Premises  
Cafes  
Land Liability  
Patio, Path and Drive Laying

## Unacceptable Trades

Roofers and Scaffolders  
Tree Fellers  
Recycling Processing  
Structural Steel Erectors





# Motor Trade

## **Target Trades**

Vehicle Accessory Fitters  
Vehicle Hirers  
Vehicle Signwriters  
Tyre Fitters  
Vehicle Mechanics  
Vehicle Dealers  
Campervan Converters  
Vehicle Storage Facilities  
Motor Factor/Part Sales

## **Unacceptable Trades**

Tyre Wholesales  
North American exposure  
Part Manufacturers  
Second Hand/Reconditioned Tyres/Parts  
Vehicle Manufacturers





# Motor Fleet

## **Target Trades**

Builders/Groundworks

Engineering

Manufacturing

Landscaping

Property

Roofers

Retail

Clerical Services

Electrical Contractors

Maintenance Services

Environmental Services

## **Unacceptable Trades**

New Ventures

Hire and Reward Use

Plumbers

IT Trade

Inner City Risks

Wholesale Trade

Accountants

Self Drive Hire Operations

Waste Industry

Cleaning Contractors

Large Commercial Vehicles (Over 7.5T GVW)





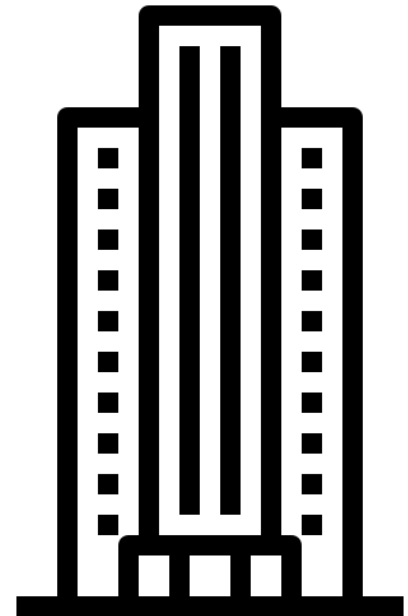
# UK Terrorism

## **Target Trades**

Hairdressers  
Beauty Salons  
Office Services  
Grocers  
Newsagents  
Off License  
HMO's  
Contractors  
Block of Flats  
Offices  
Manufacturers  
Retail Shops  
Restaurants  
Hotels  
Dance School  
Showrooms

## **Unacceptable Trades**

Risks outside of the UK  
Government/Military Owned Buildings  
Sports Arenas  
Owner Occupied Residential  
Religious Buildings





# Property Owners

## Target Trades

Hairdressers  
Beauty Salons  
Office Services  
Grocers  
Newsagents  
Off License  
HMO's  
Contractors  
Printers  
Motor Traders  
Residential Let  
Block of Flats  
Dance Schools  
Showrooms  
Clothing Retail/Wholesale  
Offices  
Unoccupied with works  
DSS Lets  
Unoccupied Commercial & Residential

## Unacceptable Trades

Tyre Wholesale  
Grade A/1 Listed  
Laundrettes  
Mills or Former Mills  
Recyclers  
Thatched Properties  
Indian/Chinese Takeaways & Restaurants  
Fish & Chips Shops





# Unoccupied Properties

## Target Trades

Residential Houses  
Blocks of Flats  
Shops/Showrooms  
Cafes  
Offices  
Storage Units  
Industrial Units  
Garden Centres  
Warehouses  
Agricultural Buildings  
Light Manufacturing  
Plus many more!

## Unacceptable Trades

Pubs/Nightclubs  
Schools, Colleges and Religious Buildings  
Windmills  
Social/Working Men's Clubs  
Recycling Risks  
Thatch Roof  
Grade A/1 Listed  
Mundic Block  
Complete Demolition  
Evacuation Works  
Asbestos Construction





# Non-Standard Household

## Target Trades

Owner Occupied  
Part Let Premises – including professional let and holiday let  
Annexes  
Temporary Unoccupied Premises  
2<sup>nd</sup> Holiday Homes  
Guest Houses/Bed and Breakfast

## Non-Standard Features

Non-Standard Construction  
Flat Roofs (various types of construction)  
Insured with previous claims experience  
Insured with known convictions  
Insured with known declinatures  
Insured with known bankruptcy, liquidations and CCJ's  
Previous Subsidence (including underpinning)  
Listed premises  
Business use from the home  
Premises undergoing renovations

## Unacceptable Trades

Mid Net Worth  
Thatch Roof  
Standard Cases







# Residential Property Owners

## **Target Trades**

Professional Let/Leaseholders  
Student Let  
Holiday Home/Holiday Let  
DSS  
HMO's

## **Non-Standard Features**

Non-Standard Construction  
Flat Roofs (various types of construction)  
Insured with previous claims experience  
Insured with known convictions  
Insured with known declinatures  
Insured with known bankruptcy, liquidations and CCJ's  
Previous Subsidence (including underpinning)  
Listed premises

## **Unacceptable Trades**

Grade A/1 Listed Buildings  
Asbestos Construction  
Mundic Block





# Sport and Leisure

## Target Trades

Golf Clubs  
Angling  
Archery  
Athletics  
Bowls  
Boxing  
Art Exhibitions  
Casinos  
Cinemas and Theatres  
Community Centres  
Family Fun Centres  
Aquariums  
Martial Arts Centres  
Micro-Breweries  
Public Halls  
Scout & Guide Halls  
Zoos  
Basketball  
Cricket  
Fencing  
Football  
Hockey  
Bingo Halls

Social Clubs

Youth Centres

Brown Sign Sites

Concert Halls

Dance Academies

Gymnasiums

Brown Sign Sites

Camp Sites

Laser Tag

Personal Trainers

Netball

Rugby

Squash

Tennis

Arts & Craft Centres

Bowling Alleys

Snooker & Pool Halls

Caravan and Park Home Sites

Children's Play Centres

Comedy Clubs

Event Venues and Lakes

Museums

Model Clubs

Photography Studios

## Unacceptable Trades

Air Based Activities

Extreme Sports

Circus or Travelling Showmen

Equestrian

Nightclubs

Driving Ranges in Isolation

Pro Shops in Isolation

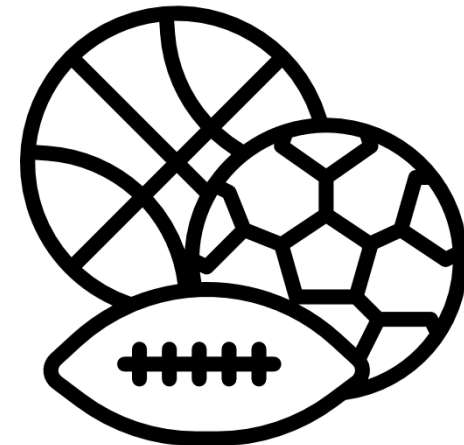
Trampoline Parks

Late Night Clubs

Thrill Seeking Rides

Mechanical Propelled Sports

Participant to Participant Liability  
for Contact Sport



# Contact Us



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# Office Network



3 strategic locations in the UK:



Maidstone:

Head office

P&C Underwriting – Commercial, SME, Household. Nelson Policies and EKU

Operations

Agency

Claims



Wickford:

Sports & Leisure Underwriting



Manchester:

Motor Underwriting

P&C – Commercial, SME