

RISK APPETITE & ACCEPTANCE GUIDE

A PERSONAL APPROACH TO UNDERWRITING

WELCOME

Established in 1995, MG Underwriting are a highly reputable MGA, and longstanding coverholder at Lloyd's. As a business, we are recognised for providing a high level of service, with access to quality markets. We work with brokers to find solutions for their clients insurance needs, building long term relationships as their trusted MGA.

We specialise in commercial combined, property and liability insurance, delivering customised underwriting solutions to UK brokers via our bespoke online portal.

WHY MG?

- Excellent turnaround times, working with you to deliver to your client's expectations
- Access to 'A' rated markets
- Excellent rates for target trades
- Documentation produced at point of sale
- Direct access to our teams of knowledgeable and experienced underwriters
- With over 25 years' experience, we pride ourselves on our **personal approach to underwriting**, and choose to enhance our service with technology, whilst still providing access to our highly experienced teams

OUR PARTNERS

We are proud to be a Coverholder at Lloyd's due to the proven financial security and stability that this offers to clients.

We select our partners carefully and are pleased to work alongside:

- Brit Insurance who have a Lloyd's ratings of A (Excellent) from A.M. Best.
- Ascot have a Financial Strength Rating of 'A' (Excellent)
- Irwell has a rating of AM Best B++ (Good) rated for financial strength and Issuer Credit Rated "BBB"

OUR PRODUCTS

PROPERTY OWNERS - UP TO A COMBINED TOTAL INSURED VALUE OF £5 MILLION

COMMERCIAL COMBINED – UP TO A COMBINED TOTAL INSURED VALUE OF £5 MILLION

COMBINED LIABILITY – LIMITS OF INDEMNITY UP TO £10 MILLION DEPENDING ON TRADE

LANDOWNERS' LIABILITY – LIMITS OF INDEMNITY UP TO £10 MILLION DEPENDING ON OCCUPATION

EVENT LIABILITY – LIMITS OF INDEMNITY UP TO £10 MILLION DEPENDING ON TRADE

PER CAPITA LIABILITY – MAXIMUM 10 EMPLOYEES AND/OR TURNOVER £1,000,000, WITH LIMITS OF INDEMNITY UP TO £10 MILLION DEPENDING ON TRADE

LEGAL EXPENSES – COMMERCIAL LEGAL PROTECTION LIMIT ANY ONE CLAIM UP TO £250,000 (£1MILL AGGREGATE), CAN EXTEND TO COVER EMPLOYMENT LEGAL PROTECTION

PROPERTY OWNERS

As a property owners underwriting specialist, our unique facilities enable us to consider a variety of properties, including private dwellings, flats, houses of multiple occupancy (HMOs), commercial lets and unoccupied premises. We are able to cover properties let to professionals, students or DSS tenants.

TYPES OF RISKS COVERED

- BLOCKS OF FLATS AND SINGLE FLATS
- NONSTANDARD CONSTRUCTION
- GARAGES AND MOT CENTRES
- PRIVATE DWELLING
- LISTED BUILDINGS
- HOLIDAY HOMES
- RETAIL PREMISES
- PUBLIC HALLS
- WAREHOUSES
- HMOS

RISK EXAMPLES

- Unoccupied premises up to 3 years
- HMO premises
- Portfolios – mixed residential and commercial
- Residential let premises

UNOCCUPIED PROPERTY

MG can cater for unoccupied buildings awaiting tenants/sale, undergoing significant refurbishment or renovation.

We currently offer two tiers of cover:

Tier 1: Fire, Lightning, Explosion, Earthquake, Aircraft and Property Owners Liability

Tier 2: Wider perils excluding Theft/Attempted Theft

COMMERCIAL COMBINED

Our most popular product, the MG commercial combined facility provides ease of use with the ability to fine tune cover to match your client's requirements. At its core, our policy offers Material Damage cover, with the option to include additional cover such as Business Interruption. Our underwriters prepare tailor-made policies for your clients needs and activities.

TYPES OF RISKS COVERED

- **EVENTS - FESTIVALS, CONCERTS & SPORTING**
- **MECHANICAL & MOTOR TRADES**
- **WHOLESALE (MOST TYPES)**
- **OFF LICENCE & GROCERS**
- **GENERAL CONTRACTORS**
- **RESTAURANTS**
- **GARDEN CENTRES**
- **TAKEAWAYS**
- **HAULAGE**
- **OFFICES**

RISK EXAMPLES

- Restaurants/pubs/cafes with frying
- Amusement arcades
- E bike/bike shops – including hire and repair

COMBINED LIABILITIES

Here at MG Underwriting, we can write bespoke Liability policies for your client's business or forthcoming event. From Combined Employers and Public Liability for a tradesperson and their employees to Public Liability in isolation for a one-off event, including those that are traditionally hard to place.

TYPES OF RISKS COVERED

- EVENTS - FESTIVALS, CONCERTS & SPORTING
- MANUFACTURING (MOST TYPES)
- WHOLESALERS (MOST TYPES)
- GOLF AND SPORTS CLUBS
- SMALL HIRE RISKS
- HOTELS AND B&BS
- PUBLIC HOUSES
- TRADESMEN
- TEEPEE HIRE

RISK EXAMPLES

- Hire trade scheme
- Haulage excluding hazardous transports
- Event insurance including amateur boxing
- Small food manufacturers

LANDOWNERS LIABILITY

MG Underwriting offer Public Liability cover for land and/or buildings. Our experienced underwriters are on hand to assist with placing landowners' liability for a wide range of risks, with all documentation available online.

TYPES OF RISKS COVERED

- PROPERTIES UNDER RENOVATION
- RESIDENTIAL ASSOCIATIONS
- POL ONLY FOR BUILDINGS
- UNDEVELOPED PASTURES
- UNOCCUPIED PROPERTY
- BROWNFIELD SITES
- COMMUNAL LAND
- GREENFIELD SITES
- SMALL HOLDINGS
- OPEN LAND

RISK EXAMPLES

- Small holding used for growing vegetables behind a residential property
- Common areas serving seven privately owned properties
- 50 acres of land including a lake used by a fishing club
- Car park with 110 spaces

RECENT WINS



GLAMPING PODS



WINERY



UNSUPERVISED GYMS



LOG CABIN HOLIDAY LETS



AQUARIUM & POND SUPPLIERS



ELECTRICAL CONTRACTORS



ESCAPE ROOM ENTERTAINMENTS



PICTURE FRAMER & GRAPHIC DESIGN



DIY - TIMBER & POWER TOOL RETAINER



HOUSEHOLD/GARDEN WASTE COLLECTION



SPECIALIST RESIN CASTING & MOULD MAKING



ELECTRONIC CONTROL PANEL MANUFACTURER



FENCING CONTRACTOR & LANDSCAPE GARDENER



MATERIAL DAMAGE COVERS FOR VARIOUS CONTRACTORS



CHILDREN'S INDOOR SENSORY & ROLE PLAY CENTRE



SALE, SERVICE & REPAIR OF RANGE COOKERS & STOVES



MANUFACTURER & INSTALLER OF ACOUSTIC PARTITIONS



MANUFACTURER OF FIBRE ART & OTHER DECORATIVE OBJECTS

“MEET THE TEAM”

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