



Nelson Polices at Lloyd's



About Us

We are 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 enquiries, risks that traditional insurance markets might turn away.

Our experienced teams are located across the country, with offices in Maidstone, Wickford and Manchester. They pride themselves on consistently delivering an unrivalled, innovative yet competitive insurance solution.

We pride ourselves on offering the very best service, in a highly compliant, technology based trading environment whilst maintaining a traditional business approach.

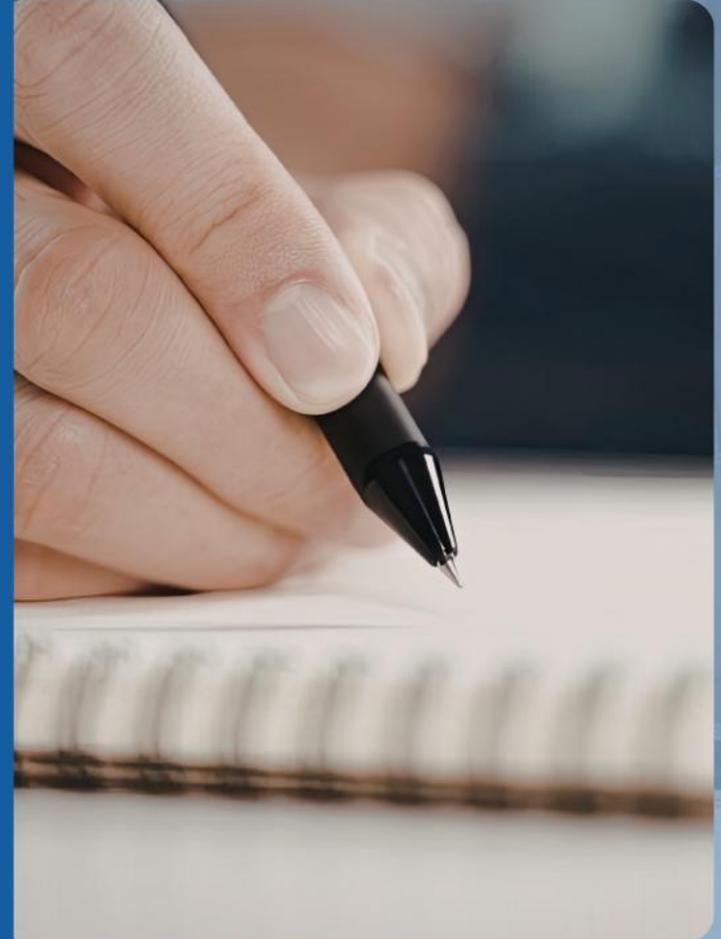
Approach

We offer brokers a service led, traditional business approach, in a technology-based 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.



Our Services



Commercial and Contractors Combined
Commercial Combined
Liability
Property Owners
Motor Trade
Contractors All Risks
UK Terrorism
Motor Fleet
Vacant Premises
Non-Standard Household
Residential Property Owners
Sport & Leisure
Golf Clubs
General Leisure

Commercial and Contractors Combined

Target Trades

- ✓ Petrol Stations
- ✓ Wholesalers
- ✓ Manufacturers
- ✓ Contractors
- ✓ Motor Trade Internals

Can be Considered:

- Property/Business Interruption
- Contractors All Risks

Limits & Covers Available

- Up to £5million Property TSI
- Up to £5million TSI on Contractors All Risks
- Up to £10million PL/PR
- Worldwide Jurisdiction

Unacceptable Trades

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

Key Features

- USA exports including Worldwide Jurisdiction
- Height limit over 15m considered
- Depth limit lower than 3m considered
- Far Eastern Imports



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

Can Be Considered

- Restaurants
- Hotels
- Public Houses
- Gyms
- Textiles
- Wood or Timber Manufacturing, Engineering & Processing

Unacceptable Trades

- ✗ Recycling Centres
- ✗ Thatched Properties
- ✗ Frying Ranges
- ✗ Laundrettes
- ✗ Grade A/1 Listed
- ✗ Indian/Chinese Takeaways & Restaurants
- ✗ Nightclubs
- ✗ Tanning Salons
- ✗ Mattress Manufacturers
- ✗ Product liability on E-Cigarettes
- ✗ Fertiliser and Chemical Processing

Key Features

- Adverse Financials
- Convictions
- Case by Case Underwriting



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

Can Be Considered

- Public Houses
- Educational Services
- Window Cleaners
- Caterers
- EL in Isolation
- Woodworking Machinists

Unacceptable Trades

- ✗ Roofers and Scaffolders
- ✗ Tree Fellers
- ✗ Recycling Processing
- ✗ Structural Steel Erectors
- ✗ Product liability on E-Cigarettes
- ✗ Fertiliser and Chemical Processing
- ✗ Employer liability in isolation

Key Features

- New Ventures
- Adverse Financials
- Convictions
- USA Exports
- Far East Imports



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

Can Be Considered

- Public Houses
- Restaurants
- Hotels
- Cafes
- Properties with External ATMs

Unacceptable Trades

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

Key Features

- Case By Case Underwriting
- Non-Standard Construction
- Employers Liability
- Adverse Financials
- Legal Expenses
- Day One Lift
- Mixed Occupancy
- Convictions
- Partially Unoccupied



Motor Trade

Target Trades

- ✓ Vehicle Accessory Fitters
- ✓ Vehicle Hirers
- ✓ Vehicle Signwriters
- ✓ Tyre Fitters
- ✓ Vehicle Mechanics
- ✓ Vehicle Dealers
- ✓ MOT Valeters
- ✓ Vehicle Body Repairers
- ✓ Campervan Converters
- ✓ Vehicle Storage Facilities
- ✓ Motor Factor/Part Sales

Can Be Considered

- Storage of Tyres
- Diagnostic Equipment
- Breakdown Recovery Agents
- Vehicles in Transit
- HGV and Agriculture Vehicle Mechanics and Repairers
- Trailers/Portable Tools
- Damage to Property worked upon for Valeters
- Vehicles with a single value of over £10,000 in the open

Unacceptable Trades

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

Key Features

- New Ventures
- WFH Risks
- Numerous extensions on Material Damage
- Liability and material Damage together or in Isolation
- Vehicles at premises cover with a maximum value of any one vehicle £120,000
- Extension for vehicles with a single article value of £10,000 in the open as standard up to limit of sums insured
- Material Damage up to £2m total sums insured
- Up to £5m PI/Products/Service Indemnity and £10m EL



Contractors All Risks

Target Trades

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

Can Be Considered

- Roofers
- Steel Erectors

Unacceptable Trades

- ✗ Recyclers
- ✗ Groundworkers
- ✗ Landscape Gardeners
- ✗ Tree Fellers (excluding plant)

Key Features

- New business ventures
- Convictions
- Adverse Financials
- Plant in Isolation
- Low minimum premiums
- Up to £250,000 Plant Cover
- Up to £2,000,000 Contract Workers



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 Schools
- ✓ Showrooms

Can Be Considered

- Chemical, Biological, Radioactive & Nuclear Extension

Unacceptable Trades

- ✗ Risks Outside of the UK
- ✗ Government/Military Owned Buildings
- ✗ Sports Arenas
- ✗ Owner Occupied Residential
- ✗ Religious Buildings

Key Features

- Differentiation in rating between commercial and residential risks
- Automatic uplifts (standard 30% on buildings and 15% other property)
- Standalone Risks
- Zone A Consideration



Vacant Premises

Target Risks

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

Future Intentions

- ✓ To be sold
- ✓ To be let / To be owner occupied
- ✓ Pending Probate
- ✓ Premises undergoing renovations

Sum Insured Limits

Building Sum Insured – up to £3,500,000
Contents Sum Insured – up to £500,000
Property Owners Liability - £2M / £5M

Non Standard Features

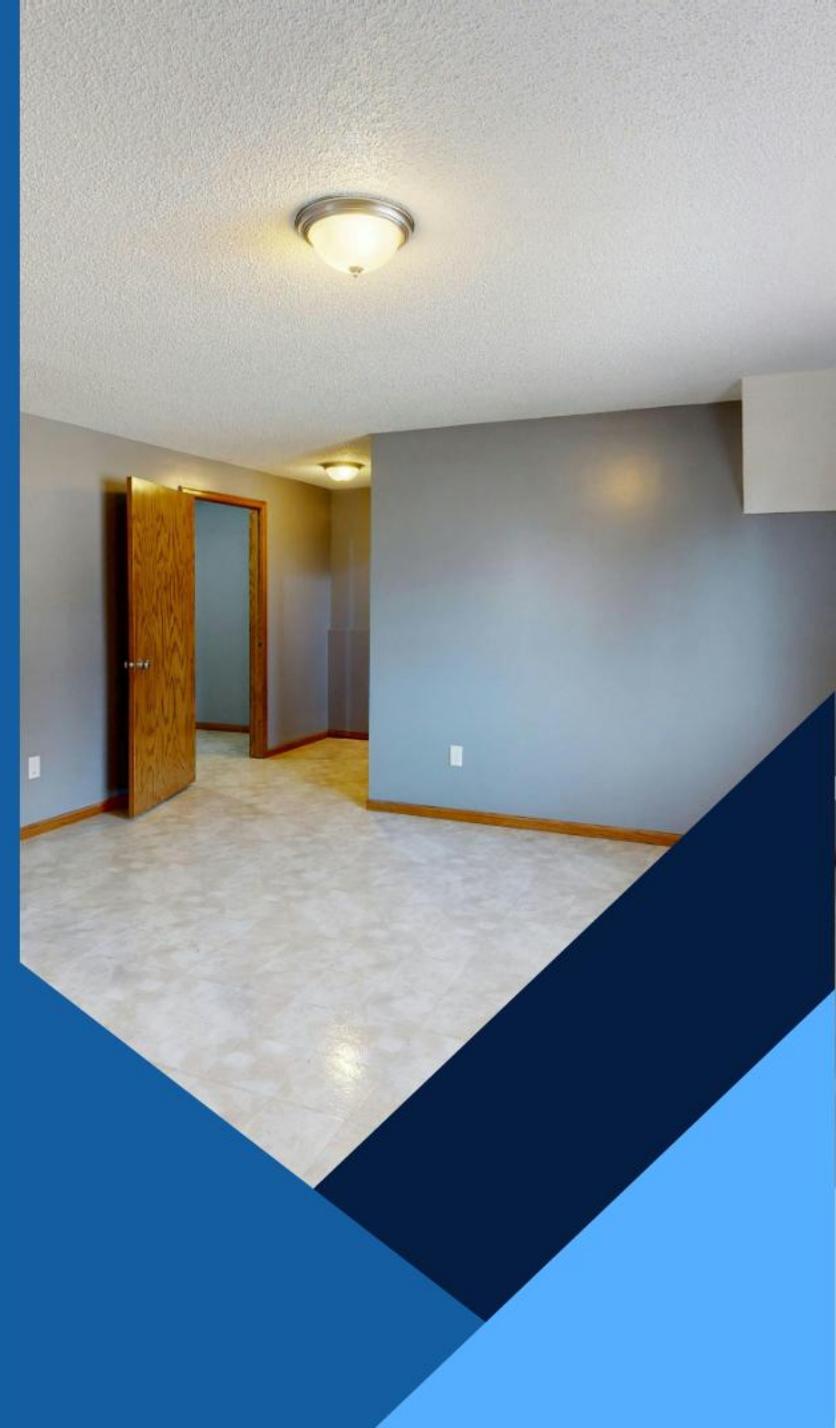
- ✓ Non Standard Construction
- ✓ Flat Roofs (various types of construction)
- ✓ Insured with previous claims experience
- ✓ Insured with known convictions
- ✓ Insured with known bankruptcy, liquidations and CCJs
- ✓ Insured with known declinatures
- ✓ Previous Subsidence (including underpinning)
- ✓ Listed Premises (Grade 2/B Listed)
- ✓ Premises undergoing renovations

Unacceptable Risks

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

Policy Period

3,6 and 12 months policies



Non Standard Household

Target Risks

- ✓ Owner Occupied
- ✓ Part Let Premises – including professional let and holiday let Annexes
- ✓ Temporary Unoccupied Premises
- ✓ 2nd Holiday Homes
- ✓ Guest Houses/Bed & 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 CCJs
- ✓ Previous Subsidence (including underpinning)
- ✓ Listed Premises
- ✓ Business use from the home
- ✓ Premises undergoing renovations

Unacceptable Risks

- ✗ Mid Net Worth
- ✗ Thatch Roof
- ✗ Standard Cases
- ✗ Property with Japanese Knot Weed
- ✗ Asbestos
- ✗ Demolition works

Sum Insured Limits

Building Sum Insured – up to £3,000,000
Contents Sum Insured – up to £500,000
Property Owners Liability - £2M / £5M



Residential Property Owners

Target Risks

- ✓ 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 bankruptcy, liquidations and CCJs
- ✓ Insured with known declinatures
- ✓ Previous Subsidence (including underpinning)
- ✓ Listed Premises

Unacceptable Risks

- ✗ Grade 1/A Listed Buildings
- ✗ Asbestos Construction
- ✗ Mundic Block
- ✗ Thatched roof
- ✗ Property with Japanese Knot Weed
- ✗ Demolition works

Sum Insured Limits

Building Sum Insured – up to £3,500,000

Contents Sum Insured – up to £500,000

Property Owners Liability - £2M / £5M



Sport and Leisure

Target Risks

- ✓ Golf Clubs
- ✓ Angling
- ✓ Archery
- ✓ Athletics
- ✓ Bowls
- ✓ Boxing
- ✓ Yoga
- ✓ 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
- ✓ Brown Sign Sites
- ✓ Camp Sites
- ✓ Caravan and Park Home Sites
- ✓ Comedy Clubs
- ✓ Event Venues and Lakes
- ✓ Museums
- ✓ Model Clubs
- ✓ Photography Studios
- ✓ Social Clubs
- ✓ Youth Centres
- ✓ Children's Play Centres
- ✓ Concert Halls
- ✓ Dance Academies
- ✓ Gymnasiums
- ✓ Laser Tag
- ✓ Personal Trainers
- ✓ Recording Studios
- ✓ Snooker & Pool Halls
- ✓ Petting Farms
- ✓ Netball
- ✓ Rugby
- ✓ Squash
- ✓ Tennis
- ✓ Arts & Craft Centres
- ✓ Bowling Alleys



Sport and Leisure

Can Be Considered

- Dry Ski Slopes
- Ice Rinks
- Race Courses

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 Sports

