



# COATINGS PLUS

Is an exclusive scheme for the Surface Engineering Industry underwritten by A + Rated insurance companies.

Specially designed and planned to reflect the needs of the industry. Coatings Plus provides a total risk solution to the exposures that are faced by the Surface Engineering Industry.

## cover for the following trades

Powder Coatings | Enamellers | Blast Cleaning | Chromium Plating | Electroplaters | Metal Coatings | Metal Finishers  
Corrosion Protection | Heat Treatment

## KEY BENEFITS AND FEATURES

"A" rated UK Insurers | Same day Quotations | Same day Documentation - including Schedules and Certificates  
Efficacy cover - (Failure to perform it's intended use or function)

Policies can be written on a commercial combined basis or liability and contract works in isolation

Public & Products Liability limits can be increased to £25 million | Premiums start at £1,000 plus Insurance Premium Tax  
Targeted turnover from £100,000 to £15,000,000

## WHO ARE CRK?

CRK Commercial Insurance Services Ltd is a specialist scheme broker providing insurance solutions to the Coatings Industry.

With over 20 years experience from the senior management team we pride ourselves in understanding the constant changing needs of our customers and trading partners. In delivering cost effective insurance solutions for your business we believe our success is down to the effective way that we handle your business, from our initial discussions, to the inception of your policy and our service levels throughout our trading relationship.

12 Midland Court | Central Park | Leicester Road | Lutterworth | Leicester | LE17 4PN  
Tel: 01455 557282 | Fax: 01455 557281  
E-mail: [sales@crkinsurance.com](mailto:sales@crkinsurance.com)



# COATINGS PLUS

## COMBINED LIABILITY

### **Employers Liability**

(Standard Limit £10,000,000) Provides cover for death and bodily injury to employees arising out of their work whilst engaged in their business activities.

### **Public Liability**

Provides cover for the insured's legal liability in the event of bodily injury to any third party person and or damage to third party property arising out of the operations of the business and occurring within the territorial limits up to the limit as highlighted in the policy schedule.

### **Products Liability**

Provides cover in the event of accidental bodily damage to any person and damage to property occurring and caused by a product supplied by the insured. The limit of the certificate is shown in the schedule and the limit applies during any one period of insurance.

## CONTRACT ALL RISKS

### **Item 1 - Permanent & Temporary Works**

The permanent works and temporary works executed in performance of the Contracts and materials for incorporation therein whilst on the sites of the Contracts or in transit by road rail or inland waterway within the Territorial Limits.

### **Item 2 - Temporary Buildings**

Temporary buildings including fixtures and fittings therein for use in connection with the Contracts (but excluding hired in property) anywhere in the Territorial Limits.

### **Item 3 - Constructional Plant Tools & Equipment**

Constructional Plant tools and equipment for use in connection with the Contracts (but excluding hired-in property and property described in Items 1 2 and 5 herein) anywhere within the Territorial Limits.

### **Item 4 - Hired in property**

Hired in property as otherwise described in Items 2 and 3.

### **Item 5 - Employees' Personal Effects**

Employees' personal tools and effects whilst on the sites of the Contracts within the Territorial Limits.



# COATINGS PLUS

## PROPERTY DAMAGE

### Material Damage including Theft

Buildings | Machinery & Plant | Stock / Goods in Trust / Work in Progress | Computers & Software | Goods in Transit  
Accidental Damage | Index Linking | Lock & Keys | Loss of Metered Water | Fire Brigade Damage | Capital Additions  
Accidental Damage to Glass | Trace & Access | Subsidence

### Business Interruption

(To protect your revenue following an insured loss to your assets)

Increased cost of working      £100,000

Book Debts Standard Limit      £100,000  
(with option to increase)

Money Standard Limit      £2,500  
(with option to increase)

### All Risks

Anywhere in the world if selected.



# COATINGS PLUS

## COMMERCIAL LEGAL EXPENSES

### How at risk is your business?

Are you protected against the threat and often crippling cost of litigation?

In an increasing litigious and legislated environment, it can be hard to keep up to date with all the changes affecting a business. Few companies can afford the luxury of HR Personnel specialising in employment law.

The cover will pay legal costs and expenses up to £100,000

Comprehensive cover, comprising:

Employment dispute protection

Legal defence

*(including prosecutions from the health and safety executive)*

Tax Investigation

*(Limit £2,000 in respect of Aspect Enquiries)*

Contractual Dispute

*(protection in respect of the sale or purchase of goods or services)*

Property protection and bodily injury including nuisance and trespass

### Helplines

Eurolaw Commercial Legal Advice

Business Assistance

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# COATINGS PLUS

## OTHER COVERS AVAILABLE THROUGH COATINGS PLUS

### **Group Personal Accident**

Protect your business against the financial consequences of insured persons suffering from accidental bodily injury or death.

### **Directors & Officers**

Financial protection for the directors and officers of your company in the event they are sued in conjunction with the performance of their duties as they relate to the company.

### **Professional Indemnity**

This protection is against person/s acting in their professional capacity against claims that might be made, alleging that injury or loss has resulted from their negligent actions or advice.

### **And Finally - Premium Finance**

What is Premium Finance?

Premium finance is the easy way to pay for insurance. It's a loan that allows you to spread your payment for your premium over a period of time by direct debit.

You then repay the loan through an instalment plan that allows you to manage your cash flow more easily.

Our preferred finance providers are leaders in their field and process premiums for over 5,000 brokers and intermediaries including the Lloyds Market. In fact one of our providers introduced the concept of insurance premium payment finance to the UK in 1977 and these finance houses are still committed, focused, offering flexible and competitive market solutions and remains the market leader

All the covers highlighted only represent a summary of covers available; full details of the insurance provided and any restrictions in cover are contained in the policy wording.

**Should you decide that your business would benefit from any of the covers available or you require any clarification on the above information, please contact us on 01455 557282**

CRK Commercial Insurance Services Ltd is authorised and regulated by the Financial Conduct Authority. Our FCA register number is 306144. You can check this on the FCA's Register by visiting the FCA's website [www.fca.org.uk/register](http://www.fca.org.uk/register) or by contacting the FCA on 0800 111 6768

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