



HIGH RISE PLUS

Is an exclusive scheme for the Rope Access Contractors & Contractors Working at Height, underwritten by Lloyd's of London.

Specifically designed and planned to reflect the needs of the industry, HIGH RISE PLUS provides a total risk solution to the exposures that are faced by the Rope Access industry.

COVER FOR THE FOLLOWING TRADES

Rope Access | Cladding Contractors | Stone Masons - Including cleaning & restoration | Steeple Jacks
Lightning Conductor Engineers | Bridge Repairs & Maintenance | Inspection Maintenance | Rigging | Netting Contractors
Safety Equipment and Fall Arrest Installations | Sign & Barrier Installations Eye Bolt | Installations/Non Destructive Testing
High Rise Cleaning & Maintenance | Curtain Walling | Structural Glazing | Aluminium Fabricators | Rock Anchor Installations
Training Organisations for the above Trades

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)
Unlimited Height and Depth Includes working at hazardous locations UK or Worldwide
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 | Pure Financial Loss automatically included - £100,000 limit
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 Rope Access 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.

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HIGH RISE 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.

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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.



HIGH RISE 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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HIGH RISE PLUS

OTHER COVERS AVAILABLE THROUGH HIGH RISE 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 or by contacting the FCA on 0800 111 6768

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