



TIMBER PLUS

Is an exclusive scheme for the Timber Industry, underwritten by Lloyd's of London.

Specifically designed and planned to reflect the needs of the industry, Timber Plus provides a total risk solution to the exposures that are faced by companies in this sector.

COVER FOR THE FOLLOWING TRADES

Manufacturers, Suppliers and Installers of Timber Framed Buildings, Joinery Manufacturers & any associated trades in the Timber Industry

KEY BENEFITS AND FEATURES

- "A" Rated UK Insurer
- Efficacy Cover (Failure to Perform Its Intended Use or Function) included as standard
- Flexible Height & 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
- Professional Indemnity limits from £500,000 to £5,000,000
- Commercial Legal Expenses - £100,000

WHO ARE CRK?

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

With over 20 years experience from the senior management team we pride ourselves on 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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TIMBER 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. Extension for breakdown whilst testing equipment.

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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TIMBER 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 | All Risks

OTHER COVERS AVAILABLE THROUGH TIMBER PLUS

Professional Indemnity - limits up to £5 million

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.

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.

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 to get a quote.

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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