



**Insurance for Electrical, Fire & Security Contractors**

**A different way of looking at your business**



## A specialist service

As a contractor involved in the Electrical, Fire or Security Industry you will be aware that your work requires specialised insurance.

We have used our knowledge and expertise in this area to develop a range of products that can be tailored to suit your individual needs and circumstances. Regardless of the size of your company, we can make your insurance simpler, less costly and provide you with enhanced levels of cover.

## Making it easy

We have removed the hassle usually associated with arranging insurance:

- We have a simple pricing structure which means our premiums are competitive.
- There is minimal paperwork involved in applying to save you time and effort.
- Payment can be made by interest free direct debit helping your cash-flow.
- No declarations are required at the end of your insurance year meaning what we quote on day one is what you pay for the year.

- As insurance brokers we are able to handle all of your insurance requirements, making it easier for you to concentrate on the important task of running your business.

Whether its time to renew your policy now or in the future, contact us today to find out more.

**0845 1902442**  
or email us at  
[electrical@jelfgroup.com](mailto:electrical@jelfgroup.com)



## Tailor-made cover

Our knowledge of your industry and your insurance requirements has enabled us to develop a specialised product exclusive to the Jelf Group. Below is a summary of our core product and details of optional extensions that are available.

- **Public and Products Liability including Efficacy cover** - We can arrange cover up to £5m with the option to buy additional cover if required. Our policy automatically provides Efficacy Cover which is cover for the failure of a product or service you supply to fulfil it's desired duty. Most Insurers do not include this cover as a standard feature.
- **Professional Indemnity Insurance** - Most Insurers do not include this cover as standard, which then requires you to buy an additional policy, this can be expensive and time consuming. Our policy automatically provides cover for £250,000, with the option to increase this limit.
- **Employers Liability** - Our policy will provide cover for your employees and sub contractors and there is no need to declare employee numbers, estimated wages or payments to subcontractors.
- **Optional Extensions Available** - We can arrange the above cover and the following extensions in one single policy. With a single renewal date and interest free direct debit option available we provide a 'one stop shop' for all of your business insurance needs.
- **Premises and Business Interruption** - Our policy can be extended to cover your contents, stock and computers at your premises.
- **Tools and Equipment** - Our policy can include all risks cover anywhere in the UK, including at your customers premises and in unattended vehicles overnight\*. Replacement is on a 'new for old basis'.
- **Contract Works** - Cover can be tailored to your needs to include loss of hired in plant including liability for continuing hire charges, own plant and for loss or damage for materials on site for which you are responsible.
- **Legal Expenses** - The Insurers will provide a Commercial Legal Helpline including tax advice, employment disputes and legal assistance/defence within the terms of the policy coverage.
- **Management Liability Portfolio (Directors and Officers Liability)** - This extension which provides wider cover than a standard Directors and Officers policy. It extends to include employment practice liability and corporate legal liability.

\* Any fixed external tools and equipment must be kept in a securely locked compound and any portable tools and equipment must be kept in a locked building or out of sight in a locked boot or locked load area of a commercial vehicle if left unattended between the hours of 9.00pm and 6.00am.

# The Jelf Group Structure

The Jelf Group operates under 5 key brands:



## The Full Picture

### Financial Planning including Business Assurance & Healthcare

The loss of a key employee, shareholder or partner either through illness or death is a serious risk that many businesses overlook, despite it having a potentially massive impact on the future security of the business. We are able to provide expert Financial Planning including our Business Assurance service which combines business protection and risk management with healthcare.

### Commercial Finance

We aim to remove any 'unknowns' when raising money for your business by using our experience and market knowledge to secure you the most suitable and affordable finance option. We can help with property finance, invoice finance, vehicle finance, asset finance and banking consultancy.

### Personal Insurance

Our Personal Insurance team will also be happy to assist you with any other types of insurance including van, motor, home and travel. Let our team do the shopping around for you.

**Jelf Group plc:**

**Insurance - Employee benefits - Commercial finance - Wealth management**