

### **Core Business:**

- Contractors; Including but not limited to Electricians, Scaffolders, Roofers & Engineers.
- Manufacturing Risks.
- Wholesalers & Retailers.
- Recycling, Waste, Demolition & Plant Hirers.
- Private Car & Small Van risks for Carriage of Own Goods.
- Couriers & Delivery Risks.
- Haulage Contractors.
- UK Mainland based accounts.
- Low European Exposure (<10%)

### **Excluded Risks:**

- Bus/Coach.
- Taxi Operators.
- Blue Light Vehicles.
- Self-Drive Hire/Credit Hire.
- Northern Ireland Based Risks.
- Carriage of Class 1 & 7 Hazardous Goods.
- Care Homes.
- Professional Sports Clubs.
- Recruitment Agencies.
- Any Airside Exposure.
- NCB Rated Risks.
- Risks with Less Than 3 years Continuous Fleet Experience.
- New Ventures.
- Private Cars – Max Value £100k.