



# Providing great rates for the trade

[www.ceqonline.co.uk](http://www.ceqonline.co.uk)



**COMMERCIAL EXPRESS**

Cover in an Instant

## Contact details

For information about this product or to discuss how Commercial Express can help you develop your business please call us today on **0845 094 2077**

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CX Liability & Tools is a Per Capita and a Wages Turnover facility rolled into one. Another great feature is the ability to arrange Tools and Stock cover in isolation or as an extension to either liability scheme.

# Liability & Tools Insurance

**A specialist product meeting the needs of over 260 trades.**

## Standard Cover

### Per Capita Facility

The Per Capita facility caters for over 260 general contractors, tradesman and professionals and is available to a maximum of ten persons.

### Wages & Turnover Facility

For larger contractors the wages & turnover facility provides the policyholder a fully flexible policy that can fluctuate on how your business performs year on year. There is no restriction on the size of your business or how many employees you employ.

## Optional Extensions

CX Liability & Tools carries many great features and one of them is the ability to arrange Tools and Stock cover in isolation or as an extension to either liability scheme.

Unlike many other policies there is no need to remove tools from the vehicle overnight and there is no single item limit.

## Features & Benefits

- Quick Quote facility for instant premium indications
- Public liability up to £10,000,000 for all trades
- Up to 30% No Claims Discount available
- Bona Fide Sub Contractors included for FREE
- No maximum turnover limit

## Trades

Over 260 general contractors, tradesman and professional

## Minimum Premium

Wages & Turnover      £150 (Ex IPT & Fee)

## Commission

20%

## Cover available in Northern Ireland

Yes

## Terrorism

No



Please view full policy wording for all specific and general exclusions at our website: [www.ceqonline.co.uk](http://www.ceqonline.co.uk)

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