

Care

Burns & Wilcox's care appetite is based upon true expertise of underwriting. From elderly care facilities to those providing care for service users with highly specialist and complex needs, Burns & Wilcox underwriters use their experience to provide essential protection for the care industry.

TARGET SECTORS

- » Care Homes Children & Adults
 - Learning Disabilities
 - Physical Disabilities
 - Mental Health (not secure unit)
 - Dementia and Alzheimer's
 - Autism
 - Substance misuse and addiction services
 - Rehabilitation from injury
 - Eating Disorders
 - Respite Care
- » Supported Living/Housing
 - Care Leavers
 - Asylum/Refugees
 - Learning or Physical Disabilities
- » Domiciliary Care for adults and children
- » Day Care Centres
- » Hospices
- » Elderly Care Home Groups (minimum of 3 homes)

COVERAGE DETAILS

- » Proposition
 - Employers Liability £10M
 - Public Liability £10M
 - Abuse up to £5M (claims made)
 - Professional Indemnity and Medical Malpractice £10M
 - Medical Malpractice cover can be included for Doctors and Nurses
 - Material Damage and Business Interruption up to £30M per single location
 - Legal Expenses
 - Risk Management Services
- » Target Organisations
 - Good regulatory outcomes
 - Private Ownership
 - Risk management lead businesses
 - New Start-Up businesses
- » Submission Requirements
 - Cannot be registered outside of England, Wales, or Scotland
 - Broker presentations or completed proposal forms accepted to provide quotations

Visit burnsandwilcox.co.uk for a full list of solutions, experts and office locations near you.

CONTACT:

Melissa Kalsi // Underwriting Manager
P: +44 (0) 7831 428 167
mkalsi@burnsandwilcox.co.uk

Harry Forster // Assistant Underwriter
P: +44 (0) 7570 316 714
hforster@burnsandwilcox.co.uk

Casualty

The Burns & Wilcox Standalone Casualty proposition offers a wide range of coverage options, across primary and excess layers and a number of target sectors. All products are written by specialist underwriters who have the expertise needed to provide service and solutions for brokers' needs.

TARGET SECTORS

- » Manufacturing
- » Leisure & Hospitality
- » Engineering
- » Retail, Wholesale & Distribution
- » Property Owners Liability

COVERAGE DETAILS

- » Proposition
 - Primary Employers Liability £10M limit
 - Primary & Excess Public and Products Liability up to £20M limit
- » Optional Extensions
 - Financial loss
 - Efficacy
 - Legionella
 - Damage to property being worked upon
- » Additional Benefits
 - Standard minimum excess of £500
 - Experienced claims service via DWF including claims defensibility and Risk Management resources
 - Fast turnaround of enquiries
 - Experienced underwriters that are empowered to make decisions

Visit burnsandwilcox.co.uk for a full list of solutions, experts and office locations near you.

CONTACT:

Deanne Rogers // London Casualty Manager
P: +44 (0) 7525 966 404
drogers@burnsandwilcox.co.uk

Martino D'Aliesio | Development Underwriter, Casualty
P: +44(0) 7901 165 906
mdaliesio@burnsandwilcox.co.uk

Contractors Liability

Burns & Wilcox's construction offering was established in 2023, with a mix of standard and high hazard trades being written across both primary and excess layers. The proposition includes a quote and bind portal that can be used for lower hazard trades, alongside a bespoke underwriting service for more difficult to place risks.

TARGET SECTORS

- » SME – lower hazard trades such as
 - General builders
 - Plant hires
 - Light civils / ground workers
 - Shopfitters
 - Modular building manufacture/installation
- » Larger Risks – lower hazard trades plus higher hazard *including*
 - Steel erectors
 - Work offshore
 - Quarry operators
 - Crane hirers
 - Scaffolders
 - Heavy civils
 - Fully mechanised recycling risks
 - Offshore exposures

COVERAGE DETAILS

- » Proposition
 - EL and PL/Products
 - Up to £10M CAR available on selected trades
 - Up to £10M LOI available on Primary
 - Up to £15M XSPL/Products
- » Additional Benefits
 - Exclusive terms
 - Work in hazardous locations
 - Flexible height and depth limits
 - Non-Licensed asbestos & accidental discovery extensions available
 - Per capita facility
 - Can consider 100% BFSC
 - Quote and bind portal for Vanilla

Visit burnsandwilcox.co.uk for a full list of solutions, experts and office locations near you.

CONTACT:

Martino D'Aliesio | Development Underwriter, Casualty
P: +44(0) 7901 165 906
mdaliesio@burnsandwilcox.co.uk

One Minster Court
Mincing Lane
London, United Kingdom EC3R 7AA

Hospitality

At Burns & Wilcox we've been underwriting Hospitality risks for over 15 years. We have experience in covering a wide range of policyholders in the UK, from single sites to operators with hundreds of premises. Our experience has allowed us to create bespoke products to meet the needs of Hospitality clients that, when combined with our claims and risk management services, offer a unique and exclusive proposition in the UK Insurance market.

TARGET SECTORS

- » Dining and Restaurants
 - Fine dining
 - Restaurant chains
 - Fast food chains
 - Catering services- Hospitality
 - Pubs
 - Bars (other than nightclubs)
- » Tourism
 - Caravan parks
 - Holiday parks and lodges
 - Hotels
 - Guest Houses; B&B
- » Events
 - Conference Centres

COVERAGE DETAILS

- » Proposition
 - MD/BI Capacity up to £30M any one fire risk
 - Casualty £10M EL/£20M PL
 - Terrorism £50M any one location
- » Exclusivity
 - Work exclusively on every opportunity
- » Coverage
 - Wordings specific to each target sector
 - Cover provided on a combined Property/Casualty basis
 - Minimum package premium £10K
- » Extensive knowledge of sector
 - Bespoke Risk Management and Claims approach depending on clients requirements

Visit burnsandwilcox.co.uk for a full list of solutions, experts and office locations near you.

CONTACT:

Dave Burrige // Head of Property Package
P: +44 (0) 7872 506 601
dburridge@burnsandwilcox.co.uk

James John // Property Underwriting Manager, London
P: +44 (0) 7785 617 455
jjohn@burnsandwilcox.co.uk

David Batey // Property Underwriting Manager, Birmingham
P: +44 (0) 7471 998 784
dbatey@burnsandwilcox.co.uk

Martyn Bleakley // Property Underwriting Manager, Manchester
P: +44 (0) 7900 743 700
mbleakley@burnsandwilcox.co.uk



Logistics

At Burns & Wilcox we have been underwriting Logistics risks for over 15 years. We have experience in covering a wide range of policyholders in the UK, from single sites to operators with hundreds of premises. Our expertise has allowed us to create bespoke products to meet the needs of Logistics clients that, when combined with our claims and risk management services, offer a unique and exclusive proposition in the UK Insurance market.

TARGET SECTORS

UK Companies with Turnover between £1M and £500M

- » General Warehousing excluding Haulage Contractors
- » Cash and Carry
- » Courier services
- » Supply Chain Operators
- » Distribution
 - Medical and Pharmaceutical
 - Vehicle
 - Electronics
 - Food and Beverage
- » Bus and Coach Operators

COVERAGE DETAILS

- » Proposition
 - MD/BI Capacity up to £30M any one fire risk
 - Casualty £10M EL/£20M PL
 - Terrorism £50M any one location
- » Exclusivity
 - Work exclusively on every opportunity
- » Coverage
 - Wordings specific to each target sector
 - Cover provided on a combined Property/Casualty basis
 - Minimum package premium £10K
- » Extensive knowledge of sector
 - Bespoke Risk Management and Claims approach depending on clients' requirements

Visit burnsandwilcox.co.uk for a full list of solutions, experts and office locations near you.

CONTACT:

Dave Burridge // Head of Property Package
P: +44 (0) 7872 506 601
dburridge@burnsandwilcox.co.uk

James John // Property Underwriting Manager, London
P: +44 (0) 7785 617 455
jjohn@burnsandwilcox.co.uk

David Batey // Property Underwriting Manager, Birmingham
P: +44 (0) 7471 998 784
dbatey@burnsandwilcox.co.uk

Martyn Bleakley // Property Underwriting Manager, Manchester
P: +44 (0) 7900 743 700
mbleakley@burnsandwilcox.co.uk

Professional Indemnity

At Burns & Wilcox, we pride ourselves on understanding our client's profession and developing products that address their insurance needs. Burns & Wilcox Professional Indemnity policies are designed to provide comprehensive coverage for a wide variety of professional service industries mitigating the risk of expensive and high-visibility litigation, helping to keep our customer's budget and reputation intact.

TARGET SECTORS

Our strength lies in the non-standard, Miscellaneous sector where our expertise and coverage is designed to protect a wide variety of professionals, both regulated and non-regulated.

- » Accountants
- » Architects
- » Engineers
 - Electrical
 - Building Services
 - HVAC
- » Design and Construction
 - Building Contractors
 - Interior Fit Out
 - Electrical Contractors
 - Plumbing and Heating
- » Miscellaneous
- » Surveyors, Estate Agents and Property Professionals
- » Technology and Media Consultants

COVERAGE DETAILS

- » Proposition
 - With capacity up to £5M per risk, we can write both Primary, Excess of Loss and Coinsurance on behalf of both company markets and Lloyd's of London
 - Flexible attitude to underwriting with the ability to look at complex and unusual risks
 - Confident approach to risks, with each case being individually evaluated
 - Fast decisions from underwriters
 - Tailor made schemes are our main area of growth and where our underwriters have particular strengths
 - Profession-specific wordings for the miscellaneous sector

Visit burnsandwilcox.co.uk for a full list of solutions, experts and office locations near you.

CONTACT:

Stephen Moore // Head of Professional Indemnity
P: +44 (0) 7962 242 326
smoore@burnsandwilcox.co.uk

Chris Ball // Development Underwriter, PI
P: +44 (0) 7918 328 324
cball@burnsandwilcox.co.uk

Leanne Leach // Development Underwriter, PI
P: +44 (0) 7785 624 572
lleach@burnsandwilcox.co.uk

Real Estate

At Burns & Wilcox we have been underwriting Real Estate risks for over 15 years. We have experience in covering a wide range of policyholders in the UK, from single sites to owners and groups with multiple locations. Our expertise has allowed us to create bespoke products to meet the needs of Real Estate clients that, when combined with our claims and risk management services, offer a unique and exclusive proposition in the UK Insurance market.

TARGET SECTORS

- » Residential
- » Commercial
- » Light Industrial

COVERAGE DETAILS

- » Proposition
 - MD/BI Capacity up to £30M any one fire risk
 - Casualty £10M EL/£20M PL
 - Terrorism £50M any one location
- » Exclusivity
 - Work exclusively on every opportunity
- » Coverage
 - Wordings specific to each target sector
 - Cover provided on a combined Property/Casualty basis
 - Minimum package premium £10K
- » Extensive knowledge of sector
 - Bespoke Risk Management and Claims approach depending on clients' requirements

Visit burnsandwilcox.co.uk for a full list of solutions, experts and office locations near you.

CONTACT:

Dave Burridge // Head of Property Package
P: +44 (0) 7872 506 601
dburridge@burnsandwilcox.co.uk

James John // Property Underwriting Manager, London
P: +44 (0) 7785 617 455
jjohn@burnsandwilcox.co.uk

David Batey // Property Underwriting Manager, Birmingham
P: +44 (0) 7471 998 784
dbatey@burnsandwilcox.co.uk

Martyn Bleakley // Property Underwriting Manager, Manchester
P: +44 (0) 7900 743 700
mbleakley@burnsandwilcox.co.uk

Retail

At Burns & Wilcox we have been underwriting Retail risks for over 15 years. We have experience in covering a wide range of policyholders in the UK, from single sites to owners and groups with multiple locations. Our expertise has allowed us to create bespoke products to meet the needs of Retail clients that, when combined with our claims and risk management services, offer a unique and exclusive proposition in the UK Insurance market.

TARGET SECTORS

- » Shops
- » Department stores
- » Supermarkets
- » Convenience Stores
- » Forecourt Operators

COVERAGE DETAILS

- » Proposition
 - MD/BI Capacity up to £30M any one fire risk
 - Casualty £10M EL/£20M PL
 - Terrorism £50M any one location
- » Exclusivity
 - Work exclusively on every opportunity
- » Coverage
 - Wordings specific to each target sector
 - Cover provided on a combined Property/Casualty basis
 - Minimum package premium £10K
- » Extensive knowledge of sector
 - Bespoke Risk Management and Claims approach depending on clients' requirements

Visit burnsandwilcox.co.uk for a full list of solutions, experts and office locations near you.

CONTACT:

Dave Burridge // Head of Property Package
P: +44 (0) 7872 506 601
dburridge@burnsandwilcox.co.uk

James John // Property Underwriting Manager, London
P: +44 (0) 7785 617 455
jjohn@burnsandwilcox.co.uk

David Batey // Property Underwriting Manager, Birmingham
P: +44 (0) 7471 998 784
dbatey@burnsandwilcox.co.uk

Martyn Bleakley // Property Underwriting Manager, Manchester
P: +44 (0) 7900 743 700
mbleakley@burnsandwilcox.co.uk

Sports & Leisure

At Burns & Wilcox we have been underwriting Sports and Leisure risks for over 15 years. We have experience in covering a wide range of policyholders in the UK, from single sites to owners and groups with multiple locations. Our expertise has allowed us to create bespoke products to meet the needs of Sports and Leisure clients that, when combined with our claims and risk management services, offer a unique and exclusive proposition in the UK Insurance market.

TARGET SECTORS

- » Leisure Centres
- » Gyms
- » Spas
- » Amateur Sports Operators
- » Sporting Venues
- » Sports Governing Bodies
- » Farm Attractions
- » Zoos
- » Visitor Attraction Operators
- » Art and Cultural attractions and events
- » Tourism

COVERAGE DETAILS

- » Proposition
 - MD/BI Capacity up to £30M any one fire risk
 - Casualty £10M EL/£20M PL
 - Terrorism £50M any one location
- » Exclusivity
 - Work exclusively on every opportunity
- » Coverage
 - Wordings specific to each target sector
 - Cover provided on a combined Property/Casualty basis
 - Minimum package premium £10K
- » Extensive knowledge of sector
 - Bespoke Risk Management and Claims approach depending on clients' requirements

Visit burnsandwilcox.co.uk for a full list of solutions, experts and office locations near you.

CONTACT:

Dave Burrige // Head of Property Package
P: +44 (0) 7872 506 601
dburridge@burnsandwilcox.co.uk

James John // Property Underwriting Manager, London
P: +44 (0) 7785 617 455
jjohn@burnsandwilcox.co.uk

David Batey // Property Underwriting Manager, Birmingham
P: +44 (0) 7471 998 784
dbatey@burnsandwilcox.co.uk

Martyn Bleakley // Property Underwriting Manager, Manchester
P: +44 (0) 7900 743 700
mbleakley@burnsandwilcox.co.uk

Terrorism

At Burns & Wilcox we have been underwriting Terrorism as a standalone specialist class since 2019. The proposition closely aligns with our package offering allowing us to fully cater for our clients insurance requirements whilst our expertise and flexibility allow us to tailor our policies to our client's needs.

TARGET SECTORS

- » Leisure & Hospitality
- » Retail
- » Property Owners
- » Manufacturing
- » Warehousing

COVERAGE DETAILS

- » Proposition
 - Terrorism cover can be place on a standalone basis, or with our Property Package cover
 - £50M limit any one location
 - Lone acts
 - Cover all or select locations
 - First loss limits for multi-location businesses with high TIV
 - NCBR cover available
 - Enhanced wording
 - Exclusive quotes
 - Day one uplift
 - Cover for risks in UK (includes Northern Ireland)
- » Cover includes
 - Non damage denial of access (1 mile radius)
 - Loss of attraction (1 mile radius)
 - Malicious acts
 - Threat
 - Alternative Accommodation
 - Denial of Access
 - Specified & Unspecified UK Suppliers & Customers
 - UK Exhibition Sites
 - Public Utilities
 - Debris Removal
 - Property in transit
 - Terrorism Liability (Employers & Non-employees)
 - Brand rehabilitation

Visit burnsandwilcox.co.uk for a full list of solutions, experts and office locations near you.

CONTACT:

Sarah Joiner // Head of Terrorism, R&D
P: +44 (0) 7944 255 153
sjoiner@burnsandwilcox.co.uk

One Minster Court
Mincing Lane
London, United Kingdom EC3R 7AA