

CONTACT US

IF YOUR POLICY IS DUE FOR RENEWAL...

Take immediate advantage of our special insurance arrangements by contacting us to discuss your requirements.

IF YOUR POLICY IS NOT YET DUE FOR RENEWAL...

Please still advise us of your renewal date and we will contact you nearer the time to discuss your requirements.

ONLINE BENEFITS...

To obtain a firm quotation a Proposal Form will need to be completed and this is available to either download or complete online.

Alternatively, a short form is available which simply asks you to complete a few details about your business and we will then contact you at your convenience to discuss further.

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INNOVATIVE INSURANCE

A Comprehensive Insurance Scheme for Electrical, Heating & Ventilation, Plumbing and Air Conditioning Contractors



ELECTRICAL
HEATING AND VENTILATION
PLUMBING
AIR CONDITIONING

Insurance Brokers • Underwriting Agents
Lloyd's Brokers

THE COMPANY



INNOVATIVE INSURANCE

Camberford Law Plc. was established in 1958 and has become highly regarded within the commercial insurance industry as a “**Scheme Specialist**”. Concentrating in particular sectors we undertake substantial research in order to determine the needs of our customers and translate this into policy covers with consistently competitive premiums.

Currently we have developed over 20 schemes and facilities, each having their own particular niche areas of coverage. These are handled by **specialist teams** of insurance professionals dedicated to offering you insurance cover to meet the needs of your business.

Experienced and specifically knowledgeable, we have a proven track record of **more than 50 years in the insurance** industry.

We pride ourselves on our **excellent customer service** and through a combination of our quality products and client service we have received a number of awards from a wide range of insurance organisations.

THE SCHEME

Our Scheme has been carefully put together in order to provide comprehensive insurance cover specific to the needs of contractors, including the following trades Electrical; Heating and Ventilation; Plumbing; and Air Conditioning. Cover can include:

EMPLOYERS' LIABILITY

You are required to effect this cover by law. It protects your legal liability in respect of accidental death, bodily injury or disease to employees arising out of and in the course of his or her employment. Insurance is provided for all types of electrical work undertaken and any other supplementary work carried out including building work.

PUBLIC/PRODUCTS LIABILITY

Accidental bodily injury to any customer, third party and/or damage to property arising during the course of the company's business up to a specified limit e.g. caused by electrical installations, use of tools and equipment.

PROFESSIONAL INDEMNITY

Errors and omissions in connection with advice, design, or specification where such is provided or performed separately for a fee or under a separate contract.

DEFECTIVE WORKMANSHIP

This extension provides cover for Legal Liability in relation to costs of rectifying defective work or defective products where such work or products has caused bodily injury to any person other than an employee or damage to third party property.

CUSTODY & CONTROL

The cover includes liability for damage to customers' property whilst removed from their premises and in the Insureds custody and control. Full Public Liability cover applies to customer's property being worked upon if damaged at the customer's premises.

FINANCIAL LOSS

Cover for pecuniary loss or expenses sustained by a customer arising from their business activities e.g. cancellation of an event due to faulty wiring installation.

EFFICACY (Failure to Perform)

Provides cover in respect of legal liability for the failure of a product to fulfil its intended function.

LEGAL EXPENSES

This insurance provides commercial legal protection cover to protect your business against the cost of potential legal disputes as well as unlimited access to a free 24 hour/365 day Legal Helpline.

ADDITIONAL EXTENSIONS AVAILABLE

We are also able to offer the following additional extensions:

- **Contract Works:**
 - Own Plant, Tools and Equipment
 - Hired in Plant
 - Employees' Tools
 - Materials for incorporation into temporary or permanent works
- **Buildings, Contents and Equipment:**
 - Business Interruption
 - Money Cover
 - Goods in Transit
 - All Risks on Equipment and Tools anywhere in the UK
- **Directors' & Officers' Liability**
- **Personal Accident**
- **Motor Fleet**



THE PREMIUM

We believe we offer amongst the widest package of insurance cover currently available and at the most competitive premiums.

We can also offer premium payments by flexible monthly instalment arrangements.