

Risk appetite guide

ECIC is the specialist division within Markel providing insurance solutions for building services contractors. ECIC is a trading style of Markel and all policies are written on Markel paper.

ECIC offers specialist products to UK contractors, trade associations and affinity groups across the electrical and building services sectors.

What do we like

ECIC Products are targeted at building services contractors, undertaking a broad range of work on residential, commercial and light industrial premises. Our appetite can be further defined as follows:

CORE APPETITE	BROAD APPETITE	FOR CONSIDERATION
 Electrical contractors or subcontractors, who design, install, inspect test or maintain:		
<ul style="list-style-type: none"> - Building control systems/building management systems - Commercial electrical installations within offices/retail - Residential/commercial lighting/LV or 3 phase (440v) - Residential Solar PV - Electrical installation within residential dwellings - Electrical maintenance, inspection and testing - Fire detection and alarm systems - Security systems including CCTV and access control systems - Smart buildings - Structured data cabling - Vehicle charging installation 	<ul style="list-style-type: none"> - Industrial process or production control systems - Lightning protection systems - Renewable energy contractors - Uninterrupted Power Supply 	<ul style="list-style-type: none"> - Automated extinguishing systems - Central station monitoring (use of third-party monitoring operations ok) - High-hazard premises/environments - High voltage: <ul style="list-style-type: none"> • Overhead power cables • High tension power distribution controls • Switch gear/control panels • Generator plant - Intumescent - Fire systems - Sprinkler systems
 Heating, ventilation and air conditioning contractors, who, design, install, commission or maintain:		
<ul style="list-style-type: none"> - Air conditioning systems - Automated control systems - Heating and ventilation systems - Facilities management contractors in connection with the above - Residential plumbing - Refrigeration chillers 	<ul style="list-style-type: none"> - Duct work installation (excluding cleaning) - Plumbing systems in: <ul style="list-style-type: none"> • Commercial premises • New build /residential flats 	<ul style="list-style-type: none"> - Commercial/industrial refrigeration - Ductwork cleaning - Exhaust ventilation - Explosive atmospheres - High-hazard premises/environments - Industrial boilers - Industrial engineering - Kitchen ventilation - Pipework installation - Sheet metal work/fabrication/manufacturing - Water treatment

CORE APPETITE	BROAD APPETITE	FOR CONSIDERATION
🔧 General contractors and specialist interior fit-out contractors, who install or maintain:		
<ul style="list-style-type: none"> – Carpenters and joiners – Flooring and tiling contractors – General builders maintenance/repair – Kitchen and bathroom fitters – Painters and decorators – Partitioning contractors – Plasterers and dryliners – PDH house building 	<ul style="list-style-type: none"> – The trades listed to the left working on heavy commercial/industrial premises – Timber framed construction 	<ul style="list-style-type: none"> – High-hazard premises/environments – Structural building activity including basements, piling, underpinning – Structural steel
⬆️ Lift & escalator contractors and engineers, who install, commission or maintain:		
<ul style="list-style-type: none"> – Escalators – Installation contracts < £500k – Passenger/Goods lifts – Stairlifts 	<ul style="list-style-type: none"> – New installations > £1m 	<ul style="list-style-type: none"> – Construction of lift shafts – Component manufacturing – Specialist industrial plant (e.g. cranes) – High-hazard premises/environments
🏠 NFRC roofing contractors (Exclusively for members of the NFRC or NFRC accredited Competent Roofers):		
<ul style="list-style-type: none"> – Residential/light commercial – Green roofing – Liquid waterproof coatings – Slating and tiling 	<ul style="list-style-type: none"> – Industrial sheeting and cladding – Large commercial industrial – Lead work – Liquid waterproofing – Mastic asphalt – Single ply 	<ul style="list-style-type: none"> – Cladding contractors – High hazard premises/environments – Scaffolding (other than for own contracts) – Specialist heritage roofers i.e. church steeples/large historic properties

Positive and negative risk factors

Positive risk factors:

- Contracts size up to £2.5m
- Member of trade association
- Direct labour with percentage of payment to BFSC <25%
- Established 5 + years using well practiced techniques
- Height work up to 15m
- Evidenced H&S Programme
- Low percentage of heat work
- Turnover between £1m-£25m
- Work on domestic/commercial/light industrial

Negative risk factors:

- Depth below 1m
- High frequency of incidents
- Capitalise high-hazard sites/premises
 - Heavy industrial/manufacturing
 - Petrochemical/marine/offshore
 - Railways
 - Airside
 - Mines/tunnels
- High percentage of heat use >20%
- Work overseas represent >10% of turnover
- Risks where use of BFSC accounts for >50% of the Turnover
- Working at heights above 20m

Scope of cover

Cover	Industry included				
Employers liability	🔧	🔥	🔧	⬆️	🏠
Public and products liability	🔧	🔥	🔧	⬆️	🏠
Efficacy	🔧	🔥	🔧		
Professional indemnity	🔧	🔥			
Contractors' all risk	🔧	🔥	🔧	⬆️	🏠
All risks property	🔧	🔥	🔧	⬆️	🏠
Business interruption	🔧	🔥	🔧	⬆️	🏠
Goods in transit	🔧	🔥	🔧	⬆️	🏠
Money	🔧	🔥	🔧	⬆️	🏠
Personal accident	🔧	🔥	🔧	⬆️	🏠
Legal expenses	🔧	🔥	🔧	⬆️	🏠

Key

- 🔧 Electrical contractors
- 🔥 Heating ventilation & air conditioning contractors
- 🔧 Specialist interior fit-out contractors
- ⬆️ Lift & escalator contractors and engineers
- 🏠 NFRC roofing contractors

Why ECIC

- Specialist underwriting and technical expertise in the contracting and schemes sectors
- Detailed understanding of trade associations, membership organisations and affinity groups
- Direct access to underwriters and claims managers
- In house claims service
- Interest free direct debit available, payable over 9 months
- We provide financial security. Markel provides the security and financial strength that come from a global organisation listed in the fortune 500 index.

Added-value services

24/7 Legal Advice Line

Our 24/7 legal advice line gives policyholders access to Markel's in-house team of lawyers offering expert advice on everyday legal matters, 365 days a year.

What type of advice can we offer?



Employment and HR advice

Redundancy, tribunals, bad behaviour, contracts and performance management – our Legal Advice Line can help with any employment issue.



Health and safety advice

From fire safety to risk assessment, we advise on the latest laws and offer practical guidance.



Commercial

24/7 support for all the day-to-day business legal issues faced by businesses large and small.



Sector-specific advice

We work with different sectors to make sure we understand their requirements. From safeguarding to regulations – our specialist team is able to help.

The Law Hub

(This is only available where Legal Expenses is operative)

- We developed a highly intuitive, online digital hub for legal and business solutions including health and safety
- This provides unlimited access to 380+ guides, 730+ legal documents and 310+ useful links enabling customers to take their first steps towards being on top of the law and running their business with confidence
- Our toolkit enables customers to take control with well tested templates and tools, and stay updated with regular newsletters and blogs highlighting the latest legal events relevant to their business
- Content is continuously being added and upgraded and we also provide a 'live chat' facility through to our law firm if a customer requires additional expert, professional advice
- Additionally, there is a comprehensive user dashboard available, providing unique insight into the type of help and documents your customers come to value most

Collateral warranty review

(This is only available where Professional Indemnity is operative)

Minimise exposure with the collateral warranty review service. We provide policyholders with practical advice and guidance on the signing of collateral warranties.

A collateral warranty creates a contractual relationship between two parties where none would otherwise exist. It is usually for the benefit of someone who has an interest in the proper performance of the contract, commonly used where contractors, sub-contractors or consultants are involved.

What are the benefits of a review?

- Review undertaken by an experience law firm Clyde & Co
- Lawyers undertaking the review all have expertise in construction
- Quick response time within seven days of submitting the collateral warranty for review

ECIC Contacts

Quote requests and proposals can
be sent to ecic@markel.com

New business underwriting

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