

ENGINEERS

We specialise in insurance solutions for small to medium firms focusing on modest contract values for interior works.

This factsheet is a high-level guide and not everything we can do – if in doubt, speak to your Hiscox underwriter.

SWEETSPOT EXAMPLES

Building services

Electrical & mechanical engineers
(mainly residential, office and small commercial projects)

HVAC

Acoustic engineers

OUR TARGET RISK PROFILE



UK domiciled firms
with a turnover of up to
£5m.



Up to
20%
overseas exposure by
contractual jurisdiction.



Up to
10%
US exposure by
contractual jurisdiction.



Up to
10%
income coming from
overseas subsidiaries.

LIKELY MAXIMUM LIMITS

By turnover banding

Up to £5m **£5m Limit**

£5m - £25m **£2m Limit**

Over £25m **No Appetite**

KEY CROSS-SELL OPPORTUNITIES:

PROPERTY

CASUALTY

CYBER & DATA

KEY BENEFITS

- 01 Mitigation costs
- 02 Subcontractors
- 03 Infringement of your copyright
- 04 Negligence
- 05 Criminal proceedings costs
- 06 Collateral warranty cover