

Master Tradesman Plus

Designed for self employed and small businesses undertaking a variety of manual, clerical and professional trades; Master Tradesman Plus provides public/products liability as standard with optional extensions for employers liability, tools, goods in transit, contract works, own & hired in plant.



Details of the cover and limits available are shown overleaf



Key features

- Up to 10 employees can be included on the policy
- Automatic temporary employees extension for up to 50 working days (provided employers' liability section is in force)
- Legal liability for work carried out by bona fide subcontractors working for you
- Contractual liability
- Indemnity to principal
- Health & safety at work act legal fees and costs
- Court attendance costs
- Option to extend employers' liability to include:
 - Injury to working partners
 - Use of fixed woodworking machinery
- Option to extend tools cover to include theft from unattended vehicles

Benefits

- No minimum premium
- Competitive premiums
- Wide work definition for most trades
- No claims discounts available earning up to 20% for 4 or more claims free years
- Option to pay by instalments (via direct debit)
- Full cycle functionality available on Broker Online
- Dedicated commercial claims helpline 0844 902 0790 operated 24 hours a day, 365 days a year, by staff trained in managing commercial claims
- 24 hour business legal and taxation helplines

Available online, with full cycle functionality, at
www.mma-insurance.com

Master Tradesman Plus

Standard policy cover

Cover	Maximum limits
Public/products liability	Choice of limits available are: £1,000,000 £2,000,000 £5,000,000

Optional cover available

Cover	Maximum limits
Employers liability with options to include: Use of fixed wood working machinery Bodily injury to working partners	£10,000,000
Tools Standard – excludes theft from unattended vehicles Standard plus – includes theft from unattended vehicles Any one tool	Choice of limits available are: £1,250 £2,500 £5,000 £500
Goods in transit (only available if tools selected)	£2,000 any one occurrence
Contract works Loss or damage to temporary and permanent works executed by the insured including materials supplied or used in connection with the contract	Choice of limits available are: £100,000 £250,000 £500,000
Own plant Loss or damage to constructional plant tools equipment and stock owned by the insured	Choice of limits available are: £10,000 £25,000 £50,000
Hired in plant Loss or damage to constructional plant tools equipment hired in by the insured	Choice of limits available are: £10,000 £25,000 £50,000

Excesses

Public liability	Standard £100 dependant on trade
- Loss or damage resulting from the application of heat	£500
- Loss or damage to underground services	£500
Tools cover	£60
- Theft from unattended motor vehicles	£250
Contract works	£250
Own plant	£250
Hired in plant	£250

Our Micro Underwriting Team is available to discuss any variation to these policy limits.

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Master Tradesman Plus
helpline:
0844 902 2000

