

Kbsa

THE HOME
SPECIALISTS
ASSOCIATION



**First
Insurance
Solutions**

**RETAIL
MEMBERSHIP
INSURANCE BENEFITS**



KITCHENS **BATHROOMS** **BEDROOMS** **HOME OFFICES**



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Why First Insurance Solutions?

It is important to deal with someone that has a good understanding of the risks faced by your sector, which is why we will assign Kbsa members with a dedicated account and claims handling team.

Should the worst happen and a claim needs to be made, our trade specific knowledge enables us to work with loss adjusters and insurers, who often do not have industry specific knowledge, to influence the direction of the claim and aid the decision-making process.

Ultimately if a claim was to arise, we would be in your corner defending or pursuing your claim. Through our Complete Response service, we can also appoint loss assessors to prepare and negotiate claims on your behalf.

First Insurance Solutions are the recommended insurance broker for the Kbsa and its members and we continue to work with them to supply them with professional and trade specific advice.

As a Chartered Insurance Broker, we are committed to upholding the highest professional standards, through the ongoing development of our staff, embedding our core values and putting our clients first.

Due to the prestigious service we provide, we were awarded 'highly commended' status in the Schemes Broker of the Year category at the Insurance Age UK Broker Awards 2021 and also was shortlisted for Specialist Commercial Insurance Broker of the Year in the National Insurance Awards 2022.



Chartered



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OUR ORIGINS

First Insurance Solutions Limited are a specialist insurance intermediary for the Kitchen, Bedroom and Bathroom industry. We provide specialist insurance advice and covers to the KBB industry.

Having worked closely with the sector for many years, our aim is to understand the day to day risks your business faces and provide bespoke and unique insurance solutions to protect you.



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What makes our policy different from your current arrangement?

We have developed a bespoke and exclusive policy specifically for the KBB industry, which has been tailored in terms of both pricing and cover.

Cover that we can provide on our specialist facility: -

- **Public and products Liability** indemnifies you in respect of your legal liability to third parties for bodily injury or property damage arising from your business activities. We can include work at height and use of heat equipment away from own premises (blow lamps, blow torches, MAPP gas, grinders/ cutters, welding equipment, oxy-acetylene).
- **Employers liability** indemnifies you in respect of your legal liability to employees in the event of them being injured during the course of their employment
- **Buildings and tenants' Improvements insurance** covers the cost of repairing or rebuilding your business premises in the event of an insured peril occurring.

- **Contents** including plant and machinery, computer equipment, stock, fixtures and fittings insurance covers the financial cost of repairing or replacing the equipment in the event of an insured peril.
- **Stock stored** at third party premises.
- **Goods in transit insurance** provides protection against theft, loss and damage to goods whilst they are in transit.



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- **Loss of money.**
- **Business interruption** covering loss of gross profit and additional costs of working is designed to replace loss of income in the event the business has to stop trading, due to a physical loss or damage caused by an insured peril.
- **Loss of accounts receivable.**
- **Loss of license.**
- **Theft by employees.**
- **Specified all risks** covers for damage to portable equipment from all forms of loss or damage whilst away from your work premises.
- **Contractors all risks** including contract works, own plant/tools and hired in plant.

- **Contract works** cover will protect your work in progress against accidental loss, destruction or damage – offering cover for materials and labour that you have used, meaning you can restore the project to its original status before the damage – protecting you and your customer from financial loss.
- **Own plant/ tools insurance** covers the financial cost of repairing or replacing the equipment in the event of an insured peril.
- **Hired in plant insurance** covers the financial cost of repairing or replacing the equipment which is hired in from a supplier in the event of an insured peril.
- **Commercial legal expenses** including debt recovery and contract disputes.





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In addition, the policy can include trade specific extensions, where the basis of cover has been designed to match the industry's requirements.

- We can also provide cover for business activities such as; supply and install of domestic, commercial and industrial extraction hoods, canopies and ducting, work in respect of plumbing and heating systems either directly or indirectly and general property refurbishment/ maintenance including structural building changes whilst in isolation or in association with an overall contract.
- Professional Indemnity insurance protects contractors such as kitchen, bedroom and bathroom designers and installers for allegations relating to errors in their work or incorrect advice and design. This extension covers up to £100,000 during the period of insurance.
- Directors and officers' Liability insurance covers the costs of compensation claims made against your business' directors and key officers for alleged wrongful acts. The wrongful acts could include; breach of trust, breach of duty, neglect, error, misleading statements and wrongful trading for claims by third parties. This extension covers up to £100,000 during the period of insurance.
- Manual work away for own employees or bona fide subcontractors (installation) and manual work at your premises (manufacturing and assembly) under one policy.



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- Pure financial loss protects you if a third party suffers financial loss resulting from the actions of your business, they could file a claim against you, when they don't suffer physical injury or property damage. This extension covers up to £50,000 during the period of insurance
- Failure to secure premises will cover you for loss or damage to your customers' property caused by and/or arising from your failure to secure the premises at which you were undertaking work. This extension covers up to £50,000 during the period of insurance.
- Accidental discovery and exposure of asbestos covers third party bodily injury and property damage caused by inhalation, ingestion, exposure, fear of the consequences of exposure and presence of asbestos in any property or on land provided that the discovery of asbestos or materials suspected to be or to contain asbestos fibre was accidental and unforeseen. Majority of commercial combined, tradesmen and contractors policy wordings exclude all liability claims arising from asbestos. The extension will offer up to £1,000,000 including defence costs in respect of public and products liability and £5,000,000 including defence costs for employers' liability during the period of insurance.
- Rectification of defective works covers you in respect of rectifying poor workmanship that can render a structure unsafe or unsuitable for the purpose for which it was intended provided that third party property damage or bodily injury has occurred. This extension covers up to £50,000 during the period of insurance.
- Damage to item being worked upon covers for third party property which you are directly working upon. Items which you are working on are deemed to be under your custody and control and would not be covered under a standard public liability policy. This extension is crucial if you are carrying out refurbishment, alteration, maintenance and repair works on existing properties. This extension covers up to £250,000 during the period of insurance.
- Loss of keys covers for replacement, changing or alteration of locks at your customers' premises in the event keys are lost whilst such keys are in your or your employee(s) care, custody or control. This extension covers up to £50,000 during the period of insurance.



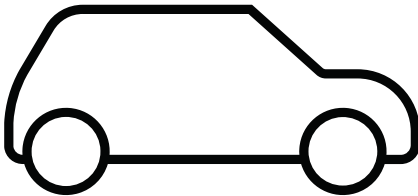
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We can provide a full suite of commercial insurance policies

As specialist contractors' broker, we can arrange cover and policies to suit the insurance requirements of your business. We have relationships with multiple insurers and underwriters, not just our specialist scheme. We can place the following products on an open market basis;

If you would like a quotation or require specialist advice, please contact us on **01634661409**

Motor Fleet



Motor Fleet Insurance allows you to insure all vehicles under one policy rather than individually.

Any driver can be included as long as they are permitted by the company/directors. This is because the insurance policy is typically issued on an 'any authorised driver' basis as long as they meet certain age requirements. However, you may find your premiums increase when covering young or previously convicted drivers. Fleet policies can start from a minimum of two vehicles.

Tools and equipment



Cover for plant, tools and equipment lost from unattended vehicles, can include overnight cover



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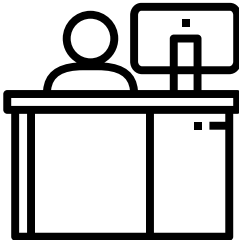


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Professional indemnity



Professional indemnity, although we can provide this crucial element of cover under our scheme policy, you could require a higher limit of indemnity which can be obtained from alternative markets.

Cyber Insurance



Cyber insurance covers you in respect of cyber crime, cyber liability and data breach expense as standard cover. In addition to this hardware, data corruption and loss of income cover can be included.





First Insurance Solutions

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REGULATION

First Insurance Solutions Ltd is registered in England under reference 07102852. Authorised and regulated by the Financial Conduct Authority under reference 522668



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