



12 MIDLAND COURT, CENTRAL PARK, LEICESTER ROAD, LUTTERWORTH, LEICESTERSHIRE, LE17 4PN
TEL: 01455 557282 FAX: 01455 557281 EMAIL: SALES@CRKINSURANCE.COM

HI RISE PLUS

Is an exclusive scheme for the Rope Access Contractors & Contractors Working at Height, underwritten by Lloyd's of London. Specially designed and planned to reflect the needs of the industry. **HI RISE PLUS** provides a total risk solution to the exposures that are faced by the Rope Access industry.

Cover is focused on the following trades

- Rope Access
- Stone Masons
- Steeple Jacks
- Lightning Conductor Engineers
- Bridge Repairs & Maintenance
- Inspection Maintenance
- Rigging
- Pest Control
- Netting Contractors
- Safety Equipment and Fall Arrest Installations
- Sign & Barrier Installations Eye Bolt
- Installation/Non Destructive Testing
- Hi-Rise Cleaning & Maintenance
- Curtain Walling
- Air & Mastic Sealing and Application
- Safety Surveys
- Geo Technical/Rock Anchor Installations
- General Cladding

Scheme Key Benefits and Features

- Lloyd's of London Insurers
- Same day Quotations
- Same day Documentation including Schedule & Certificates
- Efficacy cover (Failure to perform it's intended use or function)
- Unlimited Height & Depth
- Includes hazardous locations UK or Worldwide
- Premiums start at £1,000 plus Insurance Premium Tax
- Targeted turnover from £100,000 to £15,000,000

WHO ARE CRK?

CRK commercial Insurance Services Ltd is a specialist scheme broker providing insurance solutions to the Rope Access Industry.

Formed in 2000, CRK continues to demonstrate significant growth with over 20 years experience from the senior management team. We pride ourselves in understanding the constant changing needs of our customers and trading partners, to enable us to deliver cost effective insurance solutions for your business. We believe our success is down to the effective way that we handle your business, from our initial discussion to the inception of your policy and our service levels throughout our trading relationship.

CRK Commercial Insurance Services Ltd is authorised and regulated by the Financial Services Authority. Our FSA register number is 306144. You can check this on the FSA's Register by visiting the FSA's Website www.fsa.gov.uk/regsiter or by contacting the FSA on 0845 606 1234



OUR SCHEMES

"Hi Rise" provides fast and effective service through bespoke Web based technology which ensures fast quotations, generating instant policy delivery.



CRK

COMMERCIAL INSURANCE SERVICES LTD

12 MIDLAND COURT, CENTRAL PARK, LEICESTER ROAD, LUTTERWORTH, LEICESTERSHIRE, LE17 4PN
TEL: 01455 557282 FAX: 01455 557281 EMAIL: SALES@CRKINSURANCE.COM

LIABILITY

EMPLOYERS LIABILITY

Employers Liability (Standard Limit £10,000,000) provides cover for death and bodily injury to employees arising out of their work whilst engaged in their business activities.

PUBLIC LIABILITY

Public Liability provides cover for the insured's legal liability in the event of bodily injury to any third party person and or damage to third party property arising out of the operations of the business and occurring within the territorial limits up to the limit as highlighted in the policy schedule.

PRODUCT LIABILITY

Product Liability provides cover in the event of accidental bodily damage to any person and damage to property occurring and caused by a product supplied by the insured. The limit of the certificate is shown in the schedule and the limit applies during any one period of insurance.



CONTRACT ALL RISKS

PROPERTY INSURED

ITEM 1 – PERMANENT & TEMPORARY WORKS

The permanent works and temporary works executed in performance of the Contracts and materials for incorporation therein whilst on the sites of the Contracts or in transit by road, rail or inland waterway within the territorial Limits.

ITEM 2 – TEMPORARY BUILDINGS

Temporary buildings including fixtures and fittings therein for use in connection with the Contracts (but excluding hired –in property) anywhere in the Territorial Limits.

ITEM 3 – CONSTRUCTIONAL PLANT TOOLS AND EQUIPMENT

Constructional Plant tools and equipment for use in connection with the Contracts (but excluding hired-in property and property described in Items 1, 2 and 5 therein) anywhere within the Territorial Limits.

ITEM 4 – HIRED-IN PROPERTY

Hired-in property as otherwise described in Item 2 and 3.

ITEM 5 – EMPLOYEES' PERSONAL EFFECTS

Employees' personal tools and effects whilst on the sites and the Contracts within the Territorial Limits.





CRK

COMMERCIAL INSURANCE SERVICES LTD

12 MIDLAND COURT, CENTRAL PARK, LEICESTER ROAD, LUTTERWORTH, LEICESTERSHIRE, LE17 4PN
TEL: 01455 557282 FAX: 01455 557281 EMAIL: SALES@CRKINSURANCE.COM



PROPERTY DAMAGE - OPTIONS

MATERIAL DAMAGE INCLUDING THEFT

- Buildings
- Machinery & Plant
- Stock / Goods in Trust / Work in Progress
- Computers & Software
- Goods in Transit
- Accidental Damage
- Index Linking
- Lock & keys
- Loss of Metered Water
- Fire Brigade Damage
- Capital Conditions
- Accidental Damage to Glass
- Trace & Access
- Subsidence

BUSINESS INTERRUPTION

(To protect your revenue following an insured loss to your assets)

Increased Cost of Working

Book Debts Standard Limit £50,000

Money Standard Limit (with option to increase)... £2,500

ALL RISKS

Anywhere in the world if selected

WWW.CRKINSURANCE.COM

CRK Commercial Insurance Services Ltd Is Authorised and Regulated By The Financial Services Authority Firm Reference 306144

CRK Commercial Insurance Services Ltd is a Company Registered In England & Wales with Co No. 4639065



CRK

COMMERCIAL INSURANCE SERVICES LTD

12 MIDLAND COURT, CENTRAL PARK, LEICESTER ROAD, LUTTERWORTH, LEICESTERSHIRE, LE17 4PN
TEL: 01455 557282 FAX: 01455 557281 EMAIL: SALES@CRKINSURANCE.COM



COMMERCIAL LEGAL EXPENSES

(Legal Protection and Advice for Business)

COVER AT A GLANCE

HOW AT RISK IS YOUR BUSINESS?

Are you protected against the threat and often crippling cost of litigation?

In an increasing litigious and legislated environment, it can be hard to keep up to date with all the changes affecting a business. Few companies can afford the luxury of HR Personnel specialising in employment law.

The cover will pay legal costs and expenses up to £100,000

Comprehensive cover, comprising

- Employment dispute protection
- Legal defence
(Including prosecutions from the health and safety executive)
- Tax Investigation
(Limited £2,000 in respect of Aspect Enquiries)
- Contractual Dispute
(Protection in respect of the sale or purchase of goods or services)
- Property protection and bodily injury including nuisance and trespass

HELPLINES

- Eurolaw Commercial Legal Advice
- Business Assistance

WWW.CRKINSURANCE.COM

CRK Commercial Insurance Services Ltd is Authorised and Regulated By The Financial Services Authority Firm Reference 306144

CRK Commercial Insurance Services Ltd is a Company Registered In England & Wales with Co No. 4639065



12 MIDLAND COURT, CENTRAL PARK, LEICESTER ROAD, LUTTERWORTH, LEICESTERSHIRE, LE17 4PN
TEL: 01455 557282 FAX: 01455 557281 EMAIL: SALES@CRKINSURANCE.COM

HI RISE ALSO OFFERS CLOSED SCHEME FACILITIES ON THE COVERS DETAILED BELOW

GROUP PERSONAL ACCIDENT

Protect your business against the financial consequences of insured persons suffering from accidental bodily injury or death.

DIRECTORS & OFFICERS

Financial protection for the directors and offices of your company in the event they are sued in conjunction with the performance of their duties as they relate to the company.

PROFESSIONAL INDEMNITY

This protection is against person(s) acting in their professional capacity against claims that might be made, alleging that injury or loss has resulted from their negligent actions or advice.

AND FINALLY - PREMIUM FINANCE

WHAT IS PREMIUM FINANCE?

Premium finance is the easy way to pay for insurance. It's a loan that allows you to spread your payment for your premium over a period of time by direct debit.

You then repay the loan through an instalment plan that allows you to manage your cash flow more easily.

Our preferred finance providers are leaders in their field and process premiums for over 5,000 brokers and intermediaries including the Lloyd's Market. In fact one of our providers introduced the concept of insurance premium payment finance to the UK in 1977 and today remains the Market leader.

These finance houses are committed, focused offering flexible and competitive Market solutions as they are today.

All the covers highlighted only represent a summary of covers available; full details of the insurance provided and any restrictions in cover are contained in the policy wording.

Should you decide that your business would benefit from any of the covers available or you require any clarification on the above information, please contact us on 01455 557 282



WWW.CRKINSURANCE.COM