



Q CASE STUDIES

RAPID COVER ENABLING A BRIDAL WEAR BUSINESS TO ATTEND A TRADE FAIR

Situation

Our brokers' client started a business in 2017 which involves designing, manufacturing, and selling of bridal wear from their own premises. As the business was growing, the client wished to begin attending some trade fairs to expand their business further. They discussed this with their broker who questioned the suitability of the current policy, as due to currently only being a premises-based business, the policy had a manual work away exclusion on. The clients' first trade fair was fast approaching, and the client was keen to attend and have suitable insurance in place.



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Issue & Exposure

The client required cover to be in place quickly, as they were required to provide the event with a copy of their insurance before they could secure their trade fair exhibition stand.

Solution

Rather than replacing the current policy, one of our underwriters was able to draft a manual bespoke endorsement at a nil AP, which continued to exclude manual work away but allowed manual work at the trade fairs the client would be attending. A new policy schedule was provided confirming the new bespoke endorsement.

In demonstrating a flexible underwriting approach, a willingness to include a bespoke endorsement tailored to the clients' business activities, (accepted and agreed by our capacity provider) and by responding quickly we enabled our broker to provide the client with the cover required at no additional premium and continue with the current policy.



Want to find out more?

To find out more about our services, please contact:

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