

## KennCo Risk Appetite – Commercial Business

### **Commercial Combined (Material Damage & Liability cover)**

# Manufacturing Risks, which do not have a heavy liability exposure and other Commercial Enterprises including but not limited to:

Air Conditioning – Manufacture & Installation Amusement Arcades Blind Manufacture & Installation **Catering Contractors Clothing Manufacture** Dry Cleaners/Laundry Services (must have automatic Fire Alarm linked to CMS) Gym's & Fitness Centres (dry gyms only) Hostels - Tourist Accommodation only Joinery – Furniture Manufacturing Light Engineering – gates, railings, fences (Excluding structural steel Marble & Stone Fireplaces, worktops **Packaging Suppliers** Pallet Manufacturing **Printers Refrigeration Equipment Suppliers & Installers Refugee Centres** Sign Manufacture & Installation **Stainless Steel Manufacturers** Stairs Manufacture & Installation Takeaways (local "chipper" type risks) Telephone Equipment, Maintenance & Services Upholsterers Warehousing Window, Doors, Conservatories - Timber/Aluminium/PVC

If we are unable to quote the Material Damage element of any of the above risks, we may still consider the Liability in order to facilitate you

#### **Property Owners Scheme**

Apartment Blocks – purpose built with concrete stairs & floors Premises let as offices Purpose Built commercial units let to tenants Retail Blocks (purpose built) with apartments/offices overhead Vacant Units - Modern purpose built commercial premises only Vacant Sites – awaiting development, with no Buildings, or commercial activity taking place

#### **Commercial Liability Only**

Allied Trades – Builders, Block layers, Cabinet Makers, Carpenters, Plasterers, Fencing Contractors, Gardeners, Glaziers, Groundworks, Landscape, Maintenance Contractors, Painter & Decorators, Paving Contractors, Stonemasons, Tilers and etc. ...

#### **Other Occupations and Business:**

Please note that the above lists are not exhaustive and we will consider other occupations / business so please telephone our commercial team at 01 4994606 or send submission to <u>commercial@kennco.ie</u> if you have other risks which you would like us to consider.

Insurers for Commercial Combined, Property Owners Scheme and Commercial Liability Only Policies:

Insurer:

#### ERGO Versicherung AG

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