

Property Excluded Trades



- Adult shops or cinemas
- Aerosol product Manufacturers
- Airlines, airports and tramway or railway operators
- Animal testing or research
- Asylum Seeker Risks
- Fertilizer Manufacturers
- Firelighter/Match Manufacturers
- Food Risks with non LPC approved combustible panels
- Furriers
- Gangmaster Property Risks
- Gas and electricity generation or distribution other than
 - a) inland wind farms and solar plant up to 50KW
- Gas Depots
- Growing Crops
- Gun shops
- Jewellers Block / Bankers Blanket
- Landfill sites
- Lap Dancing Clubs and sex clubs and swingers clubs
- Manufacturers of industrial chemicals
- Manufacture, sale or supply of arms and munitions other than where supplied as part of an organised sporting shoot
- Manufacture, storage, filling, breaking down, or transport of:
 - a) matches, fireworks, ammunition, fuses, cartridges, powder, nitro-glycerine or any other explosive
 - b) gases and/or air under pressure in containers
 - c) butane, methane, propane and other liquid gases
 - d) petrochemicalsother than
 - i) where the storage and transportation forms part of the day to day operation of the business
 - ii) where turnover is less than 15% of the Policyholders turnover
 - iii) petrol filling stations
- Mining and Quarry Risks
- Nightclubs
- Offshore risks
- Oil, chemical and gas extraction conglomerates
- Oil Refineries including production or drilling.
- Pallet Manufacture/Repair
- Petrochemical Risks
- Public utility companies (water, gas, electricity and communications) including transmission and distribution lines
- Residential Children's Homes
- Sawmills
- Schools, academies or colleges of further education (whatever their funding) other than specialist schools. Private schools acceptable for renewals only.
- Prisons, asylums and detention centres.
- Thatched Risks
- Tobacco Manufacturers or wholesalers other than cash and carry warehouses
- Tyre Manufacturers/Recyclers/Retreaders/Salvage
- Waste and recycling risks

Coverage Exclusions

- Aviation and Satellite Business
- Electronic Risk
- Nuclear risks as specified under the Nuclear Act 1965 and radioactive contamination other than radioactive isotopes
- Pollution (but not pollution which results from a defined peril)
- Property insured under a marine policy except in respect of any excess beyond the amount which would have been payable under the marine policy had this insurance not been effected
- Sonic Bangs
- Terrorism other than Pool Re
- War and allied risks

Liability Excluded Trades

- Adult products of a sexual nature
- Adult shops or cinemas
- Airships, aeroplanes and aircraft other than radio controlled models
- Known export of alcohol (ex wines and beers) and tobacco to North America
- Amusement parks with extreme thrill rides and roller coasters not to include
 - a) children's play areas in shops, garden centres and similar
 - b) simulators and powered rides of a similar nature
- Animal testing as a sole activity
- Asbestos products and risks with a known asbestos exposure
- Clinical trials
- Crews of aircraft or vessels, except crews of yachts with less than 6 crew
- Dams (construction, maintenance and ownership of)
- Demolition as a sole occupation
- Electro Magnetic Field (EMF) and Electro Magnetic Radiation(EMR) – where exposure is from larger scale(>75 MW TBA) power generation
- all power distribution risks
- all mobile phone manufacturers
- all mobile phone network operators.
- Employers Liability offshore risks
- Genetically modified organism – known exposure
- Gun shops
- Hazardous goods – carriage of explosives (UN Class 1) other than minor exposure
- Hazardous goods - ANY carriage of radioactive materials (UN Class 7)
- Labour Supply businesses within the scope of the Gangmaster Licensing Act (2004) which are not licensed
- Lap Dancing Clubs, sex clubs and swingers clubs
- Gas and electricity generation or distribution other than
 - a) inland wind farms and solar plant up to 50KW
- Manufacture of latex prophylactic barriers used against disease/infection
- Manufacture, sale or supply of arms and munitions other than where supplied as part of an organised sporting shoot
- Manufacture, storage, filling, breaking down, or transport of:
 - a) matches, fireworks, ammunition, fuses, cartridges, powder, nitro-glycerine or any other explosive
 - b) gases and/or air under pressure in containers

c) butane, methane, propane and other liquid gases

d) petrochemicals

other than

i) where the storage and transportation forms part of the day to day operation of the business

ii) where turnover is less than 15% of the Policyholders turnover

iii) petrol filling stations

- Manufacturer, wholesale and supply of any cosmetic implant or medical implant
- Mining
- Nightclubs
- North American exposures
- Oil, chemical and gas extraction conglomerates
- Products liability in connection with any product used in aircraft (other than food, drink, hospitality disposable, duty free, free issue personal comfort items) spacecraft, rocket, missile or satellite
- Products liability in connection with:
 - a) automobiles, automobile components or motorcycles exported to USA / Canada
 - b) pesticides, fungicides, dyes and pigments
 - c) animal feeds other than pet foods
 - d) cosmetics
 - e) celluloid and pyroxylin
 - f) tobacco & E-Cigarettesother than wholesale and retail sales
- Products liability in respect of manufacturers of safety critical marine or motor parts being defined as all braking, steering and suspension, tyres, automatic systems incorporating any form of automatic pilot, navigation equipment, electronic control e.g. four wheel drive switching systems, traction control etc, track rod ends and activation rods, propellers, speed control systems such as cruise control, seat belt assemblies, air bags, child safety seats, automatic roll over protection, hydraulic wheel jacks.
- Products Pharmaceutical risks other than:
 - a) retail of pharmaceutical products
 - b) wholesale of general sales list medicines as defined under the Medicines Act 1968 (e.g. over the counter medicines) for products sourced from within the European Union, Australia, United States of America or Canada only
- Prospecting, extraction and refining of liquid or gaseous fuels
- Public & Products liability arising from the manufacture, distribution or use of blood and blood products including commercial blood banks
- Public and Products Liability risks for chemical/petro-chemicals including production of fertiliser, pesticides, fungicides, dyes and pigments other than
 - a) wholesale and retail sales or
- Quarrying when explosives are used
- Riding establishments, Hunts and any equine risk other than where incidental to the operation and/or trade of the Insured
- Roofers
- Sawmills
- Scaffolders
- Ship building / breaking / repair other than in respect of pleasure craft less than 15 metres in length
- Specialist abortion or cosmetic surgery establishments
- Emergency response services, i.e. police, ambulance and fire.
- Stand alone prisons, asylums and detention centres.
- Sub Aqueous Work
- Sun bed manufacturers

- The ownership and/or operation of railways or any work in connection with rail signalling equipment, the laying maintenance and/or repairing of the permanent way (namely the track itself) and/or work in connection with any system providing power to trains other than
 - a) private sidings
 - b) narrow gauge railways
 - c) heritage and miniature railways
 - d) railways used for pleasure purposes
- Tower Crane erectors
- Toxic Waste (which shall mean any substance that is defined as Hazardous by the European Waste Convention) processing and treatment where the activity exceeds 10% of the turnover
- Tunnelling activity
- Tyre Manufacturers and re-moulders
- US domiciled exposure
- Zoos / Circus / Fair risks
- Waste recycling including landfill sites

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