



Agile Underwriting Excellence

Gem Underwriting was established in 2023 to underwrite Employers, Public & Products liability in the UK market. The aim of Gem is to provide competitive terms and coverage alongside a quick and efficient service to national retail and wholesale brokers.

The team have over 60 years of combined experience in the liability market. This experience enables us to respond to any enquiries in a professional, adroit and effective manner.

**Gem Underwriting Agency Ltd. 123 Minories, London EC3N 1NT, United Kingdom
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Appetite List

This list is not exhaustive; there are various other trades that we can explore and consider.

Arboriculturist	Painting & Decorating
Automotive Parts - Non-Safety Critical	Piling
Builders	Plant Hire
Care Sector	Public Houses
Charities	Railway
Chemical/Petrochemical	Railway - Live Line Working
Civil Engineering	Renewable Energy
Cleaning	Retail
Cladding	Roofing
Demolition	Scaffolding
Electrical	Security
Engineers	Skip Hire
Food/Catering	Steel Erection
Haulage	Steeplejacks
Hotel	Thermal Insulation
Leisure	Transportation
Manufacturing	Waste

Key Features

Unlimited Height & Depth limits	Fast & efficient decision making & document production	Up to £25m Limits of Indemnity for Employers' Liability & Public/Products Liability
90% Minimum & Deposit premiums	Video Health & Safety Survey	Hazardous locations considered
Exports to North America	Temporary EU Work	Minimum premiums £5,000 combined EL/PL Excluding Roofing Scaffolding & Demolition where £10,000 minimums apply