INSURANCE COVER: WHAT TO CHECK BEFORE YOU COMMIT:

Created in collaboration with BSGA member: SIGNELITE you're covered | PART OF THE BROWN & BROWN TEAM

POINTS TO CONSIDER WHEN PURCHASING INSURANCE FOR YOUR SIGN and GRAPHICS BUSINESS:

When obtaining a quotation you provide the broker with details about your machinery, plant, computers, stock, tools, wages and turnover. In addition the broker will ask pertinent questions about your business and the work you carry out so they can build a clear picture of your requirements and quote accordingly.

You receive your quote and all looks good but have you checked if an exclusions or limitations would apply? Whilst the quote appears to include everything discussed at first glance, unless you check the endorsements, conditions and exclusions you could find cover is restricted or missing altogether.

The Signs and Graphics Industry as you are aware is far reaching covering design, manufacture and installation of signs and graphics ranging from a shop sign or fascia to monoliths, totems, neon signs, building wraps and hoardings, architectural wrapping, vehicle graphics & wraps and much more...so it is important to check the work you do is covered.

Ask questions and check the cover you need is included :

- ✓ Does your policy have a height limit and are insurers aware at what height you work to?
- ✓ Does your policy allow you to use Heat Guns and Angle Grinders away from your business premises when installing?
- ✓ Does your policy have a depth limit?
- ✓ Is your insurer aware that you Design, Manufacture and Install Signs and Graphics? If this has not been understood by the Broker you could find yourself without cover for Installing.
- ✓ If you apply vehicle graphics or wrap vehicles, is the Broker aware of this ?
  Do you have cover for customers vehicles inside the business premises should anything happen to them ?
- ✓ Are there any limitations in respect of the type of premises you can carry out work at?
  There is likely to be a High Risk premises exclusion
- ✓ Does your policy cover damage to property being worked upon or is this excluded?

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This fact sheet is part of the BSGA's BUSINESS ESSENTIALS Series, developed with contributions from our members to help strengthen best practice, compliance and support our industry and the wider stakeholder community.

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