

**CHOICE  
INSURANCE**



# Working with Choice Insurance



Appetite Guide 2026

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# Who We Are

**Choice Insurance was established 2003 by Mark and Natalie Williams and has continued to grow thanks to our loyal broker network across the UK. Our vision is to become one of the leading MGAs in the UK.**

We currently operate over 20 schemes across 8 market leading insurers in the UK, giving our brokers a wide range of options.

Service is everything to us. We are nothing without our brokers and we strive to offer them the very best in both our online quote and buy facilities and indeed our commitment to helping in their time of need. Our Underwriters answer the phone in just two rings and respond to referrals and queries within 2 working hours. This approach has led to our broker partners winning and retaining more business as they can rely on us to deliver.

Our insurer relationships are important to us too, allowing us to work closely with them to deliver competitive, yet sustainable solutions across the products we specialise in.



# Our Team

Mark Williams	Managing Director
Natalie Williams	Director
Owen Williams	Broker Relations Manager
Daniel Beardwell	IT Manager
Lee Hubbard	Compliance Manager
Sarah Singleton	Quality Assurance Manager
Tracy Kinchin	Finance Accountant
Kate Clarke	Accounts Assistant
Becky Plumb	Senior Underwriter
Nathan De Bond	Underwriter
Stef Russell	Underwriter
Debbie Baker	Underwriter
Cole Williams	Underwriter
Oliver Townsend	Underwriter
Ethan Kops	Trainee Insurance Technician

## **Our Home proposition can cater for anything from first homes, through to larger family properties and everything in between**

We have worked carefully with our A-rated capacity to design a policy that is built to provide substantial limits of indemnity to reduce the risk of underinsurance.

### **Minimum Premium including Legal Expenses and Home Emergency**

- Combined £301.62 + IPT
- Buildings Only £201.62 + IPT
- Contents Only £136.62 + IPT

### **Limits**

- Buildings £1,500,000
- Contents £175,000

### **Target Appetite**

- Non-standard or unusual construction including glass, cob and bungaroosh
- Properties in Trust, Probate or Deputyship
- Work from home and business use
- Airbnb properties
- Properties undergoing works
- Minor criminal convictions

### **FloodRE**

- High flood risk homes (in collaboration with FloodRE)
- Build back better (up to £10,000 to install flood resistance and/or resilience measures to your main residence where it is possible to do so, following a valid claim for flood)

### **Out of Appetite**

- Properties exceeding £1,500,000 in value
- Thatched properties
- Northern Ireland



## Larger properties, luxury watches and valuable artwork are fantastic to have, but leaving insurance to chance can be catastrophic

At Choice, our Mid Net Worth (MNW) proposition has been carefully designed to meet the needs of clients that require significant wealth protection and management. Our A-rated solution provides reassurance in their time of need.

Our 'all-risks' policy covers contents anywhere in the world.

### Minimum Premium including Legal Expenses and Home Emergency

- Combined £1,126.62 + IPT
- Buildings £926.62 + IPT
- Contents £926.62 + IPT

### Limits

- Buildings £5,000,000
- Contents £500,000
- Fine Art £250,000
- Valuables £250,000

### Target Appetite

- Non-standard or unusual construction including glass, cob and bungaroosh
- Properties up to £3,500,000 in value
- Work from home and business use
- Properties undergoing works
- Properties requiring bespoke cover or terms
- Properties in high flood risk areas (in collaboration with FloodRE)

### FloodRE

- High flood risk homes (in collaboration with FloodRE)
- Build back better (up to £10,000 to install flood resistance and/or resilience measures to your main residence where it is possible to do so, following a valid claim for flood)

### Out of Appetite

- Properties exceeding £5,000,000 in value
- Thatched properties
- Northern Ireland



**Whether it's an investment property or your home from home, Choice can comprehensively cover your Leisure Home to ensure that you're protected, whether you're there or not**

Our 'A' rated insurers provide cover for permanent fixtures and fittings, domestic outbuildings, garages, sheds and fixed storage chests, skirting and flotation devices, steps, balconies, patios, paths, drives, fences and gates.

## Minimum Premium

- From £75 + IPT

## Limits

- Structure      £350,000
- Contents      £50,000

## Target Appetite

- Static Caravans
- Leisure Homes
- Lodges
- Chalets

## Out of Appetite

- Main homes
- Touring caravans



**Whether your client is a first-time landlord, a property mogul, or they've inherited a property that they want to rent out, Choice has a solution that fits, backed by A-rated capacity**

We understand that not every situation is straightforward, whether it's varying tenant types, unusual construction or a mixed claims history, we can work with you to find the right outcome for your client.

## **Minimum Premium including Landlords Legal Expenses**

- Combined     £130.83 + IPT
- Buildings     £108.83 + IPT
- Contents     £75.83 + IPT

## **Limits**

- Up to £20,000,000 depending on construction and location

## **Target Appetite**

- Non-standard or unusual construction including cob timber and bungaroosh
- Individual properties
- Blocks of flats
- Larger portfolios
- HMOs
- Owner occupied
- Flat roofs

## **Out of Appetite**

- Thatched properties
- Commercial occupancy
- Asylum seekers



## **At Choice Insurance, we understand the complexities and responsibilities that come with owning commercial property**

Whether your client is an experienced landlord with a diverse portfolio or a first time investor, our tailored coverage provides reassurance when it comes to covering buildings, liabilities and rental income. We focus on robust protection, flexible underwriting and competitive A-rated solutions for property owners who value security and long term stability.

### **Minimum Premium**

- Combined     £500 + IPT
- Buildings     £250 + IPT
- Contents     £350 + IPT

### **Limits**

- Up to £20,000,000 depending on construction and location

### **Target Appetite**

- Non-standard or unusual construction including LPCB approved panels
- Warehouses
- Manufacturing
- Contractors' depots
- Service companies
- Retailers
- Residential (partially or part of a portfolio)
- Part unoccupied

### **Out of Appetite**

- Properties exceeding £20,000,000 total sums insured at any one location
- Recycling



**A landowners or property owner's liability can be complex and it's critical that the right level of cover is in place to protect your clients**

Our policy is backed by A-rated capacity and our Underwriters understand that each case is different.

## Minimum Premium

- £100 + IPT

## Limits

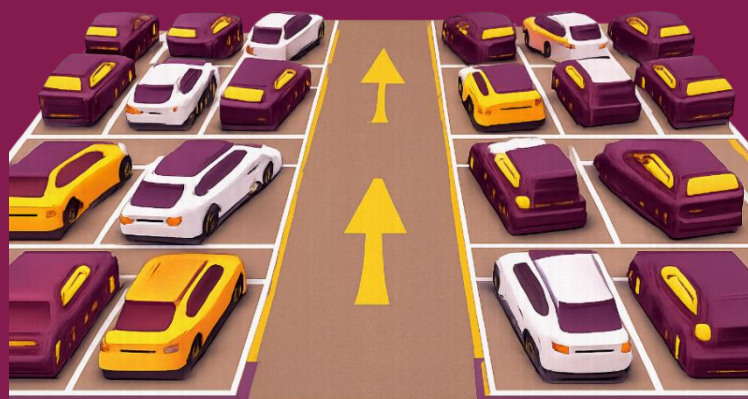
- £10,000,000

## Target Appetite

- Development land
- Car parks
- Unoccupied property
- Forests and parks
- Private roads and estates

## Out of Appetite

- Recycling
- Equine
- Unfenced development land
- Property in a poor state of repair



## Unoccupied buildings can present unique risks

At Choice, we provide specialist solutions to give owners peace of mind. Whether awaiting sale, renovation or new clients, our policy can be tailored from FLEEA to full cover to ensure that owners are not left exposed whilst their property stands empty.

### Annual Minimum Premium including Legal Expenses

- £108.43 + IPT

### Limits

- Up to £5,000,000 total sum insured

### Target Appetite

- Annual or short term unoccupied (3/6/12 month policies)
- Residential and commercial property
- Property undergoing structural and non-structural works
- Properties in probate

### Out of Appetite

- Unsecured buildings
- Properties in a poor state of repair
- Demolition only



## Shared spaces and essential infrastructure require specialist protection

At Choice, we provide cover for communal areas and shared infrastructure on a standalone basis.

We give landlords, freeholders and management companies confidence that their assets are protected.

### Minimum Premium

- £315 + IPT

### Limits

- £500,000 (higher limits considered upon referral)

### Target Appetite

- Garages
- Private roads, paths and car parks
- Landscaped grounds, gates and hedges
- Sewerage systems
- Benches and bin stores
- Street furniture
- Shared areas

### Out of Appetite

- Property in a poor state of repair
- Occupied buildings (covered under other schemes)



## Every business is unique and so are the risks it faces

At Choice, our Commercial Combined policy brings together property, business interruption, liability and more into a single flexible policy. Designed for a wide range of trades and industries, we can tailor protection to your clients' specific needs while keeping the insurance simple and cost effective. Coupled with our A-rated protection, your clients can focus on running their business, knowing they are protected against the unexpected.

### Minimum Premium including Legal Expenses

- Material Damage £167.39 + IPT
- Public Liability £99.32 + IPT
- Employers' Liability £99.32 + IPT

### Limits

- Total sum insured £6,000,000

### Target Appetite

- Non-standard or unusual construction including LPCB approved panels
- Wholesalers
- Manufacturers
- Contractors' depots
- Service companies
- Retailers
- Freight forwarders
- Haulage

### Out of Appetite

- Recycling
- Care homes
- Unattended machinery



## Protecting people and safeguarding reputations is essential for any business

At Choice, our Combined Liabilities package brings together Employers, Public and Products Liability into one straightforward policy. Whether it's managing staff, dealing with customers or supplying goods, we can provide the necessary protection needed for claims against injury, damage or legal costs, helping businesses trade with confidence and security.

### Minimum Premium

- Combined                    £173.26 + IPT
- Public Liability            £86.63 + IPT

### Limits

- Up to £10,000,000 Public liability
- £10,000,000 Employers' liability

### Target Appetite

- Manufacturers
- Wholesalers
- Retailers (including online sales)
- Community groups
- Charities
- Mechanics including service indemnity
- Tutors/teachers/trainers
- Sports instructors/players

### Out of Appetite

- Recycling
- Care homes
- Tree surgery



## When running a business or a practice, it isn't always the obvious risks that can cause your business financial ruin or hardship

At Choice, we have carefully designed our Office & Surgeries policy to be able to respond in your clients' time of need. Our policy is flexible, combining liabilities, business interruption, stock cover and much more, protecting all the exposures that are critical to business continuity.

### Minimum Premium including Legal Expenses

£231.26 + IPT

### Limits

- Computer max Sum Insured      £200,000

### Target Appetite

- Offices occupying a self-contained or shared premises
- Doctors/dental surgeries

### Out of Appetite

- Banks or building societies
- Debt collectors



## From small tradesman to larger contracting firms and everything in between, the construction industry faces a wide range of risks and exposures

At Choice, our Contractors Combined policy brings together cover for tools, plant, contract works and liabilities into one policy designed to be flexible and accommodating. Our policy is designed to adapt to the needs of builders, tradespeople and specialist contractors outside of the construction trade. It protects projects, people and equipment from start to finish giving contractors the confidence to get the job done.

### Minimum Premium and Limits

- Contractors (rated on wages and turnover)
  - o Public Liability £500 + IPT
  - o Combined Liability £1,000 + IPT
  - o Contract works and plant £500 + IPT
- Tradesman (up to £500,000 turnover) £41.90 + IPT

### Target Appetite

- Builders
- Ground workers
- Carpenters and Joiners
- Fit out contractors
- Electrical contractors
- Project managers/Site supervisors

### Out of Appetite

- Contract works in isolation
- Contractors Plant in isolation
- Roofers
- Scaffolders
- Demolition contractors



## Shops and retailers need reliable protection to keep trading smoothly

At Choice, our Retail package policy brings together property, stock, business interruption and liability cover in one straightforward policy. From boutiques and cafes to larger retail outlets, we provide flexible solutions that protect premises and customers, helping retailers focus on growing their businesses whilst we take care of the risk.

### Minimum Premium including Legal Expenses

- £301.26 + IPT

### Limits

- |                |            |
|----------------|------------|
| - Buildings    | £2,000,000 |
| - Contents     | £1,000,000 |
| - Stock        | £250,000   |
| - Target stock | £50,000    |

### Included as standard

- |                          |          |
|--------------------------|----------|
| - Loss of license        | £100,000 |
| - Business interruption  | £500,000 |
| - Debit balances         | £25,000  |
| - Money                  | £5,000   |
| - Glass                  | £10,000  |
| - Stock in transit       | £5,000   |
| - Deterioration of stock | £5,000   |

### Target Appetite

- High street shops
- Online retailers
- Hairdressers/beauticians
- Coffee shops

### Out of Appetite

- E-cigarette and vape retailers
- Bookmakers
- Unattended Laundrettes
- Mobile Phone Shops



## For businesses requiring higher public liability limits

At Choice, we understand that large losses can out serious pressure on balance sheets and long term resilience. Our Excess of Loss solution sits above your clients' underlying cover, stepping in when major incidents occur and ensuring peace of mind that catastrophic events won't jeopardise financial security. With flexible limits and adaptable structures, we work with you to build protection that complements your clients' core policies and strengthens their overall risk management.

### Minimum Premium

- £250 + IPT

### Target Appetite

- Wholesalers
- Manufacturers
- Contractors' depots
- Service companies
- Retailers
- Freight forwarders
- Haulage
- Carpenters and Joiners
- Fit out contractors
- Electrical contractors

### Out of Appetite

- Aviation risks
- High Risk Contractors



## Operating a taxi office brings a unique set of risks, from managing premises and staff to handling cash, radios and booking systems

At Choice, our Taxi Office cover is designed to protect against property damage, business interruption, liability and other exposures that could disrupt day to day operations. Whether your client runs a small local base, or a larger multi vehicle operation, we provide flexible solutions that safeguard the office environment and keep the business running smoothly.

### Minimum Premium and Limits

- |                                |               |
|--------------------------------|---------------|
| - Liabilities only             | £240.26 + IPT |
| - Package policy with property | £554.86 + IPT |

### Limit

- |                         |          |
|-------------------------|----------|
| - Contents              | £100,000 |
| - Business Interruption | £500,000 |

### Target Appetite

- Operation of owned or third party cars
- Administration of drugs
- Chaperones
- Minibuses

### Out of Appetite

- Motor cover



## From local community gatherings to large scale corporate functions, events bring people together, but they also bring risk

At Choice Insurance, our Event Insurance protects organisers against unexpected challenges such as property damage and public liability. Whether it's a single event or a series of events, we provide flexible cover that ensures organisers can focus on delivering a successful experience, knowing they're protected if things don't go to plan.

### Minimum Premium and Limits

- Single event Public Liability £49.62 + IPT
- Single event Employers Liability £86.30 + IPT
- Single event Equipment £51.37 + IPT
- Multi events for Public Liability £134.85 + IPT
- Multi events Employers' Liability £107.88 + IPT
- Multi events Equipment £123.29 + IPT

### Target Appetite

- Fetes and Fairs
- Dances
- Boot Fairs
- Meetings
- Shows
- Sports Events
- Exhibitions
- Fun Days
- Workshops

### Out of Appetite

- Water based activities
- Bungee Jumping
- Inflatables



**When advice or professional services are at the heart of a business, mistakes can be costly. Even small errors or oversights can have significant consequences**

At Choice, our Professional Indemnity cover is designed to protect against claims of negligence, errors or omissions or breach of professional duty, helping to shield both finances and reputations. From consultants and surveyors to architects, contractors and a wide range of service providers, our policies offer tailored protection against legal defence costs and compensation claims. With flexible cover limits and industry specific solutions, we give professionals the confidence to operate securely, knowing they are supported if their work ever gets challenged.

## Limits

- Up to £5,000,000 (depending on activities)

## Target Appetite

- Accountants
- Architects
- Engineers
- Insurance Brokers/MGAs
- Management Consultants
- Miscellaneous Professions
- Design & Construct

## Out of Appetite

- Financial institutions
- Mortgage brokers/IFA's
- Loss assessors

