

Fiducia MGA

Fiducia is a new company with innovative products and services. We are solving the problems we have seen in our industry and those which you have consistently told us about. Fiducia is backed 100% by leading Lloyd's syndicates which are evolving, growing and meeting the needs of their customers whilst protecting people, businesses and communities for over 300 years.

We have dedicated personnel that are focussed, empowered and experienced with specialist knowledge in our products giving unmatched quality and prompt service which remains the heart of our business.

We are accessible and available for you and your client. In partnership with you we want to assist you to retain and secure long term business.

The Policy

We offer a Marine Trades product providing fully comprehensive cover for both Commercial and Leisure industries. Our policy encompasses **property** (marine and non marine) **and liabilities**.

Target Trades (not exhaustive)

- Boatbuilders and manufacturers, Boat repairers, Boat maintenance / restoration / re-fitters
- Boatyards, Chandlers, Marina Operators, Mooring Providers
- Marine Engineers, Marine Electricians
- Riggers, Sailmakers
- Boat painters and Sprayers
- Boat broker, Boat Sales / dealers
- Watersports centres, Sub aqua Clubs, Sailing / Boating Clubs, Rowing / Cig Clubs
- Mooring Association
- Training providers for watersports activities
- Hire boat fleet operators, Guardianage providers
- Boat valeters / Cleaners
- Marine Surveyors
- Small fishing party / trip boat operators
- Marine Trade business which carries out non-marine work up to a maximum of 10% of turnover (no aviation or motor vehicle work and no safety critical work etc)
- Suppliers of mooring equipment
- Installation of pontoons in marinas
- Riverbank repair contractors
- Canal dredging and property repairs
- 24 Hour rescue service boats
- Harbour Craft e.g. workboats, small tugs patrol boats safety boats
- Operators of small ferry services maximum 100 passengers any one time
- Day restaurant/trip boats on UK inland waterways - maximum 50 passengers any one time
- Coastal river, inter-island or inland water supply vessels and fishing vessels
- Wind Farm support vessels
- Work on vessels which is not safety critical e.g. sound systems, jet washing, upholstery repairs, polishing, valeting, deck cleaning and the like, subject to a maximum value of vessel being £10m
- BMEA - Installation and testing of electronic equipment on vessel subject to a maximum value of vessel being £10m on the basis the client has not manufactured the equipment (products liability exclusion)
- UK harbour authorities where craft are not discharging cargo normally associated with port authorities and terminal operators (bulk cargo, containerised cargo) including dredging and maintaining river banks, diving, salvage, mooring, maintenance, pollution control etc
- UK navigation authorities servicing predominantly pleasure craft industry.

Policy Benefits

{this is a summary only, please see actual policy for specific cover, conditions and limitations}

- Property Damage – Covering property, contents, stock, marine installations such as piers, jetties and walkways
- Business Interruption – flexible periods of indemnity are available as is increased cost of working and additional increased cost of working
- Public, Products and Employers' Liability
- Vessels and Work boats – Covering physical loss or damage including third party liabilities
- Builders Risks – physical loss or damage whilst under construction or refit including sea trials and demonstrations
- Computers - All risks whilst away from the premises
- Goods in Transit
- Exhibitions including transit to and/or from and liability to and of Employees
- Deterioration of Stock
- Money and Personal Accident
- Protection & Indemnity
- Professional Indemnity
- Terrorism

Claims and Risk Management

We feel that protecting your client's business is about prevention and limitation, so whilst we understand risk transfer is our primary remit, risk management is never far from our minds when discussing risks. That's why we recruit knowledgeable and experienced Underwriters and independent Risk Engineers to talk to and meet you and your client to discuss their business. When your client needs us most, our claims management team will demonstrate why having experienced and expert people is so valuable.

Coverholder at **LLOYD'S**

Covered. In Every Way

The Fiducia MGA Company Limited is an ambitious and specialist Underwriting Company, registered in England and Wales under company registration number 09913313. Registered head office 20 Park Place, Leeds, West Yorkshire, LS1 2SJ.

Fiducia and Fiducia MGA are trading names of The Fiducia MGA Company Limited

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