

THE
FASTER
WAY
TO
BETTER
BROKING



INSTANT
UNDERWRITING

Product Guide 2025

V1.01.25

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Turul Brown, Managing Director
Instant Underwriting

WELCOME

Reflecting on many years working as a broker in the UK market that suffered from slow turn-around times and dated legacy systems, it was strikingly obvious that there needed to be an insurance provider to help brokers become better, faster and more efficient.

This insight led to the innovation that brought to life Instant Underwriting - an MGA that leverages technology to optimise the agent journey.

This model quickly gained traction and within a year of launching we were honoured to be shortlisted for the Customer Experience Award at the Digital and InsurTech Awards. This pivotal moment set the tone for the years to come and we have since continued to evolve by staying committed to raising the bar.

GET IN TOUCH

We're fast because we're responsive on various touchpoints. Here are the multiple ways in which you can reach us:

ONLINE	Trade online at instantuw.co.uk .
CHAT	Chat with us online throughout your quote journey
NEW BUSINESS	newbusiness@instantuw.co.uk
	0203 931 7280
RENEWALS	renewals@instantuw.co.uk
	0203 931 7281
GENERAL	agency@instantuw.co.uk
	0203 931 7279
SOCIALS	Find us on LinkedIn - Instant Underwriting

BUSINESS DEVELOPMENT



Shenayde Waugh,
Head of Business Development

Meet our dynamic business development managers – a team equipped with extensive insurance background in underwriting. They're ready to re-energise your business placement and maximise your growth. Our stellar connections with brokers aren't just a result of top-notch teamwork and unparalleled service – it's about putting underwriters right at your fingertips.

HOW DO I JOIN?

Our commitment to speed and top-tier service isn't confined to business placement. It extends seamlessly to our accelerated online application process. Sign up with us, and experience a same-day turnaround that puts you on the express lane to success. Efficiency isn't just a promise – it's the Instant Underwriting way. Your journey to streamlined success starts here.

CONTACT US

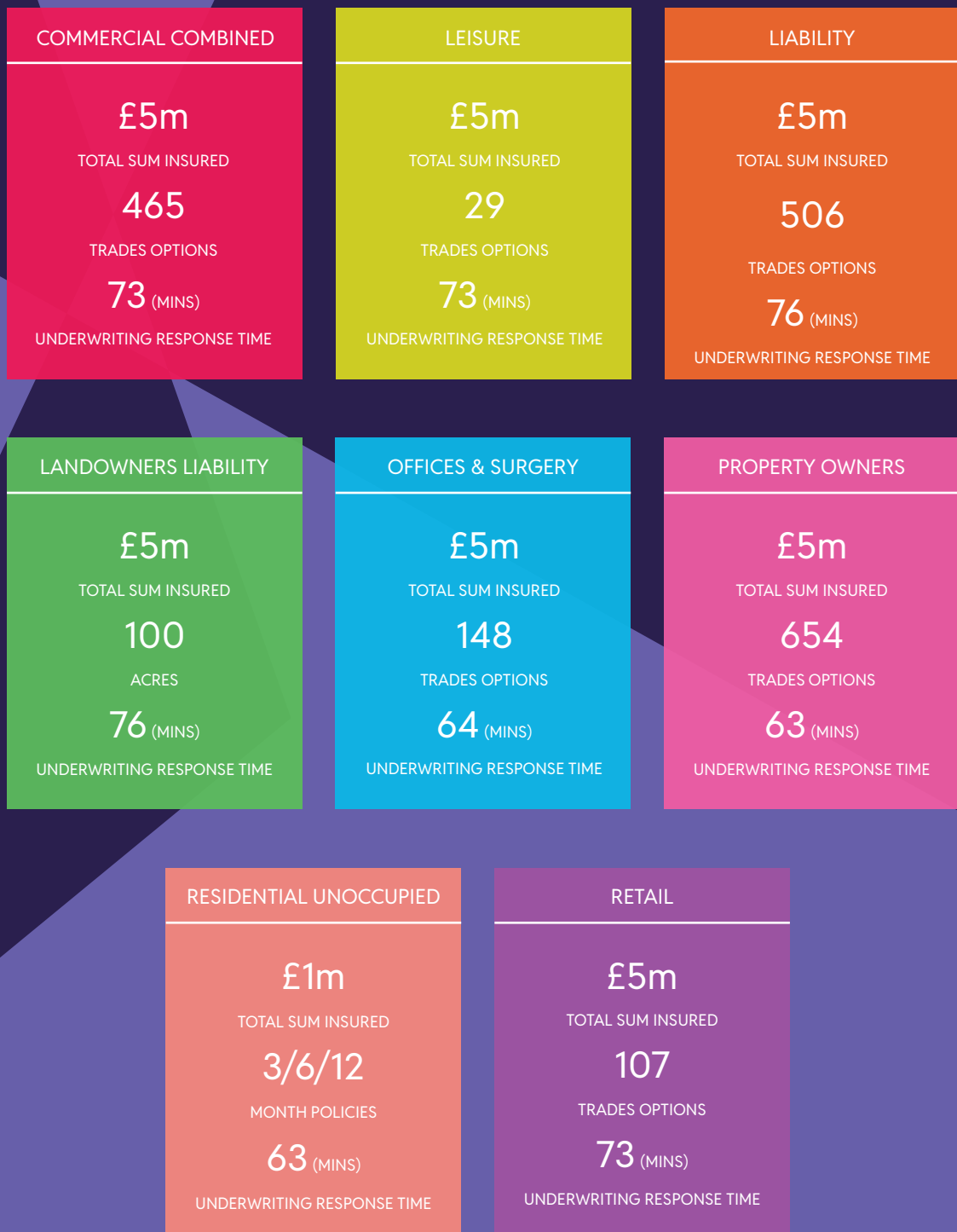
Shenayde Waugh | Head of Business Development
Call: 0758 617 1051 or Email: shenayde.waugh@instantuw.co.uk

Faye Kennedy | Development Underwriter
Call: 0746 361 8715 or Email: faye.kennedy@instantuw.co.uk

SIGN UP NOW



- Commercial Combined
- Leisure
- Liability
- Landowners Liability
- Offices & Surgery
- Property Owners
- Residential Unoccupied
- Retail



COMMISSION	UP TO 20%	
UNDERWRITING RESPONSE TIME	(WITHIN) 70 MINS	
MINIMUM PREMIUMS	MATERIAL DAMAGE / BI: £295 PLUS IPT & FEE COMBINED LIABILITIES: £295 PLUS IPT & FEE	
INFLATION PROTECTION	DAY ONE UPLIFT AS STANDARD ON NEW BUSINESS, INDEX LINKED AT RENEWAL	
TERRITORIES	PREMISES BASED UNITED KINGDOM, CHANNEL ISLANDS AND ISLE OF MAN	
APPETITE	MANUFACTURERS, WHOLESALERS	
TOTAL SUM INSURED	£5,000,000 ANY ONE LOCATION	
	CAN INCLUDE MULTIPLE PREMISES ON ONE POLICY	
INNER LIMITS		
MONEY	UP TO £15,000 IN TRANSIT/ ON PREMISES DURING BUSINESS HOURS	UP TO £15,000 ON PREMISES AFTER BUSINESS HOURS IN LOCKED SAFE
GOODS IN TRANSIT	UP TO £20,000 ANY ONE VEHICLE	
SPECIFIED ALL RISKS	UP TO £25,000	
DETERIOATION OF STOCK	UP TO £20,000	
BUSINESS INTERRUPTION	UP TO £2,500,000	
PUBLIC & PRODUCTS LIABILITY	UP TO £5,000,000	
EMPLOYERS LIABILITY	£10,000,000 AS STANDARD	
OPTIONAL COVER	TEMPORARY MANUAL WORK IN EUROPE	WORK UP TO 15 METRES
	EXPORTS TO USA/CANADA UP TO 10% OF OVERALL TURNOVER	
WHAT WE LIKE	<ul style="list-style-type: none"> - WHOLESALERS (NON-COMBUSTIBLE STOCK) - LIGHT MANUFACTURING - PARTICULARLY METAL (TOYS, WINDOWS & DOORS, WIRE) 	
WHAT WE ACCOMMODATE	<ul style="list-style-type: none"> - BAKERS / PASTRY MANUFACTURERS - FURNITURE MANUFACTURERS - FOOD (FRESH OR FROZEN) 	
WHAT WE DECLINE	<ul style="list-style-type: none"> - WHOLESALERS - FURNITURE, FROZEN FOOD, TEXTILES - MED/HEAVY MANUFACTURING - PARTICULARLY WOOD - SELF-STORAGE 	

COMMISSION	UP TO 20%	
UNDERWRITING RESPONSE TIME	(WITHIN) 73 MINS	
MINIMUM PREMIUMS	£1035 + IPT & FEE	
INFLATION PROTECTION	DAY ONE UPLIFT AS STANDARD ON NEW BUSINESS, INDEX LINKED AT RENEWAL	
TERRITORIES	PREMISES BASED UNITED KINGDOM, CHANNEL ISLANDS AND ISLE OF MAN	
APPETITE	PREMISES OPEN ALL YEAR ROUND	WHERE THE OWNER MANAGER RESIDES AT THE PREMISES
	REPUTATIONALLY STRONG ESTABLISHMENTS	HYGIENE RATINGS OF 3 AND ABOVE
TOTAL SUM INSURED	£5,000,000 ANY ONE LOCATION	CAN INCLUDE MULTIPLE PREMISES ON ONE POLICY
INNER LIMITS		
MONEY	UP TO £15,000 IN TRANSIT/ ON PREMISES DURING BUSINESS HOURS	UP TO £15,000 ON PREMISES AFTER BUSINESS HOURS IN LOCKED SAFE
GOODS IN TRANSIT	UP TO £10,000 ANY ONE VEHICLE	
GLASS	UP TO £25,000	
DETERIOATION OF STOCK	UP TO £20,000	
BUSINESS INTERUPTION	UP TO £2,000,000	
PUBLIC & PRODUCTS LIABILITY	£5,000,000 AS STANDARD	
WORK AWAY	PER CAPITA BASIS, UP TO 10	
EMPLOYERS LIABILITY	£10,000,000 AS STANDARD	
LEGAL EXPENSES	£250,000 AS STANDARD	
WHAT WE LIKE	<ul style="list-style-type: none"> - GUEST HOUSES - VILLAGE/SUBURBAN PUBS - MASONIC HALLS & WORKING MEN'S CLUBS 	
WHAT WE ACCOMMODATE	<ul style="list-style-type: none"> - WINE / COCKTAIL BARS - GYMNASIUMS - RESTAURANTS - HOTELS 	
WHAT WE DECLINE	<ul style="list-style-type: none"> - GOLF CLUBS - NIGHTCLUBS - SKATING, ICE SKATING OR SKI SLOPES 	

COMMISSION	UP TO 20%	
UNDERWRITING RESPONSE TIME	(WITHIN) 76 MINS	
MINIMUM PREMIUMS	£75+IPT & FEE (PER CAPITA PRODUCT), £125+IPT & FEE (WAGES & TURNOVER)	
TERRITORIES	UNITED KINGDOM, CHANNEL ISLANDS AND ISLE OF MAN	
RATING BASIS	PER CAPITA (UP TO 10) OR WAGES & TURNOVER	
TOTAL SUM INSURED	£5 MILLION ANY ONE LOCATION	
APPETITE	ESTABLISHED BUSINESSES	TRADE SPECIFIC I.E.BRICKLAYERS, PLASTERERS ETC (AS OPPOSED TO GENERIC BUILDERS)
INNER LIMITS		
WORK RISK	WORK AT DEPTH - UP TO 3 M WORK AT HEIGHT - UP TO 15M HEAT WORK - >10% OF TURNOVER	
HEAT WORK	USE OF HEAT UP TO 25% WORK AWAY	
MANUAL WORK	EUROPE UP TO 25% OF TURNOVER CAN BE INCLUDED AT AN ADDITIONAL PREMIUM, REST OF THE WORLD CAN BE CONSIDERED ON REFERRAL	
PUBLIC & PRODUCTS LIABILITY	UP TO £5 MILLION	
EMPLOYERS LIABILITY (OPTIONAL)	£10 MILLION	
LEGAL EXPENSES	£100,000 AS STANDARD	
WHAT WE LIKE	<ul style="list-style-type: none"> - ARTISTS / SCULPTURES / POTTERS - HAIRDRESSERS - TILERS (WALLS & FLOORS) 	
WHAT WE ACCOMMODATE	<ul style="list-style-type: none"> - MOBILE MOTOR MECHANIC INCLUDING HGV'S - PLUMBER & HEATING ENGINEER - TYRE FITTERS 	
WHAT WE DECLINE	<ul style="list-style-type: none"> - ROOFERS -SCAFFOLDERS - WASTE CONTRACTORS 	

LANDOWNERS LIABILITY

COMMISSION	UP TO 20%
UNDERWRITING RESPONSE TIME	(WITHIN) 76 MINS
MINIMUM PREMIUMS	£100+IPT (LAND OWNERS)
TERRITORIES	UNITED KINGDOM, CHANNEL ISLANDS AND ISLE OF MAN (TERRITORIAL LIMITS IN RESPECT OF PRODUCTS LIABILITY IS WORLDWIDE EXCLUDING USA & CANADA)
RATING BASIS	PER ACRE
TOTAL SUM INSURED	£5 MILLION ANY ONE LOCATION
APPETITE	RISKS WITHOUT PUBLIC ACCESS LAND WITHOUT PROPERTY
INNER LIMITS	
LAND RISK	UP TO 100 ACRES
LANDOWNERS LIABILITY	UP TO £5 MILLION
EMPLOYERS LIABILITY	NOT AVAILABLE
LEGAL EXPENSES	NOT AVAILABLE
WHAT WE LIKE	- GRAZING LAND, MOOR LAND, WOOD LAND OR PASTURE LAND - PRIVATE ROADS, ROUGH COUNTRY
WHAT WE ACCOMMODATE	- UNDEVELOPED LAND - LAND WITH VACANT PROPERTIES OR DILAPIDATED PROPERTIES - DEVELOPMENT SITES
WHAT WE DECLINE	- PETROL STATIONS, CHEMICAL WORKS, GAS WORKS, OIL REFINERY, POWER STATIONS, LANDFILL, WASTE TIP, QUARRIES, MINING - MOTORISED, WATER OR EXTREME SPORTS, FESTIVALS - MULTIPLE CCJS, BANKRUPTCIES OR CLAIMS

COMMISSION	UP TO 20%	
UNDERWRITING RESPONSE TIME	(WITHIN) 64 MINS	
MINIMUM PREMIUMS	£270+ IPT & FEE	
INFLATION PROTECTION	DAY ONE UPLIFT AS STANDARD ON NEW BUSINESS, INDEX LINKED AT RENEWAL	
TERRITORIES	PREMISES BASED UNITED KINGDOM, CHANNEL ISLANDS AND ISLE OF MAN	
APPETITE	PREMISES - OPEN ALL YEAR ROUND OFFICES (NO MANUAL OPERATION) BASED 1ST FLOOR AND ABOVE MULTI LOCATIONS	
TOTAL SUM INSURED	£5,000,000 ANY ONE LOCATION	CAN INCLUDE MULTIPLE PREMISES ON ONE POLICY
INNER LIMITS		
MONEY	UP TO £10,000 IN TRANSIT/ON PREMISES DURING BUSINESS HOURS	UP TO £10,000 ON PREMISES AFTER BUSINESS HOURS IN LOCKED SAFE
GOODS IN TRANSIT	UP TO £10,000 ANY ONE VEHICLE	
GLASS	UP TO £25,000	
DETERIOATION OF STOCK	UP TO £20,000	
BUSINESS INTERUPTION	UP TO £1,500,000	
PUBLIC & PRODUCTS LIABILITY	£5,000,000 AS STANDARD	
WORK AWAY	PER CAPITA BASIS, UP TO 10	
EMPLOYERS LIABILITY	£10,000,000 AS STANDARD	
LEGAL EXPENSES	£250,000 AS STANDARD	
WHAT WE LIKE	<ul style="list-style-type: none"> - OFFICES (NO MANUAL OPERATION) - THERAPY TRADES - PHYSIOTHERAPISTS, CHIROPODISTS ETC - BASED 1ST FLOOR AND ABOVE 	
WHAT WE ACCOMMODATE	<ul style="list-style-type: none"> - DENTISTS - DOCTORS - ESTATE AGENTS 	
WHAT WE DECLINE	<ul style="list-style-type: none"> - EMBASSIES - GOVERNMENT AGENCIES - POLITICAL PARTIES 	

COMMISSION	UP TO 25%	
UNDERWRITING RESPONSE TIME	(WITHIN) 63 MINS	
MINIMUM PREMIUMS	RPO £120 PLUS IPT & FEE, CPO £240 PLUS IPT & FEE	
INFLATION PROTECTION	DAY ONE UPLIFT AS STANDARD ON NEW BUSINESS, INDEX LINKED AT RENEWAL	
AUTOMATIC COVERS	ACCIDENTAL DAMAGE, SUBSIDENCE, LOSS OF RENT, PROPERTY OWNERS LIABILITY, LEGAL EXPENSES	
TERRITORIES	PREMISES BASED IN UNITED KINGDOM, CHANNEL ISLANDS AND ISLE OF MAN	
APPETITE	INDIVIDUAL PROPERTIES	
	PORTFOLIOS	
TOTAL SUM INSURED	RPO £5,000,000 ANY ONE LOCATION	
	CPO £5,000,000 ANY ONE LOCATION	
	CAN INCLUDE MULTIPLE PREMISES ON ONE POLICY	
INNER LIMITS		
DAY ONE UPLIFT	20% AS STANDARD (UP TO 50%)	
LOSS OF RENT	20% INCLUDED AS STANDARD (CAN BE INCREASED)	
INDEMNITY PERIOD	UP TO 36 MONTHS	
PROPERTY OWNERS LIABILITY	UP TO £5,000,000	
LEGAL EXPENSES	£100,000 AS STANDARD	
EMPLOYERS LIABILITY	UP TO £10,000,000	
	RPO	CPO
WHAT WE LIKE	<ul style="list-style-type: none"> - WORKING / PROFESSIONALS - RETIRED - UP TO 10 PROPERTIES 	<ul style="list-style-type: none"> - RISKS WITHOUT COOKING - UP TO 10 PROPERTIES - <25% NON-STANDARD CONSTRUCTION
WHAT WE ACCOMMODATE	<ul style="list-style-type: none"> - HMOS - DSS/UNIVERSAL CREDIT - 25-50% NON-STANDARD 	<ul style="list-style-type: none"> - RISKS WITH COOKING - GRADE II PROPERTIES - 3-5 STOREYS
WHAT WE DECLINE	<ul style="list-style-type: none"> - OVER 5 STOREYS - POOR STATE OF REPAIR - GRADE 1, GRADE A LISTED 	<ul style="list-style-type: none"> - DRY CLEANERS/LAUNDERETTES - LOCAL AUTHORITIES / GOVERNMENT DEPARTMENTS - TYRE FITTERS

COMMISSION	UP TO 25%
UNDERWRITING RESPONSE TIME	(WITHIN) 63 MINS
MINIMUM PREMIUMS	RPO £116 PLUS IPT & FEE
INFLATION PROTECTION	DAY ONE UPLIFT AS STANDARD ON NEW
AUTOMATIC COVERS	FIRE, LIGHTNING, EXPLOSION AND AIRCRAFT (FLEA)
TERRITORIES	PREMISES BASED IN UNITED KINGDOM, CHANNEL ISLANDS AND ISLE OF MAN
APPETITE	INDIVIDUAL PROPERTIES
	PORTFOLIOS
TOTAL SUM INSURED	RPO £1,000,000 ANY ONE LOCATION
	CAN INCLUDE MULTIPLE PREMISES ON ONE POLICY
INNER LIMITS	
DAY ONE UPLIFT	20% AS STANDARD (UP TO 50%)
PROPERTY OWNERS LIABILITY	UP TO £5,000,000
LEGAL EXPENSES	£100,000 AS STANDARD
WHAT WE LIKE	<ul style="list-style-type: none"> - UNOCCUPIED PROPERTIES UP TO 2 YEARS - PROPERTIES PENDING SALE - SHORT PERIOD POLICY TERMS 3 OR 6 MONTHS (CAN ALSO WRITE FULL 12 MONTHS PERIOD).
WHAT WE ACCOMMODATE	<ul style="list-style-type: none"> - UNOCCUPIED PROPERTIES 2 TO 5 YEARS - TIMBER FRAMED PROPERTIES - VALUE OF WORKS UP TO £75K
WHAT WE DECLINE	<ul style="list-style-type: none"> - BOARDED UP PROPERTIES - IF PLANNING PERMISSION IS REQUIRED BUT HAS NOT BEEN OBTAINED - VALUE OF WORKS OVER £75K

COMMISSION	UP TO 20%	
UNDERWRITING RESPONSE TIME	(WITHIN) 73 MINS	
MINIMUM PREMIUMS	£280+ IPT & FEE	
INFLATION PROTECTION	DAY ONE UPLIFT AS STANDARD ON NEW BUSINESS, INDEX LINKED AT RENEWAL	
TERRITORIES	UNITED KINGDOM, CHANNEL ISLANDS AND ISLE OF MAN	
APPETITE	PREMISES OPEN ALL YEAR ROUND	FOOD ESTABLISHMENTS WITH A HYGIENE RATINGS OF 3 AND ABOVE
	REPUTATIONALLY STRONG ESTABLISHMENTS	CAN INCLUDE MULTIPLE PREMISES ON ONE POLICY
TOTAL SUM INSURED	£5,000,000 ANY ONE LOCATION	
INNER LIMITS		
MONEY	UP TO £10,000 IN TRANSIT/ ON PREMISES DURING BUSINESS HOURS	UP TO £10,000 ON PREMISES AFTER BUSINESS HOURS IN LOCKED SAFE
GOODS IN TRANSIT	UP TO £10,000 ANY ONE VEHICLE	
GLASS	UP TO £25,000	
DETERIOATION OF STOCK	UP TO £20,000	
BUSINESS INTERUPTION	UP TO £1,000,000	
PUBLIC & PRODUCTS LIABILITY	£5,000,000 AS STANDARD	
WORK AWAY	PER CAPITA BASIS, UP TO 10	
EMPLOYERS LIABILITY	£10,000,000 AS STANDARD	
LEGAL EXPENSES	£250,000 AS STANDARD	
WHAT WE LIKE	<ul style="list-style-type: none"> - FLORISTS - BOOK SHOPS - FOOD SHOPS WITHOUT COOKING - GROCERS, CHEESE, CONFECTIONERY, FISHMONGERS ETC 	
WHAT WE ACCOMMODATE	<ul style="list-style-type: none"> - FURNITURE SHOPS (INC ALTERATION & REPAIRS) - CAFES - FAST FOOD OUTLETS (TAKE-AWAYS, FISH & CHIP SHOPS) 	
WHAT WE DECLINE	<ul style="list-style-type: none"> - DRY CLEANERS/LAUNDERETTE - JEWELLERS - MOBILE PHONE SHOPS 	

RECOGNITION

2024	MGAA Awards	MGA Initiative of the Year Finalist
2024	IBUK DE&I Awards	Best DE&I Initiative - 96.04/100
2024	Modern Claims Awards	Highly Commended MGA
2023	Insurance Business Magazine	Winner of 5 - Star D E & I
2023	Insurance Business Magazine	5 - Star MGA
2023	Modern Claims Awards	Finalist for MGA of the Year
2023	Insurance CX Awards	Best Customer Culture Finalist
2022	Insurance Business Magazine	5-Star MGA
2022	Insurance Times MGA Survey	4.71 out of 5 Stars
2022	British Claims Awards	Finalist for MGA of the Year
2021	British Claims Awards	Finalist for MGA of the Year
2021	Insurance Times MGA Survey	4.57 out of 5 Stars
2020	British Claims Awards	Finalist for MGA of the Year
2018	Digital & Insurtech Awards	Customer Experience Finalist

ACCREDITATIONS

Coverholder at Lloyd's
Member of the MGAA



INSTANT
UNDERWRITING

Instant Underwriting
3 Lloyd's Avenue
London
EC3N 3DS
United Kingdom
instantuw.co.uk