



Product & Risk Appetite Guide

2026

doainsurance.co.uk

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Who are DOA?

We are an independent, family-run Insurance Intermediary, specialising in underwriting and sourcing Insurance products in a number of market sectors.

DOA was established to provide a dedicated service to a select panel of insurance brokers, focusing on niche market sectors. This commitment remains true today, with one key difference: we now leverage technology to enhance our service and compliment the expertise and experience that truly add value to what DOA offers.

Providing solutions for a network of over 2,000 agents across the UK, brokers rely on us to provide a dedicated service for them and their clients. Working with a select panel of A-rated insurers, we provide the very best solutions for policyholders.

Our team thrives on positivity and we have a genuine passion to help brokers and their clients.

Our passion is your success!





Why use us?

At DOA, we're not just about policies – we're about relationships. Our approach is grounded in providing a localised and personalised service, guided by dedicated underwriters and brokers who are readily accessible for direct communication.

Located in Great Notley, Essex, DOA is ideally situated to serve the South East with its presence extended regionally with underwriters strategically stationed in the South West, East, and Midlands which ensures seamless assistance tailored to your needs.

We're proud to have achieved a 5-star rating in the Insurance Times MGA Survey (2025/26). This remarkable achievement stands as a testament to the positive experiences and feedback shared by our brokers. It reaffirms our position as a trusted and dependable MGA in the industry.

Our commitment is to continue delivering added value to all our trading partners. We will achieve this by investing in our people and in our technology to help us, not replace us.

2025/26 Awards Successes!



**THIS DOCUMENT IS SOLELY FOR THE USE BY RETAIL INSURANCE INTERMEDIARIES.
Please refer to policy documentation for full terms, conditions, covers, limitations, and exclusions.**



Property

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Residential and Commercial Property Owners

The DOA Residential and Commercial Property Owner Insurance product is a versatile solution designed to provide coverage for buildings used for both residential and commercial purposes, specifically tailored for our commercial clients.

Limits and Minimum Premiums

- Premiums starting at £200 plus Insurance Premium Tax (IPT*)
- Total sum insured up to £20,000,000 any one property
- Encompasses both Employers Liability (optional) and Property Owners Liability coverage (included), available with a limit up to £10,000,000
- Caters for single or multiple let properties
- Residential or Commercial let properties covered under a single policy
- Bespoke legal expenses cover available

**DOA Underwriting Ltd fees apply, advised on each quotation.*

Our Appetite

We excel in organising Residential and Commercial Property Owners Insurance for a diverse range of businesses such as:

- Blocks of flats up to 3 stories (Timber) or more if concrete
- House in multiple occupation (HMO) up to 5 unrelated tenants
- Holiday let and bed & breakfast
- Retail shops with flats above
- Catering risks including public houses, restaurants and fish & chip shops
- Greengrocers, licenced stores & supermarkets
- Manufacturers, wholesalers & warehouses

Outside of our Appetite

- Single flats
- Converted mansions
- Assured shorthold tenancies (AST's) not between insured & tenant

This list is not exhaustive. If you're unsure whether your risk fits our appetite, please don't hesitate to give us a call.

Contact Us



John Harris

Head of Trading & Distribution (Property & Liability)

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Get Quote: [Residential and Commercial Property Owners](#)



Commercial Combined

The DOA Commercial Combined policy is designed with your client's evolving needs in mind. It offers flexibility and allows you to tailor your client's coverage as per their specific requirements and make adjustments throughout the policy period.

Limits and Minimum Premiums

- Minimum premium of £500 plus IPT*
- Total sum insured up to £20,000,000 any one location
- Coverage available up to £10,000,000 for Employers Liability
- Coverage available up to £10,000,000 for Public Liability & Products Liability
- Coverage available for work away and exports to the USA and Canada

**DOA Underwriting Ltd fees apply, advised on each quotation.*

Our Appetite

We excel in organising Commercial Combined Insurance for a diverse range of businesses such as:

- Builders & construction depots
- Catering risks
- Clubs – Sports & Social
- Distribution & logistics
- Gyms
- Hotels
- Manufacturers
- Office-based businesses
- Printers & plastic risks
- Processors
- Shop owners
- Warehouse owners

This list is not exhaustive. If you're unsure whether your risk fits our appetite, please don't hesitate to give us a call.

Contact Us



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Get Quote: [Commercial Combined](#)



Package Policies - Retail

DOA Retail simplifies insurance for businesses, offering comprehensive solutions for various type of retails trades as detailed below.

Limits and Minimum Premiums

- Premiums start at £400 + IPT*
- Total sum insured up to £10,000,000 any one location
- Coverage as standard includes Property Damage, Business Interruption, Money, Goods in Transit, Employers Liability, Public / Products Liability and Commercial Legal Protection
- Extensions available for Specified All Risks, Terrorism, Personal Accident, Fidelity, and Loss of Licence

**DOA Underwriting Ltd fees apply, advised on each quotation.*

Our Appetite

We excel in organising Retail Package policies for a diverse range of businesses such as:

- Barbers
- Book Shops
- Butchers
- Computers
- Clothing Shops
- Chemists
- Coffee Shops
- Fishmongers
- Gadget Repairers
- Gift Shops
- Grocers
- Supermarkets
- Post Offices
- Pet Shops

With our meticulously designed policies, your clients can have confidence and peace of mind, knowing their business is effectively protected.

Outside of our Appetite

- Mobile Phone Shops
- Jewellers
- Vape Shops

This list is not exhaustive. If you're unsure whether your risk fits our appetite, please don't hesitate to give us a call.

Contact Us



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Get Quote: [Retail](#)



Package Policies – Restaurants, Public Houses & Takeaways

DOA Restaurants, Public Houses & Takeaways simplifies insurance for businesses, offering comprehensive solutions for various type of trades as detailed below.

Limits and Minimum Premiums

- Premiums start at £500 + IPT*
- Total sum insured up to £10,000,000 any one location
- Coverage as standard includes Property Damage, Business Interruption, Money, Goods in Transit, Employers Liability, Public / Products Liability and Commercial Legal Protection
- Extensions available for Specified All Risks, Terrorism, Personal Accident, Fidelity, and Loss of Licence

**DOA Underwriting Ltd fees apply, advised on each quotation.*

Our Appetite

- Cafes & Sandwich Shops
- Fish & Chip Shops
- Restaurants (Independent, Franchise, Chain & Michelin Starred)
- Public Houses & Gastro Pubs
- Takeaways
- Social Clubs
- Wine bar

With our meticulously designed policies, your clients can have confidence and peace of mind, knowing their business is effectively protected.

Outside of our Appetite

- Licensed beyond 2am
- Nightclubs
- Food hygiene score 2 or below
- Frying ranges in excess of 20 years old

This list is not exhaustive. If you're unsure whether your risk fits our appetite, please don't hesitate to give us a call.

Contact Us



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Get Quote: [Restaurants, Public Houses & Takeaways](#)



Package Policies – Hotels & Guest Houses

DOA Hotels & Guest Houses simplifies insurance for businesses, offering comprehensive solutions for various type of trades as detailed below.

Limits and Minimum Premiums

- Premiums start at £500 + IPT*
- Total sum insured up to £10,000,000 any one location
- Coverage as standard includes Property Damage, Business Interruption, Money, Goods in Transit, Employers Liability, Public / Products Liability and Commercial Legal Protection
- Extensions available for Specified All Risks, Terrorism, Personal Accident, Fidelity, and Loss of Licence

**DOA Underwriting Ltd fees apply, advised on each quotation.*

Our Appetite

- Bed & Breakfasts
- Guest Houses
- Hotels

With our meticulously designed policies, your clients can have confidence and peace of mind, knowing their business is effectively protected.

This list is not exhaustive. If you're unsure whether your risk fits our appetite, please don't hesitate to give us a call.

Contact Us



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Get Quote: [Hotels & Guest Houses](#)



Package Policies – Wet & Dry Cleaners

DOA Wet & Dry Cleaners simplifies insurance for businesses, offering comprehensive solutions for various type of trades as detailed below.

Limits and Minimum Premiums

- Premiums start at £350 + IPT*
- Total sum insured up to £1,600,000 (any one location)
- Coverage as standard includes Customer Goods in Trust, Stock, Money, Goods in Transit, Business Interruption, Employers Liability and Public/Products Liability
- Extensions include Treatment Damage, Customer Goods Handed Out in Error and Theft of Customers Goods in Trust

**DOA Underwriting Ltd fees apply, advised on each quotation.*

Our Appetite

- Dry cleaners
- Retail premises
- Laundry services (up to 50% of turnover)
- Attended Laundrettes
- Part-attended Laundrettes (up to 50%)
- Receiving Shops, Shoe Repairs, Ironing Parlours, and Key Cutters
- Non-domestic garments may be considered, subject to further details

Outside of our Appetite

- Risks in converted factories or large industrial units
- Commercial Laundries
- Risks with high percentages of commercial cleaning
- Regular cleaning of oily and greasy garments
- Unattended premises closing on a time lock

This list is not exhaustive. If you're unsure whether your risk fits our appetite, please don't hesitate to give us a call.

Contact Us



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Get Quote: [Dry Cleaners Scheme](#)



Contractors All Risk and Contractors Plant & Equipment

Contractors All Risk and Contractors Plant & Equipment Insurance covers contract works undertaken and provides cover for the building works and materials stored on site. We can include cover for both owned and hired-in plant machinery.

Limits and Minimum Premiums

- Premiums for Contract Works start at £375 plus IPT*
- Premiums for Contractors Plant & Equipment start at £375 plus IPT*
- Combined coverage minimum premium starting at £550 plus IPT*
- Extends coverage for any single contract up to £5,000,000
- Coverage available for owned plant assets up to £500,000
- Coverage available for hired-in plant assets up to £250,000

**DOA Underwriting Ltd fees apply, advised on each quotation.*

Our Appetite

- Air-Conditioning Contractor
- Bathroom & Kitchen Installation
- Builder – New & Alteration
- Cleaning Contractors
- Electrical Contractors
- Flooring Contractors
- Heating & Ventilation Contractors
- Mechanical Engineer
- Painter & Decorator
- Plumbing & Heating

The above list is not exhaustive, please contact us if you cannot find a suitable trade on the platform:

Contact Us



Scott Robson

Senior Liability Underwriter

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Get Quote: [Contractors All Risk and Contractors Plant & Equipment](#)



Liability

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General Liability

General Liability insurance provides coverage for businesses against claims for bodily injury or property damage resulting from their operations, products, or premises.

Limits and Minimum Premiums

- Premiums start at £100 plus IPT* for Employers Liability
- Premiums start at £175 plus IPT* for Public Liability & Products Liability
- Standalone & combined cover available
- Products Liability for exports to the USA/Canada available up to 30% of turnover (subject to product)

**DOA Underwriting Ltd fees apply, advised on each quotation.*

Our Appetite

- Administrative & Clerical
 - Community Services and Education
 - Entertainment
 - Events and Conference Organisers
 - Leisure
 - Manufacturing, Engineering and Processing
 - Property Owners
 - Retail
 - Transport and Distribution
 - Warehousing
-

This list is not exhaustive. If you're unsure whether your risk fits our appetite, please don't hesitate to give us a call.

Contact Us



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Senior Liability Underwriter

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Get Quote: [General Liability](#)



Excess Liability

Excess liability insurance is supplementary coverage that increases the Public, Products & Employers Liability limits of primary insurance policies, providing businesses and individuals with added protection against potentially catastrophic losses.

Limits and Minimum Premiums

- Premiums starting at £150 plus IPT*
- Flexible commission adjustments
- Coverage limits up to £50,000,000
- Unlimited turnover
- Will align with any UK-regulated or Lloyds' primary insurer

**DOA Underwriting Ltd fees apply, advised on each quotation.*

Our Appetite

Excess liability insurance is supplementary coverage that increases the Public, Products & Employers Liability limits of primary insurance policies, providing businesses and individuals with added protection against potentially catastrophic losses.

Our online quote and buy platform features an intuitive, user-friendly interface, allowing you to secure coverage in just minutes. For added convenience, we provide instant, "on-demand" assistance through our LiveChat service, ensuring support is always available when you need it.

- Animal Related Risks
- Clerical and Manual
- Community Services and Education
- Contractors
- Entertainment
- Events and Conference Organisers
- Leisure
- Manufacturing, Engineering and Processing
- Motor Trades
- Property Owners
- Retail
- Transport and Distribution
- Warehousing
- Waste and Recycling

The above list is not exhaustive, we cover over 100 trades, ensuring that we can meet the specific insurance needs of a wide variety of businesses and professions.

Contact Us



Gill Hewett

Online Account Handler

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Get Quote: [Excess Liabilities](#)



Contractors Liability

Contractor's Liability insurance provides coverage for businesses against claims for bodily injury or property damage resulting from their operations, products, or premises.

Limits and Minimum Premiums

- Premium start at £100 plus IPT* for Employers Liability
- Premium start at £175 plus IPT* for Public Liability & Products Liability
- Rating is based on wages and turnover
- Suitable for risks involving height work up to 15m, depth work to 3m, and includes heat work

**DOA Underwriting Ltd fees apply, advised on each quotation.*

Our Appetite

- Builders
- Carpenters
- Electricians
- Flooring Contractors
- General Contractors
- HVAC Contractors
- Landscapers
- Mechanical Engineer
- Painters
- Plumbers

Please note that certain high-risk trades such as roofers, scaffolders, waste, or demolition contractors are outside the scope of our appetite for coverage.

This list is not exhaustive. If you're unsure whether your risk fits our appetite, please don't hesitate to give us a call.

Contact Us



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Senior Liability Underwriter

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Get Quote: [Contractors Liability](#)



Leisure Equipment Hirers & Leisure Activities

Leisure Equipment Hirers & Leisure Activities is a tailored commercial insurance scheme specifically crafted for businesses within the leisure industry.

Our coverage protects against a wide range of risks, including All Risks on equipment, Public Liability, Products Liability and Employers Liability.

Key Features

- Premiums from £150
- Online Quote & Buy System
- Flexible Coverage Options and Limits up to £10 million
- Over 1000 of approved Leisure Activities
- Bespoke Underwriting Tailored to Your Needs

Our Appetite

Our extensive expertise in the Leisure sector allows us to support a wide variety of activities, broadly divided into two main categories:

Static operations (e.g., soft play centres, go-kart tracks, paintball)
Mobile operations (e.g., traveling fairs, inflatables)

- Event Organisers
- Ice Rinks
- Inflatables
- Showman
- Soft Play
- Track Operators

The above categories are not exhaustive.

Showman - Due to the need for specialised underwriting, this sector of our scheme is offered to a select panel of brokers, whom we work closely to deliver the unique requirements of this industry.

Contact Us



Meg Ryan

E-Trading Team Leader

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Get Quote: [Leisure Equipment Hires](#)



Professional Risks

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Professional Indemnity

We pride ourselves on always going the extra mile to ensure our brokers and clients have the right cover.

We benefit from preferred broker & partner status with many of our Professional Indemnity insurers and by reviewing all submissions, utilising our years of broking and underwriting experience and expert knowledge of the market, we receive prioritised service and competitive terms from them.

This combined with our specialised expertise in placing all types of PI risks enables us to provide you with the unrivalled support you need and your customers deserve. We prioritise best service and prompt turnaround times, often addressing and quoting enquiries within the same day.

In case of a claim or allegation, our dedicated claims team will immediately notify the Insurer, investigate policy coverage and appoint adjusters and legal representation where necessary.

Our Services

- Placing or underwriting risks with specialised PI Insurers, MGAs and Lloyd's syndicates
- Providing quotations for most enquiries within 24/48 hours (subject to full underwriting information)
- Comprehensive technical and market support throughout the broking process
- Full access to the PI market with the ability to underwrite "in house" on our delegated binders
- Competitive and flexible commission rates
- No minimum or maximum premiums
- Place PI limits from £100,000 to £100M

Our Appetite

We excel in organising Professional Indemnity insurance for a diverse range of businesses, encompassing both traditional, and emerging professions such as:

- Accountants
- Actuaries
- Architects
- Business Consultants
- Design & Construct
- Engineers
- Estate and Letting Agents
- Fund Managers
- IFAs
- Insurance Brokers
- IT Professionals
- Media Professionals
- Medical Professionals
- Recruitment Agents
- Surveyors
- Solicitors

The above list is not exhaustive, we will look at any PI risk, including "distressed" risks.

Contact Us



Andy Taylor

Professional Risks Team Leader

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Asbestos

Underwritten by us in-house, the DOA Asbestos Scheme has been with the same A-rated capacity since its inception in 2007. We can offer Asbestos Surveyors, Consultants, Managers and Removers (including ancillary activities such as remediation, soft-strip demolition, thermal insulation, legionella risk assessments, training, health & safety, laboratory testing, environmental assessment and clean up, fire risk assessments to name a few) a range of covers all within the one policy.

Highlights

- Our Combined Liability cover (PL & EL) is In-Full and non-adjustable*
- EL and PL limits up to £10,000,000
- PI limits up to £ 5million (higher limits available through separate capacity)
- We offer interest free Direct Debit with payments taken over 12 months
- Award winning claims service when you need it most
- Ability to offer PI, PL, EL, MLP, Material Damage, Property Away / All Risks, Business Interruption, Buildings, Terrorism and DAS all under one policy
- Competitive and flexible premiums and commission rates
- Tailored wordings and clauses to suit specific needs of customers and to meet their contractual obligations
- Same day quotations and policy production in most cases**

**We can add a Minimum & Deposit adjustable clause if it is preferred.*

*** Subject to full underwriting information*

Our Appetite

Organisations whose main business activity is Asbestos Surveying (minimum 3 years' experience) and / or Asbestos Removers (minimum 5 years' experience).

Contact Us



Julia Hilton

Asbestos Underwriter

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Cyber & Data Insurance

With the increasing threat and ingenuity of Cyber criminals, whether it is ransomware, malware, phishing, spoofing, identity-based attacks, hacks or supply chain, we have a number of markets who can offer the cover required to give peace of mind and assist with the initial incident response and any financial losses, interruptions to business incurred in the event of a cyber-attack or data breach.

Available Covers

- 1st and 3rd Party cover
 - Cyber Incident Response (Data /Privacy breach)
 - Cyber Crime (Theft, Extortion, Hacking, Fraud, Social Engineering)
 - System Damage and Business Interruption (rectification, loss of profits, ICOW, replacement costs)
 - Network Security & Privacy Liability (including fines)
 - Media Liability
-

Our Appetite

We can place a range of Cyber and Privacy policies for any trade with a vast range of different markets.

Contact Us



Andy Taylor

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Management Liability Portfolio

Through a range of Insurers and binders we can offer Directors & Officers, Corporate Legal Liability and Employment Practices Liability (MLP) covers to assist with protecting the personal assets of Directors (D&O), the business if a claim is made against it (CLL) and damages that result from the emotional or mental condition of an employee as a result of a work based issue, such as discrimination or harassment (EPL).

Our Services

- Flexible underwriting and broking with most key Management Liability markets
 - Can place unlimited Indemnity limits through a wide network of Insurers, MGAs and London markets
 - We can offer products covering separate towers of cover for D&O, CLL and EPL
 - Can cover small UK Ltd companies to global corporate firms and PLCs
 - Competitive pricing and commission rates
-

Our Appetite

We excel in arranging MLP products for a diverse range of businesses, individuals and entities of all trade descriptions.

Contact Us



Andy Taylor

Professional Risks Team Leader

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Medical Malpractice

We have a number of Insurers who can offer Medical Malpractice should there be physical or mental harm during the operation of your client's business activities.

Highlights

- Wide range of Insurers, MGAs and London Markets on our panel
 - Ability to place small complementary treatment practitioners to larger medical establishments
 - Advice on the best solutions for your clients and an overview of the current medical landscape – advice on Mutuals, Discretionary Indemnity and Government Consultations
 - Research, Testing and Clinical Trials
 - Meditech
 - Competitive commission rates
-

Our Appetite

We source terms for any Medical Malpractice Risk such as:

- Beauticians
- Private ambulance services
- Dentists
- Therapists
- Counsellors
- First Aid trainers

The above list is not exhaustive, we will look at any Med Mal risk, including “distressed” risks.

Contact Us



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Professional Risks Team Leader

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Personal Lines

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Tools and Own Goods in Transit

Protect your client's goods in transit and tools stored in their van from theft, safeguarding vital assets. The financial and non-monetary impact of replacing these items is significant, affecting work continuity, time loss, and potential harm to the business's reputation.

Limits and Minimum Premiums

- Premiums starting at just £250 per annum
- Offer an efficient online quote system
- Underwritten by Royal Sun Alliance (RSA)
- Comprehensive 24-hour coverage
- Automatic renewals
- Flexible coverage options and limits

Our Appetite

We excel in organising Tools and Own Goods in Transit Insurance for a diverse range of businesses, encompassing both traditional, and emerging professions from small sole traders to large companies such as:

- Carpenter
- Plumber
- Electrician
- Welder
- Mason
- HVAC Technician
- Landscaper
- Bricklayer
- Roofer
- Plasterer

The above list is not exhaustive, we will look at any Tools and Own Goods in Transit risk.

Contact Us



Francesca Jones

Assistant Online Account Handler

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Get Quote: [Tools and Own Goods in Transit](#)



Individual Personal Accident

Individual Personal Accident and Sickness Insurance is a form of financial support and income protection that assists individuals to manage the financial challenges that can result from unforeseen accidents or illnesses.

Limits and Minimum Premiums

- Premiums starting at just £50 for Individual
- Underwritten by Ortus Underwriting
- Offer an efficient online quote system
- Comprehensive 24-hour coverage
- Up to 85% weekly wage
- Flexible coverage options and limits

Our Appetite

We excel in organising Individual Personal Accident Insurance for a diverse range of occupations, encompassing both traditional, and emerging professions:

- Agricultural & Farming
- Cleaning & Maintenance
- Clerical
- Construction Workers
- Financial & Professional Services
- Retail & Wholesale Businesses
- Self-Employed Individuals
- Transportation & Logistics

The above list is not exhaustive, we will look at any Individual Personal Accident risk.

Outside of our Appetite

- Nurses
- Teachers

Contact Us



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Assistant Online Account Handler

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Get Quote: [Individual Personal Accident & Sickness](#)



Group Personal Accident

Group Personal Accident is a product designed for any corporate entity that requires insurance protection against financial consequences of their employees being unable to work as a result of accidental bodily injury or illness. It can provide a lump sum and weekly benefits to assist the corporate entity to continue operating.

Limits and Minimum Premiums

- Premiums starting at £250
 - Underwritten by Ortus Underwriting
 - Comprehensive 24-hour coverage
 - Flexible coverage options and limits
 - Clerical and manual workers covered
 - Coverage for individuals up to 80 years old (restrictions may apply)
-

Our Appetite

We excel in organising Group Personal Accident Insurance for a diverse range of businesses, encompassing both traditional, and emerging professions:

- Cleaning & Maintenance
- Construction Workers
- Education & Research
- Emergency Services
- Financial & Professional Services
- Healthcare
- Retail & Wholesale Businesses
- Transportation & Logistics

The list is not exhaustive; we are open to considering any Group Personal Accident risk and can tailor coverage to suit your clients' needs.

Contact Us



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Assistant Online Account Handler

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Get Quote: [Group Personal Accident Proposal Form](#)



SunWorld Travel

SunWorld Travel is designed and exclusive for the Broker Market offering flexible commission levels. Our leisure travel insurance from A-rated underwriters includes no age limit for single trips and up to 85 years of age for annual multi trips. Travellers can also benefit from up to 4 cover levels, flexible limits of cover and many pre-existing medical conditions covered as standard or with an additional premium.

Limits and Minimum Premiums

- Travel Insurance underwritten by Inter Partner Assistance SA UK Branch
- Medical expenses covered up to £15 million
- Cancellation and curtailment protection, reaching £20,000 per person
- Baggage cover up to £7,500 per person
- Flexible coverage for various pre-existing medical conditions
- Personal liability extended to £2 million
- Additional trip benefits include winter sports, golf coverage, cruise advantages, and diverse sports and activities
- 24/7 emergency medical assistance available for continuous support
- Wider appetite covering high-risk medical clients with complex pre-existing conditions
- Comprehensive cover for a range of perils, including Travel Disruption and Loss of Travel Documents
- Out-of-pocket expenses covered, including Hospital Benefit for medical confinement abroad and Delay Departure for excessive public transport delays
- Travel gadget cover optional extra on Standard, Premier and Premier Plus; included as standard on Prestige. Underwritten by Collinson Insurance and administered by Pier Insurance Managed Services Ltd.
- Enhanced flight delay cover powered by Blink Parametric. Optional extra on Standard and Premier; included as standard on Premier Plus and Prestige

Please note that our policies are not suited for professional sports or entertainment providers and those engaged in manual labour.

Contact Us



Jack Hines

Head of Personal Lines

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Get Quote: [SunWorld Travel](#)



Corporate Travel

SunWorld Corporate Travel is an exclusive product for the Broker market, underwritten by an A-rated insurer and offering flexible commission options. The policy provides cover up to age 80, includes Expatriates and Subsidiary companies, and does not require medical screening.

Limits and Minimum Premiums

- Underwritten by Canopus Managing Agents Limited for Lloyd's Syndicate 4444, administered by Ortus Underwriting
- Comprehensive coverage for employees, directors, managers, insured spouses, and dependent children
- Cancellation and curtailment protection available, with coverage up to £10,000
- Extensive medical expenses coverage, reaching £10 million
- Comprehensive coverage includes Kidnap for Ransom, Evacuation Expenses, Pet Care and more

Please note, our policies are not tailored for professional sports or entertainment providers and clients seeking leisure travel insurance.

Contact Us



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Head of Personal Lines

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Get Quote: [Corporate Travel](#)



Work With Us

If you do not already have an agency and would like to become a DOA agent, you can apply here:

[Agency Application](#)

Submit a Risk

If you would like to submit the enquiry to us online and already have access to our online facilities, please click the button below to complete your enquiry (please have your username and password ready).

[Online Facilities](#)

You can also submit your risks to us directly by e-mail at enquiries@doainsurance.co.uk.

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